

**BBP BANK, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2016**  
**( En Miles de Balboas)**

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	269,469.70	283,867.98	290,310.68	297,126.00	310,026.83	309,727.31	319,562.01	320,973.30	0.00
ACTIVOS LIQUIDOS	78,751.26	89,557.97	95,809.13	93,089.66	98,389.74	117,127.68	119,176.26	116,909.30	0.00
TOTAL DE PRESTAMOS	146,088.66	147,301.59	152,130.09	162,441.56	164,578.02	143,092.37	145,627.51	149,102.57	0.00
LOCALES	5,543.48	7,554.94	7,407.49	3,152.90	3,748.88	2,949.86	3,276.57	2,792.57	0.00
EXTRANJEROS	140,545.18	139,746.65	144,722.60	159,288.66	160,829.14	140,142.51	142,350.94	146,310.00	0.00
TOTAL DE INVERSIONES	41,682.24	43,419.28	38,693.98	38,093.57	43,953.95	45,751.94	51,226.40	51,586.79	0.00
TOTAL DE DEPOSITOS	248,238.45	261,066.85	266,214.69	272,064.53	284,399.81	282,935.35	292,001.70	292,792.22	0.00
LOCALES	46,474.67	52,066.59	48,927.62	49,015.56	50,880.54	50,244.93	56,488.01	58,031.12	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	46,474.67	52,066.59	48,927.62	49,015.56	50,880.54	50,244.93	56,488.01	58,031.12	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	201,763.78	209,000.26	217,287.07	223,048.97	233,519.27	232,690.42	235,513.69	234,761.10	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	201,763.78	209,000.26	217,287.07	223,048.97	233,519.27	232,690.42	235,513.69	234,761.10	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	19,606.11	20,609.35	21,435.98	22,444.48	23,386.12	24,203.99	24,708.13	25,249.53	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	237,614.92	246,795.27	262,688.51	280,815.26	289,748.26	296,797.65	304,936.35	309,049.65	0.00
ACTIVOS GENERADORES DE INGRESOS	167,838.10	164,785.25	169,637.45	183,503.41	198,151.44	189,782.59	193,838.99	200,612.25	0.00
TOTAL DE PRESTAMOS	121,600.10	121,542.24	129,196.93	139,401.12	155,333.34	145,196.98	148,878.80	155,772.06	0.00
TOTAL DE INVERSIONES	46,238.00	43,243.01	40,440.51	44,102.30	42,818.09	44,585.61	44,960.19	44,840.18	0.00
PATRIMONIO TOTAL	16,479.37	16,989.37	19,146.62	20,487.76	21,496.12	22,406.67	23,072.06	23,847.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	9,486.01	2,854.22	5,848.63	8,887.57	12,056.83	3,058.11	6,020.50	9,077.88	0.00
EGRESOS DE OPERACIONES	4,740.35	1,324.43	2,677.86	4,070.40	5,590.84	1,667.92	3,393.35	5,082.20	0.00

INGRESO NETO DE INTERESES	4,745.67	1,529.79	3,170.77	4,817.17	6,465.99	1,390.19	2,627.15	3,995.68	0.00
OTROS INGRESOS	820.40	235.17	441.93	626.53	864.27	227.65	441.26	645.61	0.00
INGRESO DE OPERACIONES	5,566.06	1,764.96	3,612.70	5,443.70	7,330.26	1,617.84	3,068.41	4,641.29	0.00
EGRESOS GENERALES	2,832.66	839.97	1,633.57	2,398.75	3,140.78	887.87	1,850.66	2,809.80	0.00
UTILIDAD ANTES DE PROVISIONES	2,733.40	925.00	1,979.12	3,044.94	4,189.49	729.97	1,217.75	1,831.49	0.00
UTILIDAD DEL PERIODO	2,726.33	919.65	1,945.66	2,978.54	4,087.97	716.30	1,187.08	1,709.73	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	10.96	4.25	8.13	29.28	28.79	33.66	38.58	77.07	0.00
TOTAL PROVISIONES PARA PRESTAMOS	25.70	29.32	57.43	90.37	125.48	117.75	133.56	216.21	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.01	0.00	0.01	0.02	0.02	0.02	0.03	0.05	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	234.48	689.13	706.00	308.61	435.93	349.85	346.23	280.54	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.02	0.02	0.04	0.06	0.08	0.08	0.09	0.15	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.28	7.26	7.38	7.55	7.54	7.81	7.73	7.87	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.44	10.81	11.23	11.19	11.21	12.82	12.55	12.58	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.42	13.99	14.09	13.82	14.21	16.91	16.97	16.93	0.00
INDICE DE ADECUACION DE CAPITAL	14.19	14.79	15.09	15.17	15.76	19.36	18.99	14.40	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	31.72	34.30	35.99	34.22	34.60	41.40	40.81	39.93	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	29.22	31.55	33.00	31.33	31.74	37.82	37.29	36.42	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	48.52	50.94	50.52	48.22	50.05	57.57	58.36	57.55	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.62	2.23	2.29	2.16	2.06	1.51	1.22	1.14	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.15	1.49	1.48	1.41	1.41	0.97	0.78	0.74	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.54	21.65	20.32	19.38	19.02	12.79	10.29	9.56	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.65	6.93	6.90	6.46	6.08	6.45	6.21	6.03	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.82	3.21	3.16	2.96	2.82	3.52	3.50	3.38	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.83	3.71	3.74	3.50	3.26	2.93	2.71	2.66	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	50.89	47.59	45.22	44.06	42.85	54.88	60.31	60.54	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.49	0.57	0.52	0.46	0.44	0.48	0.46	0.43	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	23.00	23.00	26.00	28.00	27.00	28.00	29.00	30.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	6,351.68	6,404.42	5,851.16	5,801.48	6,095.48	5,110.44	5,021.64	4,970.09	0.00
DEPOSITOS TOTALES / EMPLEADOS	10,792.98	11,350.73	10,239.03	9,716.59	10,533.33	10,104.83	10,069.02	9,759.74	0.00
UTILIDAD NETA / EMPLEADOS	118.54	39.98	74.83	106.38	151.41	25.58	40.93	56.99	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	30.96	35.35	23.50	12.33	15.05	9.11	10.08	8.03	0.00

PRESTAMOS (%)	50.43	53.79	43.16	39.60	12.66	(2.86)	(4.27)	(8.21)	0.00
LOCALES (%)	392.08	163.73	71.88	(36.87)	(32.37)	(60.95)	(55.77)	(11.43)	0.00
EXTRANJEROS (%)	46.42	50.40	41.95	43.03	14.43	0.28	(1.64)	(8.15)	0.00
DEPOSITOS (%)	30.03	34.37	24.10	11.87	14.57	8.38	9.69	7.62	0.00
LOCALES (%)	22.68	28.42	7.34	3.78	9.48	(3.50)	15.45	18.39	0.00
EXTRANJEROS (%)	31.85	35.93	28.62	13.82	15.74	11.33	8.39	5.25	0.00
PATRIMONIO (%)	46.83	54.15	27.16	21.12	19.28	17.44	15.26	12.50	0.00
UTILIDAD NETA (%)	44.00	123.14	127.02	95.51	49.94	(22.11)	(38.99)	(42.60)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	146,092.98	147,263.19	152,156.12	162,483.22	164,669.82	143,174.81	145,714.29	149,224.37	0.00
MENCION ESPECIAL	15.12	63.46	23.26	19.42	4.89	1.65	8.20	22.38	0.00
SUBNORMAL	4.82	3.01	0.00	6.73	5.07	0.00	0.00	33.42	0.00
DUDOSO	0.00	0.00	5.42	15.76	0.00	8.71	4.28	5.04	0.00
IRRECUPERABLE	1.44	1.25	2.71	6.79	23.71	24.94	34.29	33.57	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	0.00	0.00	6.75	6.75	6.75	6.75	6.75	6.75	0.00
AL POR MENOR	0.00	5.50	5.50	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PERSONA JURIDICA	2.81	2.80	2.85	2.95	3.09	3.28	3.36	3.19	0.00