

BANCO PANAMÁ, S.A.
ESTADÍSTICAS FINANCIERAS
A SEPTIEMBRE 2017
(En Miles de Balboas)

	2015		2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
BALANCE DE SITUACION										
TOTAL DE ACTIVOS	976,660.11	1,030,619.22	1,037,035.74	1,069,100.83	1,135,118.52	1,125,380.25	1,132,828.80	1,168,029.94	0.00	
ACTIVOS LIQUIDOS	80,310.63	90,756.45	95,933.10	104,890.41	124,206.63	113,037.06	113,887.52	105,697.82	0.00	
TOTAL DE PRESTAMOS	654,825.38	696,893.60	701,927.41	711,863.07	747,983.65	749,903.90	754,366.09	769,416.05	0.00	
LOCALES	625,338.88	666,706.28	668,269.88	679,777.41	707,834.24	714,494.05	709,524.33	720,892.35	0.00	
EXTRANJEROS	29,486.50	30,187.31	33,657.53	32,085.66	40,149.41	35,409.85	44,841.76	48,523.70	0.00	
TOTAL DE INVERSIONES	217,900.03	214,977.40	213,992.59	228,212.02	238,539.76	237,756.38	240,627.61	267,324.20	0.00	
TOTAL DE DEPOSITOS	678,615.05	709,970.36	728,673.52	760,943.81	783,411.63	796,241.76	802,194.78	806,363.56	0.00	
LOCALES	615,693.97	644,738.90	677,663.44	710,906.22	734,555.67	748,796.51	756,383.23	757,442.01	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	591,692.25	621,572.61	664,410.13	687,103.01	693,894.55	718,470.59	727,467.10	731,017.11	0.00	
DEPOSITOS DE BANCOS	24,001.72	23,166.30	13,253.31	23,803.21	40,661.12	30,325.91	28,916.13	26,424.91	0.00	
EXTRANJEROS	62,921.09	65,231.46	51,010.08	50,037.59	48,855.96	47,445.25	45,811.54	48,921.54	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	62,921.09	65,231.46	51,010.08	50,037.59	48,855.96	47,445.25	45,811.54	48,921.54	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	109,859.68	114,289.15	118,535.05	124,016.83	124,284.58	128,553.47	132,106.01	135,869.00	0.00	
PROMEDIO (12 MESES)										
TOTAL DE ACTIVOS	894,932.83	937,759.10	962,796.95	1,021,202.45	1,055,889.31	1,077,999.74	1,084,932.27	1,118,565.39	0.00	
ACTIVOS GENERADORES DE INGRESOS	805,608.63	836,210.08	857,822.20	897,046.35	929,624.41	949,765.64	955,456.85	988,407.67	0.00	
TOTAL DE PRESTAMOS	593,076.62	620,094.78	641,633.00	672,906.41	701,404.51	723,398.75	728,146.75	740,639.56	0.00	
TOTAL DE INVERSIONES	212,532.01	216,115.30	216,189.20	224,139.94	228,219.90	226,366.89	227,310.10	247,768.11	0.00	
PATRIMONIO TOTAL	100,878.94	104,531.83	113,704.02	115,754.47	117,072.13	121,421.31	125,320.53	129,942.91	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
INGRESOS POR INTERESES	45,017.99	12,492.32	25,513.39	38,793.74	52,756.65	13,943.16	28,521.22	43,515.44	0.00	
EGRESOS DE OPERACIONES	27,046.89	7,506.58	15,296.30	23,361.40	31,577.81	8,410.63	17,016.14	25,893.87	0.00	
INGRESO NETO DE INTERESES	17,971.10	4,985.74	10,217.09	15,432.34	21,178.83	5,532.53	11,505.08	17,621.57	0.00	
OTROS INGRESOS	6,228.37	1,931.26	3,756.19	6,767.10	8,284.15	1,737.49	4,197.60	6,519.77	0.00	
INGRESO DE OPERACIONES	24,199.47	6,917.00	13,973.28	22,199.44	29,462.98	7,270.02	15,702.68	24,141.34	0.00	
EGRESOS GENERALES	14,499.22	3,707.22	7,830.72	12,237.10	16,031.99	4,113.12	8,946.34	13,316.76	0.00	
UTILIDAD ANTES DE PROVISIONES	9,700.25	3,209.77	6,142.55	9,962.34	13,430.99	3,156.90	6,756.34	10,824.59	0.00	
UTILIDAD DEL PERIODO	8,863.20	2,993.87	5,839.68	9,139.18	11,884.08	2,617.80	5,566.91	9,128.06	0.00	
CALIDAD DE ACTIVOS										
TOTAL DE PRESTAMOS VENCIDOS	135.18	2,141.34	2,157.28	2,719.46	905.07	495.15	402.73	820.14	0.00	
TOTAL PROVISIONES PARA PRESTAMOS	1,840.00	2,052.17	1,563.92	2,072.42	2,796.17	3,269.12	3,720.91	4,196.17	0.00	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.02	0.31	0.31	0.38	0.12	0.07	0.05	0.11	0.00	
PROVISIONES / PRESTAMOS VENCIDOS (%)	1,361.19	95.84	72.49	76.21	308.94	660.23	923.91	511.64	0.00	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.28	0.29	0.22	0.29	0.37	0.44	0.49	0.55	0.00	
RAZONES DE CAPITAL										
PATRIMONIO / ACTIVOS TOTALES (%)	11.25	11.09	11.43	11.60	10.95	11.42	11.66	11.63	0.00	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.59	12.53	12.94	13.19	12.60	13.02	13.28	13.11	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.78	16.40	16.89	17.42	16.62	17.14	17.51	17.66	0.00
INDICE DE ADECUACION DE CAPITAL	15.74	15.45	15.64	15.56	14.90	15.42	15.56	15.46	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.83	12.78	13.17	13.78	15.85	14.20	14.20	13.11	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.22	8.81	9.25	9.81	10.94	10.04	10.05	9.05	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.94	43.06	42.53	43.77	46.30	44.06	44.19	46.26	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.10	1.43	1.36	1.36	1.28	1.10	1.17	1.23	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.99	1.28	1.21	1.19	1.13	0.97	1.03	1.09	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.79	11.46	10.27	10.53	10.15	8.62	8.88	9.37	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.59	5.98	5.95	5.77	5.68	5.87	5.97	5.87	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.36	3.59	3.57	3.47	3.40	3.54	3.56	3.49	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.23	2.38	2.38	2.29	2.28	2.33	2.41	2.38	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	59.92	53.60	56.04	55.12	54.41	56.58	56.97	55.16	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.77	0.92	0.88	1.01	0.89	0.73	0.88	0.88	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	217.00	208.00	212.00	217.00	221.00	223.00	226.00	215.00	0.00
NUMERO DE SUCURSALES	6.00	7.00	7.00	8.00	8.00	8.00	7.00	7.00	0.00
PRESTAMOS / EMPLEADOS	3,017.63	3,350.45	3,310.98	3,280.47	3,384.54	3,362.80	3,337.90	3,578.68	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,127.26	3,413.32	3,437.14	3,506.65	3,544.85	3,570.59	3,549.53	3,750.53	0.00
UTILIDAD NETA / EMPLEADOS	40.84	14.39	27.55	42.12	53.77	11.74	24.63	42.46	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	20.10	21.98	16.71	9.84	16.22	9.19	9.24	9.25	0.00
PRESTAMOS (%)	23.24	28.27	20.74	12.29	14.23	7.61	7.47	8.08	0.00
LOCALES (%)	19.33	23.31	17.35	11.44	13.19	7.17	6.17	6.05	0.00
EXTRANJEROS (%)	305.42	1,045.61	183.21	34.07	36.16	17.30	33.23	51.23	0.00
DEPOSITOS (%)	17.86	16.39	16.92	14.70	15.44	12.15	10.09	5.97	0.00
LOCALES (%)	18.13	16.05	20.03	18.12	19.31	16.14	11.62	6.55	0.00
EXTRANJEROS (%)	15.31	19.84	(13.01)	(18.73)	(22.35)	(27.27)	(10.19)	(2.23)	0.00
PATRIMONIO (%)	19.54	20.59	8.87	15.37	13.13	12.48	11.45	9.56	0.00
UTILIDAD NETA (%)	33.09	23.53	23.19	41.27	34.08	(12.56)	(4.67)	(0.12)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	643,442.93	679,933.15	681,469.89	690,541.82	729,435.26	732,420.77	737,822.77	747,456.68	0.00
MENCION ESPECIAL	9,841.22	15,427.62	17,747.77	19,984.20	17,123.29	15,667.06	11,449.09	14,501.87	0.00
SUBNORMAL	2,813.60	3,002.78	3,672.98	361.85	869.24	2,067.94	5,912.75	6,850.39	0.00
DUDOSO	549.77	9.40	390.29	2,709.18	3,260.85	2,918.04	2,902.31	4,752.95	0.00
IRRECUPERABLE	17.85	572.81	210.40	338.44	91.18	99.22	0.08	50.34	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.31	6.41	6.45	6.52	6.51	6.50	6.68	6.64	0.00
AL POR MENOR	6.51	6.45	6.53	6.53	6.53	6.61	6.75	6.67	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.39	5.39	5.38	5.10	5.09	5.19	5.22	5.21	0.00
PRESTAMO PERSONAL AUTO	6.24	6.33	6.37	6.36	6.33	6.31	6.40	6.40	0.00
PRESTAMO PERSONAL	5.86	5.80	5.71	5.88	5.97	6.01	6.07	6.07	0.00
TARJETA DE CREDITO	13.24	14.01	14.01	14.04	14.03	14.02	17.87	17.53	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.18	4.16	4.17	4.19	4.23	4.27	4.30	4.31	0.00
PERSONA JURIDICA	4.15	4.15	4.16	4.16	4.18	4.21	4.20	4.22	0.00

Nota : Cifras preliminares 2017

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016

