

**BANCA PRIVADA**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas)**

	2015	2016				2017			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	84,333.95	84,279.32	85,262.35	85,593.09	87,317.12	87,011.25	85,633.34	0.00	0.00
ACTIVOS LIQUIDOS	12,622.95	11,727.16	12,094.95	11,304.22	12,565.91	11,892.32	10,843.60	0.00	0.00
TOTAL DE PRESTAMOS	56,055.01	56,129.82	57,046.01	58,053.47	58,576.86	58,291.88	58,029.84	0.00	0.00
LOCALES	39,146.01	39,778.78	40,424.90	41,568.26	42,120.86	42,918.36	43,778.47	0.00	0.00
EXTRANJEROS	16,909.00	16,351.04	16,621.11	16,485.21	16,456.00	15,373.52	14,251.36	0.00	0.00
TOTAL DE INVERSIONES	12,962.14	13,506.99	13,298.59	13,324.47	13,277.86	13,542.44	13,687.60	0.00	0.00
TOTAL DE DEPOSITOS	59,751.88	59,659.26	60,591.03	60,565.92	61,601.08	61,517.53	60,882.02	0.00	0.00
LOCALES	37,393.23	37,225.78	37,604.22	37,513.85	38,386.17	38,783.94	39,278.24	0.00	0.00
DEPOSITOS DE OFICIALES	519.44	505.32	538.10	712.19	747.77	751.77	747.03	0.00	0.00
DEPOSITOS DE PARTICULARES	34,322.68	34,659.91	34,803.49	34,741.49	35,630.21	36,001.46	36,365.08	0.00	0.00
DEPOSITOS DE BANCOS	2,551.11	2,060.55	2,262.63	2,060.16	2,008.19	2,030.71	2,166.13	0.00	0.00
EXTRANJEROS	22,358.65	22,433.48	22,986.81	23,052.08	23,214.90	22,733.59	21,603.78	0.00	0.00
DEPOSITOS DE OFICIALES	838.85	142.38	177.32	152.53	198.19	100.03	165.85	0.00	0.00
DEPOSITOS DE PARTICULARES	13,462.02	13,416.75	13,394.91	13,355.43	13,357.09	13,448.00	12,811.48	0.00	0.00
DEPOSITOS DE BANCOS	8,057.78	8,874.36	9,414.57	9,544.12	9,659.62	9,185.57	8,626.45	0.00	0.00
PATRIMONIO TOTAL	8,862.00	9,170.96	9,434.42	9,699.09	9,584.45	9,866.93	10,068.79	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	81,133.40	81,910.01	83,913.30	84,810.11	85,825.54	85,645.28	85,447.84	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	65,633.98	66,702.74	68,358.61	69,724.20	70,435.94	70,735.56	71,031.02	0.00	0.00
TOTAL DE PRESTAMOS	53,259.93	53,766.01	55,265.58	56,625.74	57,315.94	57,210.85	57,537.93	0.00	0.00
TOTAL DE INVERSIONES	12,374.04	12,936.73	13,093.03	13,098.47	13,120.00	13,524.71	13,493.10	0.00	0.00
PATRIMONIO TOTAL	8,487.36	8,779.81	9,040.30	9,221.52	9,223.22	9,518.95	9,751.60	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,440.85	901.18	1,830.03	2,791.56	3,740.73	985.06	1,982.58	0.00	0.00
EGRESOS DE OPERACIONES	1,579.61	419.89	855.40	1,313.35	1,782.88	482.79	975.78	0.00	0.00
INGRESO NETO DE INTERESES	1,861.24	481.29	974.63	1,478.21	1,957.85	502.27	1,006.80	0.00	0.00

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OTROS INGRESOS	1,627.28	429.28	876.88	1,297.55	1,790.62	432.06	881.28	0.00	0.00
INGRESO DE OPERACIONES	3,488.51	910.57	1,851.51	2,775.77	3,748.47	934.33	1,888.08	0.00	0.00
EGRESOS GENERALES	2,032.68	566.19	1,106.60	1,622.52	2,204.55	524.85	1,043.64	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,455.84	344.38	744.91	1,153.25	1,543.91	409.48	844.44	0.00	0.00
UTILIDAD DEL PERIODO	1,203.06	272.93	561.62	864.36	1,094.04	300.66	635.64	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	561.85	661.77	597.05	784.96	741.79	917.53	890.10	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	470.43	485.19	545.52	570.21	628.19	659.29	712.07	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.00	1.18	1.05	1.35	1.27	1.57	1.53	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	83.73	73.32	91.37	72.64	84.69	71.85	80.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.84	0.86	0.96	0.98	1.07	1.13	1.23	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.51	10.88	11.07	11.33	10.98	11.34	11.76	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.84	13.17	13.41	13.59	13.34	13.74	14.04	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.81	16.34	16.54	16.71	16.36	16.93	17.35	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.13	19.66	19.96	18.66	20.40	19.33	17.81	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.97	13.91	14.19	13.21	14.39	13.67	12.66	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.82	42.30	41.91	40.66	41.95	41.35	40.29	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.83	1.64	1.64	1.65	1.55	1.70	1.79	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.48	1.33	1.34	1.36	1.27	1.40	1.49	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.17	12.43	12.42	12.50	11.86	12.63	13.04	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.24	5.40	5.35	5.34	5.31	5.57	5.58	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.41	2.52	2.50	2.51	2.53	2.73	2.75	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.84	2.89	2.85	2.83	2.78	2.84	2.83	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.27	62.18	59.77	58.45	58.81	56.17	55.28	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.48	2.57	2.57	2.48	2.54	2.44	2.48	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	20,069.00	20,228.00	20,190.00	20,236.00	20,244.00	20,134.00	20,166.00	0.00	0.00
NUMERO DE BANCOS	53.00	54.00	54.00	53.00	54.00	54.00	54.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2.79	2.77	2.83	2.87	2.89	2.90	2.88	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.98	2.95	3.00	2.99	3.04	3.06	3.02	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.06	0.01	0.03	0.04	0.05	0.01	0.03	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.21	5.96	3.27	1.86	3.54	3.24	0.44	0.00	0.00
PRESTAMOS (%)	11.08	9.20	6.66	5.17	4.50	3.85	1.72	0.00	0.00
LOCALES (%)	11.99	10.20	10.09	8.82	7.60	7.89	8.30	0.00	0.00
EXTRANJEROS (%)	9.02	6.83	(0.86)	(3.02)	(2.68)	(5.98)	(14.26)	0.00	0.00
DEPOSITOS (%)	6.47	4.80	3.51	1.44	3.09	3.11	0.48	0.00	0.00
LOCALES (%)	6.02	4.92	5.58	2.81	2.66	4.19	4.45	0.00	0.00
EXTRANJEROS (%)	7.22	4.59	0.31	(0.71)	3.83	1.34	(6.02)	0.00	0.00
PATRIMONIO (%)	9.24	9.33	9.12	10.92	8.15	7.59	6.72	0.00	0.00
UTILIDAD NETA (%)	4.82	(6.97)	(0.93)	(5.83)	(9.06)	10.16	13.18	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	54,384.37	54,157.75	54,738.44	55,415.26	56,100.09	55,350.49	55,357.99	0.00	0.00
MENCION ESPECIAL	1,216.40	1,460.76	1,699.96	2,063.45	1,894.53	2,307.54	2,013.72	0.00	0.00
SUBNORMAL	472.78	462.53	593.14	552.97	518.25	535.31	596.51	0.00	0.00
DUDOSO	285.74	320.75	261.04	300.48	336.97	311.62	322.93	0.00	0.00
IRRECUPERABLE	166.15	213.23	298.94	291.51	355.21	446.21	450.77	0.00	0.00