

**BANCA PANAMEÑA 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	36,683.18	37,607.67	38,123.61	38,684.29	39,583.25	40,380.48	40,230.25	41,160.86	0.00
ACTIVOS LIQUIDOS	4,031.26	4,039.82	4,182.76	3,967.50	4,238.68	4,091.30	3,778.63	4,000.77	0.00
TOTAL DE PRESTAMOS	24,680.83	25,238.24	25,545.18	26,131.94	26,786.36	27,328.95	27,664.45	27,706.58	0.00
LOCALES	22,017.80	22,492.31	22,958.32	23,447.05	23,907.20	24,389.15	24,938.70	25,441.26	0.00
EXTRANJEROS	2,663.03	2,745.93	2,586.86	2,684.89	2,879.16	2,939.79	2,725.75	2,265.33	0.00
TOTAL DE INVERSIONES	6,461.40	6,720.87	6,816.21	6,873.61	6,890.61	6,929.39	6,903.05	7,318.54	0.00
TOTAL DE DEPOSITOS	26,187.67	26,678.08	27,117.99	27,147.26	27,633.94	28,077.88	27,968.98	27,875.86	0.00
LOCALES	22,471.01	22,805.18	23,258.07	23,316.83	23,833.76	24,048.47	24,246.91	24,173.36	0.00
DEPOSITOS DE OFICIALES	373.16	377.61	380.39	371.75	363.12	362.12	360.90	401.54	0.00
DEPOSITOS DE PARTICULARES	21,117.44	21,521.57	21,858.66	22,039.37	22,486.69	22,628.30	22,765.30	22,766.52	0.00
DEPOSITOS DE BANCOS	980.41	906.01	1,019.03	905.70	983.94	1,058.05	1,120.71	1,005.30	0.00
EXTRANJEROS	3,716.67	3,872.89	3,859.92	3,830.43	3,800.17	4,029.41	3,722.07	3,702.50	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	2,854.98	2,929.58	2,961.51	2,869.39	2,777.69	2,796.80	2,761.55	2,723.36	0.00
DEPOSITOS DE BANCOS	861.69	943.32	898.41	961.04	1,022.48	1,232.61	960.53	979.14	0.00
PATRIMONIO TOTAL	3,087.99	3,208.83	3,343.79	3,437.32	3,429.78	3,533.26	3,643.54	3,741.68	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	34,953.96	35,856.60	36,420.80	37,164.51	38,133.21	38,994.08	39,176.93	39,922.57	0.00
ACTIVOS GENERADORES DE INGRESOS	29,446.95	30,282.69	30,867.41	31,641.35	32,409.60	33,108.73	33,464.45	34,015.34	0.00
TOTAL DE PRESTAMOS	23,242.99	23,808.53	24,288.95	25,058.43	25,733.60	26,283.59	26,604.81	26,919.26	0.00
TOTAL DE INVERSIONES	6,203.96	6,474.16	6,578.46	6,582.92	6,676.00	6,825.13	6,859.63	7,096.07	0.00
PATRIMONIO TOTAL	2,997.92	3,113.39	3,207.91	3,240.90	3,258.89	3,371.04	3,493.66	3,589.50	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,658.62	440.73	895.24	1,368.74	1,848.73	480.85	984.06	1,498.52	0.00
EGRESOS DE OPERACIONES	849.95	227.87	465.65	717.96	973.51	260.21	529.71	812.00	0.00
INGRESO NETO DE INTERESES	808.67	212.86	429.60	650.78	875.22	220.64	454.35	686.53	0.00

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OTROS INGRESOS	512.35	159.82	330.00	510.88	674.62	155.89	344.96	536.64	0.00
INGRESO DE OPERACIONES	1,321.02	372.68	759.60	1,161.66	1,549.84	376.53	799.31	1,223.17	0.00
EGRESOS GENERALES	766.50	238.25	474.91	717.55	949.65	210.82	444.88	689.42	0.00
UTILIDAD ANTES DE PROVISIONES	554.53	134.42	284.69	444.10	600.19	165.71	354.43	533.75	0.00
UTILIDAD DEL PERIODO	465.87	112.36	236.50	360.16	486.68	138.47	289.56	437.85	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	226.08	250.06	242.98	339.57	311.57	334.89	322.66	353.04	0.00
TOTAL PROVISIONES PARA PRESTAMOS	228.30	233.94	240.27	250.58	252.99	256.80	256.81	266.11	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.92	0.99	0.95	1.30	1.16	1.23	1.17	1.27	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	100.98	93.55	98.89	73.79	81.20	76.68	79.59	75.38	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.93	0.93	0.94	0.96	0.94	0.94	0.93	0.96	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	8.42	8.53	8.77	8.89	8.66	8.75	9.06	9.09	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.92	10.04	10.33	10.41	10.18	10.31	10.54	10.68	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	12.51	12.71	13.09	13.15	12.80	12.93	13.17	13.50	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.39	15.14	15.42	14.61	15.34	14.57	13.51	14.35	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.99	10.74	10.97	10.26	10.71	10.13	9.39	9.72	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.07	40.34	40.56	39.93	40.27	39.25	38.19	40.61	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.58	1.48	1.53	1.52	1.50	1.67	1.73	1.72	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.33	1.25	1.30	1.29	1.28	1.42	1.48	1.46	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.54	14.44	14.74	14.82	14.93	16.43	16.58	16.26	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.63	5.82	5.80	5.77	5.70	5.81	5.88	5.87	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.89	3.01	3.02	3.03	3.00	3.14	3.17	3.18	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.75	2.81	2.78	2.74	2.70	2.67	2.72	2.69	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.02	63.93	62.52	61.77	61.27	55.99	55.66	56.36	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.74	2.11	2.14	2.15	2.08	1.88	2.06	2.10	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10,298.00	10,297.00	10,367.00	10,365.00	10,393.00	10,412.00	10,437.00	10,442.00	0.00
NUMERO DE BANCOS	19.00	19.00	19.00	18.00	18.00	18.00	18.00	18.00	0.00
PRESTAMOS / EMPLEADOS	2.40	2.45	2.46	2.52	2.58	2.62	2.65	2.65	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.54	2.59	2.62	2.62	2.66	2.70	2.68	2.67	0.00
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.02	0.03	0.05	0.01	0.03	0.04	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	10.41	10.27	9.81	8.53	7.91	7.37	5.53	6.40	0.00
PRESTAMOS (%)	13.19	12.78	10.91	8.95	8.53	8.28	8.30	6.03	0.00
LOCALES (%)	13.22	12.76	11.77	9.95	8.58	8.43	8.63	8.51	0.00
EXTRANJEROS (%)	12.93	12.89	3.81	0.94	8.12	7.06	5.37	(15.63)	0.00
DEPOSITOS (%)	6.59	6.72	7.92	6.29	5.52	5.25	3.14	2.68	0.00
LOCALES (%)	8.22	8.29	8.61	7.14	6.06	5.45	4.25	3.67	0.00
EXTRANJEROS (%)	(2.29)	(1.67)	3.92	1.37	2.25	4.04	(3.57)	(3.34)	0.00
PATRIMONIO (%)	6.19	6.32	8.85	12.90	11.07	10.11	8.96	8.85	0.00
UTILIDAD NETA (%)	4.98	(3.39)	7.79	10.94	4.47	23.23	22.43	21.57	0.00
CLASIFICACION PRESTAMOS									
NORMAL	24,080.88	24,481.52	24,702.60	25,195.62	25,900.83	26,342.13	26,732.24	26,697.65	0.00
MENCION ESPECIAL	467.91	601.74	673.41	732.34	696.16	737.34	716.13	751.29	0.00
SUBNORMAL	184.74	178.48	216.19	232.85	196.97	226.55	215.28	238.95	0.00
DUDOSO	96.73	109.06	77.46	104.13	108.54	115.12	104.71	118.77	0.00
IRRECUPERABLE	78.87	101.38	115.80	117.57	136.86	164.60	152.90	166.03	0.00