

**BANCO PANAMÁ, 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	813,205.55	844,898.99	888,558.16	973,304.08	976,660.11	1,030,619.22	1,037,035.74	1,069,100.83	0.00
ACTIVOS LIQUIDOS	52,590.84	62,503.68	66,963.04	92,093.71	80,310.63	90,756.45	95,933.10	104,890.41	0.00
TOTAL DE PRESTAMOS	531,327.87	543,295.96	581,338.60	633,949.75	654,825.38	696,893.60	701,927.41	711,863.07	0.00
LOCALES	524,054.72	540,660.92	569,454.29	610,018.54	625,338.88	666,706.28	668,269.88	679,777.41	0.00
EXTRANJEROS	7,273.14	2,635.03	11,884.30	23,931.21	29,486.50	30,187.31	33,657.53	32,085.66	0.00
TOTAL DE INVERSIONES	207,163.99	217,253.20	218,385.80	220,067.87	217,900.03	214,977.40	213,992.59	228,212.02	0.00
TOTAL DE DEPOSITOS	575,782.66	610,007.24	623,216.75	663,439.57	678,615.05	709,970.36	728,673.52	760,943.81	0.00
LOCALES	521,216.23	555,575.72	564,574.39	601,872.05	615,693.97	644,738.90	677,663.44	710,906.22	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	496,216.23	537,575.61	539,573.91	576,369.32	591,692.25	621,572.61	664,410.13	687,103.01	0.00
DEPOSITOS DE BANCOS	25,000.00	18,000.11	25,000.48	25,502.73	24,001.72	23,166.30	13,253.31	23,803.21	0.00
EXTRANJEROS	54,566.43	54,431.53	58,642.35	61,567.52	62,921.09	65,231.46	51,010.08	50,037.59	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	54,566.43	54,431.53	58,642.35	61,567.52	62,921.09	65,231.46	51,010.08	50,037.59	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	91,898.20	94,774.51	108,872.99	107,492.11	109,859.68	114,289.15	118,535.05	124,016.83	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	741,629.29	766,716.95	814,493.69	863,500.42	894,932.83	937,759.10	962,796.95	1,021,202.45	0.00
ACTIVOS GENERADORES DE INGRESOS	671,169.90	689,903.45	723,393.94	765,243.16	805,608.63	836,210.08	857,822.20	897,046.35	0.00
TOTAL DE PRESTAMOS	485,655.92	502,591.91	536,478.03	566,244.15	593,076.62	620,094.78	641,633.00	672,906.41	0.00
TOTAL DE INVERSIONES	185,513.98	187,311.54	186,915.92	198,999.01	212,532.01	216,115.30	216,189.20	224,139.94	0.00
PATRIMONIO TOTAL	80,261.81	84,476.02	93,170.53	92,975.26	100,878.94	104,531.83	113,704.02	115,754.47	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	36,083.11	10,690.39	21,430.31	32,895.47	45,017.99	12,492.32	25,513.39	38,793.74	0.00
EGRESOS DE OPERACIONES	21,541.57	6,125.24	12,656.52	19,665.26	27,046.89	7,506.58	15,296.30	23,361.40	0.00

INGRESO NETO DE INTERESES	14,541.53	4,565.15	8,773.79	13,230.21	17,971.10	4,985.74	10,217.09	15,432.34	0.00
OTROS INGRESOS	5,016.48	1,566.90	3,276.74	4,628.39	6,228.37	1,931.26	3,756.19	6,767.10	0.00
INGRESO DE OPERACIONES	19,558.01	6,132.05	12,050.53	17,858.61	24,199.47	6,917.00	13,973.28	22,199.44	0.00
EGRESOS GENERALES	12,558.10	3,535.46	7,150.38	10,844.80	14,499.22	3,707.22	7,830.72	12,237.10	0.00
UTILIDAD ANTES DE PROVISIONES	6,999.91	2,596.59	4,900.16	7,013.81	9,700.25	3,209.77	6,142.55	9,962.34	0.00
UTILIDAD DEL PERIODO	6,659.79	2,423.66	4,740.30	6,469.20	8,863.20	2,993.87	5,839.68	9,139.18	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,008.59	159.34	103.25	333.79	135.18	2,141.34	2,157.28	2,719.46	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,356.14	1,504.70	1,469.40	1,843.29	1,840.00	2,052.17	1,563.92	2,072.42	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.19	0.03	0.02	0.05	0.02	0.31	0.31	0.38	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	134.46	944.35	1,423.18	552.23	1,361.19	95.84	72.49	76.21	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.26	0.28	0.25	0.29	0.28	0.29	0.22	0.29	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.30	11.22	12.25	11.04	11.25	11.09	11.43	11.60	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.44	12.46	13.61	12.59	12.59	12.53	12.94	13.19	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.30	17.44	18.73	16.96	16.78	16.40	16.89	17.42	0.00
INDICE DE ADECUACION DE CAPITAL	14.23	15.01	16.69	15.82	15.74	15.45	15.64	15.56	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	9.13	10.25	10.74	13.88	11.83	12.78	13.17	13.78	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	6.47	7.40	7.54	9.46	8.22	8.81	9.25	9.81	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.11	45.86	45.79	47.05	43.94	43.06	42.53	43.77	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.99	1.41	1.31	1.13	1.10	1.43	1.36	1.36	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.90	1.26	1.16	1.00	0.99	1.28	1.21	1.19	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.30	11.48	10.18	9.28	8.79	11.46	10.27	10.53	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.38	6.20	5.92	5.73	5.59	5.98	5.95	5.77	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.21	3.55	3.50	3.43	3.36	3.59	3.57	3.47	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.17	2.65	2.43	2.31	2.23	2.38	2.38	2.29	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	64.21	57.66	59.34	60.73	59.92	53.60	56.04	55.12	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.75	0.91	0.91	0.81	0.77	0.92	0.88	1.01	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	200.00	205.00	203.00	210.00	217.00	208.00	212.00	217.00	0.00
NUMERO DE SUCURSALES	6.00	6.00	6.00	6.00	6.00	7.00	7.00	8.00	0.00
PRESTAMOS / EMPLEADOS	2,656.64	2,650.22	2,863.74	3,018.81	3,017.63	3,350.45	3,310.98	3,280.47	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,878.91	2,975.65	3,070.03	3,159.24	3,127.26	3,413.32	3,437.14	3,506.65	0.00
UTILIDAD NETA / EMPLEADOS	33.30	11.82	23.35	30.81	40.84	14.39	27.55	42.12	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	21.36	22.71	20.01	29.14	20.10	21.98	16.71	9.84	0.00

PRESTAMOS (%)	20.76	17.63	18.25	27.16	23.24	28.27	20.74	12.29	0.00
LOCALES (%)	21.78	19.43	17.21	24.06	19.33	23.31	17.35	11.44	0.00
EXTRANJEROS (%)	(24.61)	(71.32)	105.19	249.82	305.42	1,045.61	183.21	34.07	0.00
DEPOSITOS (%)	9.97	17.16	11.21	19.33	17.86	16.39	16.92	14.70	0.00
LOCALES (%)	5.99	15.73	9.40	20.23	18.13	16.05	20.03	18.12	0.00
EXTRANJEROS (%)	71.58	34.10	32.29	11.21	15.31	19.84	(13.01)	(18.73)	0.00
PATRIMONIO (%)	33.91	27.77	40.54	37.01	19.54	20.59	8.87	15.37	0.00
UTILIDAD NETA (%)	30.68	57.20	38.70	30.40	33.09	23.53	23.19	41.27	0.00
CLASIFICACION PRESTAMOS									
NORMAL	523,410.66	534,644.75	574,233.26	622,055.58	643,442.93	679,933.15	681,469.89	690,541.82	0.00
MENCION ESPECIAL	5,293.06	6,580.20	4,944.21	10,065.59	9,841.22	15,427.62	17,747.77	19,984.20	0.00
SUBNORMAL	3,807.16	3,031.06	3,098.75	2,854.67	2,813.60	3,002.78	3,672.98	361.85	0.00
DUDOSO	3.03	544.64	531.77	541.58	549.77	9.40	390.29	2,709.18	0.00
IRRECUPERABLE	170.10	0.00	0.00	275.62	17.85	572.81	210.40	338.44	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.42	6.40	6.36	6.35	6.31	6.41	6.45	6.52	0.00
AL POR MENOR	6.64	6.64	6.54	6.51	6.51	6.45	6.53	6.53	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.46	5.43	5.41	5.40	5.39	5.39	5.38	5.10	0.00
PRESTAMO PERSONAL AUTO	6.33	6.30	6.29	6.29	6.24	6.33	6.37	6.36	0.00
PRESTAMO PERSONAL	5.94	6.01	5.89	5.91	5.86	5.80	5.71	5.88	0.00
TARJETA DE CREDITO	13.17	13.22	13.29	13.17	13.24	14.01	14.01	14.04	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.08	4.12	4.15	4.17	4.18	4.16	4.17	4.19	0.00
PERSONA JURIDICA	4.03	4.08	4.10	4.14	4.15	4.15	4.16	4.16	0.00