

BANCA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2014	2015				2016			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	77,932.84	79,540.69	82,564.25	84,027.14	84,333.95	84,279.32	85,262.35	85,593.09	87,330.41
ACTIVOS LIQUIDOS	13,078.39	13,046.97	12,759.49	12,289.74	12,622.95	11,727.16	12,094.95	11,304.22	12,565.71
TOTAL DE PRESTAMOS	50,464.85	51,402.20	53,485.14	55,198.00	56,055.01	56,129.82	57,046.01	58,053.47	58,593.08
LOCALES	34,954.47	36,096.98	36,719.53	38,199.29	39,146.01	39,778.78	40,424.90	41,568.26	42,121.47
EXTRANJEROS	15,510.39	15,305.22	16,765.61	16,998.71	16,909.00	16,351.04	16,621.11	16,485.21	16,471.61
TOTAL DE INVERSIONES	11,785.95	12,366.46	12,887.47	12,872.46	12,962.14	13,506.99	13,298.59	13,324.47	13,278.01
TOTAL DE DEPOSITOS	56,122.69	56,928.14	58,533.62	59,704.02	59,751.88	59,659.26	60,591.03	60,565.92	61,601.08
LOCALES	35,270.02	35,480.10	35,618.39	36,486.88	37,393.23	37,225.78	37,604.22	37,513.85	38,386.24
DEPOSITOS DE OFICIALES	101.95	101.62	362.98	348.36	519.44	505.32	538.10	712.19	747.77
DEPOSITOS DE PARTICULARES	32,555.27	32,674.44	32,725.28	33,379.38	34,322.68	34,659.91	34,803.49	34,741.49	35,630.28
DEPOSITOS DE BANCOS	2,612.79	2,704.04	2,530.12	2,759.14	2,551.11	2,060.55	2,262.63	2,060.16	2,008.19
EXTRANJEROS	20,852.68	21,448.04	22,915.23	23,217.14	22,358.65	22,433.48	22,986.81	23,052.08	23,214.83
DEPOSITOS DE OFICIALES	1,704.22	1,332.96	487.69	1,351.64	838.85	142.38	177.32	152.53	198.21
DEPOSITOS DE PARTICULARES	12,476.08	12,800.47	12,605.45	12,811.54	13,462.02	13,416.75	13,394.91	13,355.43	13,357.00
DEPOSITOS DE BANCOS	6,672.38	7,314.61	9,822.10	9,053.96	8,057.78	8,874.36	9,414.57	9,544.12	9,659.62
PATRIMONIO TOTAL	8,112.73	8,388.66	8,646.18	8,743.95	8,862.00	9,170.96	9,434.42	9,699.09	9,597.30
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	73,419.88	74,600.57	77,716.94	79,476.45	81,133.40	81,910.01	83,913.30	84,810.11	85,832.18
ACTIVOS GENERADORES DE INGRESOS	58,793.34	59,822.34	62,235.13	64,235.13	65,633.98	66,702.74	68,358.61	69,724.20	70,444.12
TOTAL DE PRESTAMOS	47,663.75	48,095.61	50,144.29	52,005.46	53,259.93	53,766.01	55,265.58	56,625.74	57,324.05
TOTAL DE INVERSIONES	11,129.59	11,726.73	12,090.83	12,229.67	12,374.04	12,936.73	13,093.03	13,098.47	13,120.07
PATRIMONIO TOTAL	7,620.42	7,877.56	8,142.59	8,352.27	8,487.36	8,779.81	9,040.30	9,221.52	9,229.65
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,161.54	832.32	1,683.98	2,563.66	3,440.85	901.18	1,830.03	2,791.56	3,767.54
EGRESOS DE OPERACIONES	1,447.35	379.11	764.53	1,165.95	1,579.61	419.89	855.40	1,313.35	1,785.26
INGRESO NETO DE INTERESES	1,714.19	453.21	919.45	1,397.71	1,861.24	481.29	974.63	1,478.21	1,982.28

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OTROS INGRESOS	1,387.50	360.40	718.06	1,180.52	1,627.28	429.28	876.88	1,297.55	1,767.66
INGRESO DE OPERACIONES	3,101.68	813.60	1,637.51	2,578.23	3,488.51	910.57	1,851.51	2,775.77	3,749.95
EGRESOS GENERALES	1,725.60	467.26	956.05	1,497.45	2,032.68	566.19	1,106.60	1,622.52	2,206.08
UTILIDAD ANTES DE PROVISIONES	1,376.09	346.35	681.46	1,080.78	1,455.84	344.38	744.91	1,153.25	1,543.87
UTILIDAD DEL PERIODO	1,147.73	293.38	566.88	917.87	1,203.06	272.93	561.62	864.36	1,105.66
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	459.70	438.34	474.52	480.27	561.85	661.77	597.05	784.96	744.32
TOTAL PROVISIONES PARA PRESTAMOS	431.71	440.40	442.19	463.07	470.43	485.19	545.52	570.21	611.97
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.91	0.85	0.89	0.87	1.00	1.18	1.05	1.35	1.27
PROVISIONES / PRESTAMOS VENCIDOS (%)	93.91	100.47	93.19	96.42	83.73	73.32	91.37	72.64	82.22
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.86	0.86	0.83	0.84	0.84	0.86	0.96	0.98	1.04
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.41	10.55	10.47	10.41	10.51	10.88	11.07	11.33	10.99
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.03	13.15	13.03	12.85	12.84	13.17	13.41	13.59	13.35
PATRIMONIO / PRESTAMOS TOTALES (%)	16.08	16.32	16.17	15.84	15.81	16.34	16.54	16.71	16.38
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.30	22.92	21.80	20.58	21.13	19.66	19.96	18.66	20.40
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.78	16.40	15.45	14.63	14.97	13.91	14.19	13.21	14.39
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.30	44.64	43.82	42.14	42.82	42.30	41.91	40.66	41.95
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.95	1.96	1.82	1.91	1.83	1.64	1.64	1.65	1.57
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.56	1.57	1.46	1.54	1.48	1.33	1.34	1.36	1.29
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.06	14.90	13.92	14.65	14.17	12.43	12.42	12.50	11.98
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.38	5.57	5.41	5.32	5.24	5.40	5.35	5.34	5.35
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.46	2.53	2.46	2.42	2.41	2.52	2.50	2.51	2.53
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.92	3.03	2.95	2.90	2.84	2.89	2.85	2.83	2.81

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.63	57.43	58.38	58.08	58.27	62.18	59.77	58.45	58.83
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.36	2.41	2.31	2.45	2.48	2.57	2.57	2.48	2.51
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	19,500.00	19,715.00	19,850.00	20,065.00	20,069.00	20,228.00	20,190.00	20,236.00	20,244.00
NUMERO DE BANCOS	53.00	54.00	54.00	53.00	53.00	54.00	54.00	53.00	53.00
PRESTAMOS / EMPLEADOS	2.59	2.61	2.69	2.75	2.79	2.77	2.83	2.87	2.89
DEPOSITOS TOTALES / EMPLEADOS	2.88	2.89	2.95	2.98	2.98	2.95	3.00	2.99	3.04
UTILIDAD NETA / EMPLEADOS	0.06	0.01	0.03	0.05	0.06	0.01	0.03	0.04	0.05
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.10	14.18	13.30	12.15	8.21	5.96	3.27	1.86	3.55
PRESTAMOS (%)	12.49	14.77	14.28	13.08	11.08	9.20	6.66	5.17	4.53
LOCALES (%)	10.49	13.89	12.35	12.07	11.99	10.20	10.09	8.82	7.60
EXTRANJEROS (%)	17.28	16.88	18.73	15.41	9.02	6.83	(0.86)	(3.02)	(2.59)
DEPOSITOS (%)	13.39	12.70	10.45	8.44	6.47	4.80	3.51	1.44	3.09
LOCALES (%)	8.96	7.34	4.67	3.85	6.02	4.92	5.58	2.81	2.66
EXTRANJEROS (%)	21.74	22.85	20.83	16.55	7.22	4.59	0.31	(0.71)	3.83
PATRIMONIO (%)	13.81	13.88	13.18	9.84	9.24	9.33	9.12	10.92	8.30
UTILIDAD NETA (%)	23.91	1.56	1.00	9.31	4.82	(6.97)	(0.93)	(5.83)	(8.10)
CLASIFICACION PRESTAMOS									
NORMAL	49,423.96	50,260.15	52,250.81	53,768.36	54,384.37	54,157.75	54,738.44	55,415.26	56,109.14
MENCION ESPECIAL	804.76	912.48	977.13	1,107.76	1,216.40	1,460.76	1,699.96	2,063.45	1,888.51
SUBNORMAL	324.00	262.86	290.29	320.40	472.78	462.53	593.14	552.97	509.82
DUDOSO	220.45	259.30	211.97	280.15	285.74	320.75	261.04	300.48	333.70
IRRECUPERABLE	123.39	147.82	197.14	184.40	166.15	213.23	298.94	291.51	363.88