

**PKB BANCA PRIVADA (PANAMÁ), S.A.**

**ESTADISTICAS FINANCIERAS  
A DICIEMBRE 2017  
( En Miles de Balboas)**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	335,142.20	415,468.85	285,171.10	347,872.72	202,990.26	151,109.92	185,396.56	172,636.69	152,953.51
ACTIVOS LIQUIDOS	317,041.42	391,304.10	262,902.73	334,850.08	189,929.10	137,706.46	164,035.74	150,473.74	125,522.72
TOTAL DE PRESTAMOS	10,326.91	5,520.70	7,214.24	7,780.27	8,042.58	8,781.84	16,738.08	17,443.58	22,639.47
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	10,326.91	5,520.70	7,214.24	7,780.27	8,042.58	8,781.84	16,738.08	17,443.58	22,639.47
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	319,099.81	388,446.41	260,855.91	333,288.27	188,326.13	136,542.62	170,886.79	158,227.91	138,409.05
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	319,099.81	388,446.41	260,855.91	333,288.27	188,326.13	136,542.62	170,886.79	158,227.91	138,409.05
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	318,097.80	380,920.99	259,835.33	332,238.37	187,135.21	132,496.35	166,835.39	154,153.07	129,579.08
DEPOSITOS DE BANCOS	1,002.02	7,525.42	1,020.58	1,049.90	1,190.93	4,046.27	4,051.41	4,074.83	8,829.96
PATRIMONIO TOTAL	12,227.65	12,564.06	12,910.31	13,129.34	13,206.38	13,334.22	13,439.32	13,676.23	13,860.69
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	282,143.10	320,389.27	263,043.37	293,522.30	269,066.23	283,289.39	235,283.83	260,254.70	177,971.89
ACTIVOS GENERADORES DE INGRESOS	9,392.46	12,504.05	11,817.31	10,545.95	9,184.74	7,151.27	11,976.16	12,611.92	15,341.02
TOTAL DE PRESTAMOS	9,392.46	12,504.05	11,817.31	10,545.95	9,184.74	7,151.27	11,976.16	12,611.92	15,341.02
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	11,580.79	11,965.17	12,322.48	12,568.75	12,717.01	12,949.14	13,174.81	13,402.79	13,533.53
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	629.71	373.16	827.42	1,200.70	1,632.63	297.19	654.73	1,209.58	1,729.30
EGRESOS DE OPERACIONES	2,640.36	728.15	1,361.41	1,929.28	2,450.77	408.76	839.15	1,378.56	1,810.93

INGRESO NETO DE INTERESES	(2,010.64)	(354.99)	(533.99)	(728.58)	(818.14)	(111.57)	(184.43)	(168.97)	(81.63)
OTROS INGRESOS	6,751.16	1,575.71	3,051.32	4,363.11	5,581.09	1,063.46	2,089.76	3,092.87	4,030.86
INGRESO DE OPERACIONES	4,740.52	1,220.72	2,517.33	3,634.53	4,762.95	951.89	1,905.33	2,923.90	3,949.23
EGRESOS GENERALES	3,446.76	884.31	1,834.67	2,732.83	3,784.23	824.05	1,672.39	2,454.04	3,294.92
UTILIDAD ANTES DE PROVISIONES	1,293.76	336.41	682.66	901.69	978.73	127.84	232.94	469.85	654.31
UTILIDAD DEL PERIODO	1,293.76	336.41	682.66	901.69	978.73	127.84	232.94	469.85	654.31
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	3.65	3.02	4.53	3.77	6.51	8.82	7.25	7.92	9.06
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	118.41	227.58	178.96	168.75	164.21	151.84	80.29	78.40	61.22
PATRIMONIO / PRESTAMOS TOTALES (%)	118.41	227.58	178.96	168.75	164.21	151.84	80.29	78.40	61.22
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	99.35	100.74	100.78	100.47	100.85	100.85	95.99	95.10	90.69
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	94.60	94.18	92.19	96.26	93.57	91.13	88.48	87.16	82.07
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	99.35	100.74	100.78	100.47	100.85	100.85	95.99	95.10	90.69
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.77	10.76	11.55	11.40	10.66	7.15	3.89	4.97	4.27
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.46	0.42	0.52	0.41	0.36	0.18	0.20	0.24	0.37
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.17	11.25	11.08	9.57	7.70	3.95	3.54	4.67	4.83
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.70	11.94	14.00	15.18	17.78	16.62	10.93	12.79	11.27
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	28.11	23.29	23.04	24.39	26.68	22.86	14.01	14.57	11.80
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(21.41)	(11.36)	(9.04)	(9.21)	(8.91)	(6.24)	(3.08)	(1.79)	(0.53)
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	72.71	72.44	72.88	75.19	79.45	86.57	87.77	83.93	83.43
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	71.88	50.41	51.64	55.16	60.76	59.48	34.90	32.70	26.28
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	15.00	16.00	16.00	16.00	16.00	15.00	15.00	16.00	15.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	688.46	345.04	450.89	486.27	502.66	585.46	1,115.87	1,090.22	1,509.30
DEPOSITOS TOTALES / EMPLEADOS	21,273.32	24,277.90	16,303.49	20,830.52	11,770.38	9,102.84	11,392.45	9,889.24	9,227.27
UTILIDAD NETA / EMPLEADOS	86.25	21.03	42.67	56.36	61.17	8.52	15.53	29.37	43.62
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	46.26	84.40	18.37	45.45	(39.43)	(63.63)	(34.99)	(50.37)	(24.65)

PRESTAMOS (%)	22.10	(71.67)	(56.07)	(41.55)	(22.12)	59.07	132.01	124.20	181.50
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	22.10	(71.67)	(56.07)	(41.55)	(22.12)	59.07	132.01	124.20	181.50
DEPOSITOS (%)	47.89	85.70	16.12	53.29	(40.98)	(64.85)	(34.49)	(52.53)	(26.51)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	47.89	85.70	16.12	53.29	(40.98)	(64.85)	(34.49)	(52.53)	(26.51)
PATRIMONIO (%)	11.83	10.54	10.02	9.34	8.00	6.13	4.10	4.17	4.95
UTILIDAD NETA (%)	(4.76)	(22.19)	(14.75)	(16.07)	(24.35)	(62.00)	(65.88)	(47.89)	(33.15)
CLASIFICACION PRESTAMOS									
NORMAL	10,326.91	5,520.70	7,214.24	7,780.27	8,042.58	8,781.84	16,738.08	17,443.58	22,639.47
MENCION ESPECIAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUBNORMAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DUDOSO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Nota : Cifras preliminares 2017

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