

BANCO PANAMÁ, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,135,118.52	1,125,380.25	1,132,828.80	1,168,029.94	1,212,549.51	1,228,670.38	1,244,462.96	1,268,337.20	0.00
ACTIVOS LIQUIDOS	124,206.63	113,037.06	113,887.52	105,697.82	131,258.86	104,718.29	93,685.53	91,592.52	0.00
TOTAL DE PRESTAMOS	747,983.65	749,903.90	754,366.09	769,416.05	789,915.25	819,719.73	824,552.79	834,604.18	0.00
LOCALES	707,834.24	714,494.05	709,524.33	720,892.35	739,817.46	759,269.99	742,344.70	743,867.89	0.00
EXTRANJEROS	40,149.41	35,409.85	44,841.76	48,523.70	50,097.78	60,449.74	82,208.09	90,736.29	0.00
TOTAL DE INVERSIONES	238,539.76	237,756.38	240,627.61	267,324.20	261,575.62	278,976.76	300,980.33	303,750.31	0.00
TOTAL DE DEPOSITOS	783,411.63	796,241.76	802,194.78	806,363.56	847,959.76	874,836.39	892,754.77	916,086.67	0.00
LOCALES	734,555.67	748,796.51	756,383.23	757,442.01	816,814.63	844,529.62	855,675.19	870,569.85	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	693,894.55	718,470.59	727,467.10	731,017.11	782,584.42	814,329.62	832,475.19	841,369.85	0.00
DEPOSITOS DE BANCOS	40,661.12	30,325.91	28,916.13	26,424.91	34,230.21	30,200.00	23,200.00	29,200.00	0.00
EXTRANJEROS	48,855.96	47,445.25	45,811.54	48,921.54	31,145.13	30,306.77	37,079.58	45,516.82	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	48,855.96	47,445.25	45,811.54	48,921.54	31,145.13	30,306.77	37,079.58	45,516.82	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	124,284.58	128,553.47	132,106.01	135,869.00	138,291.03	140,057.11	142,690.38	143,438.61	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,055,889.31	1,077,999.74	1,084,932.27	1,118,565.39	1,173,834.02	1,177,025.31	1,188,645.88	1,218,183.57	0.00
ACTIVOS GENERADORES DE INGRESOS	929,624.41	949,765.64	955,456.85	988,407.67	1,019,007.14	1,043,178.39	1,060,263.41	1,087,547.37	0.00
TOTAL DE PRESTAMOS	701,404.51	723,398.75	728,146.75	740,639.56	768,949.45	784,811.81	789,459.44	802,010.12	0.00
TOTAL DE INVERSIONES	228,219.90	226,366.89	227,310.10	247,768.11	250,057.69	258,366.57	270,803.97	285,537.26	0.00
PATRIMONIO TOTAL	117,072.13	121,421.31	125,320.53	129,942.91	131,287.81	134,305.29	137,398.19	139,653.80	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	52,756.65	13,943.16	28,521.22	43,515.44	58,869.32	16,093.30	32,921.63	50,340.46	0.00
EGRESOS DE OPERACIONES	31,577.81	8,410.63	17,016.14	25,893.87	35,056.03	9,384.60	19,259.07	29,588.53	0.00

INGRESO NETO DE INTERESES	21,178.83	5,532.53	11,505.08	17,621.57	23,813.29	6,708.70	13,662.57	20,751.93	0.00
OTROS INGRESOS	8,284.15	1,737.49	4,197.60	6,519.77	8,416.27	1,788.52	3,779.09	5,762.36	0.00
INGRESO DE OPERACIONES	29,462.98	7,270.02	15,702.68	24,141.34	32,229.56	8,497.22	17,441.65	26,514.29	0.00
EGRESOS GENERALES	16,031.99	4,113.12	8,946.34	13,316.76	17,637.39	4,344.26	9,104.19	13,933.22	0.00
UTILIDAD ANTES DE PROVISIONES	13,430.99	3,156.90	6,756.34	10,824.59	14,592.18	4,152.96	8,337.46	12,581.08	0.00
UTILIDAD DEL PERIODO	11,884.08	2,617.80	5,566.91	9,128.06	12,267.10	3,565.53	7,538.16	11,421.85	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	905.07	495.15	402.73	820.14	3,156.74	3,159.04	3,527.79	4,005.39	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,796.17	3,269.12	3,720.91	4,196.17	4,787.78	3,877.19	4,061.70	3,327.98	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.12	0.07	0.05	0.11	0.40	0.39	0.43	0.48	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	308.94	660.23	923.91	511.64	151.67	122.73	115.13	83.09	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.37	0.44	0.49	0.55	0.61	0.47	0.49	0.40	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.95	11.42	11.66	11.63	11.40	11.40	11.47	11.31	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.60	13.02	13.28	13.11	13.15	12.75	12.68	12.60	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.62	17.14	17.51	17.66	17.51	17.09	17.31	17.19	0.00
INDICE DE ADECUACION DE CAPITAL	14.91	15.45	15.59	15.49	15.86	15.63	15.98	16.22	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.85	14.20	14.20	13.11	15.48	11.97	10.49	10.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.94	10.04	10.05	9.05	10.83	8.52	7.53	7.22	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.30	44.06	44.19	46.26	46.33	43.86	44.21	43.16	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.28	1.10	1.17	1.23	1.20	1.37	1.42	1.40	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.13	0.97	1.03	1.09	1.05	1.21	1.27	1.25	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.15	8.62	8.88	9.37	9.34	10.62	10.97	10.90	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.68	5.87	5.97	5.87	5.78	6.17	6.21	6.17	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.40	3.54	3.56	3.49	3.44	3.60	3.63	3.63	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.28	2.33	2.41	2.38	2.34	2.57	2.58	2.54	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.41	56.58	56.97	55.16	54.72	51.13	52.20	52.55	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.89	0.73	0.88	0.88	0.83	0.69	0.71	0.71	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	221.00	223.00	226.00	215.00	220.00	219.00	220.00	231.00	0.00
NUMERO DE SUCURSALES	8.00	8.00	7.00	7.00	7.00	7.00	7.00	7.00	0.00
PRESTAMOS / EMPLEADOS	3,384.54	3,362.80	3,337.90	3,578.68	3,590.52	3,743.01	3,747.97	3,613.01	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,544.85	3,570.59	3,549.53	3,750.53	3,854.36	3,994.69	4,057.98	3,965.74	0.00
UTILIDAD NETA / EMPLEADOS	53.77	11.74	24.63	42.46	55.76	16.28	34.26	49.45	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	16.22	9.19	9.24	9.25	6.82	9.18	9.85	8.59	0.00

PRESTAMOS (%)	14.23	7.61	7.47	8.08	5.61	9.31	9.30	8.47	0.00
LOCALES (%)	13.19	7.17	6.17	6.05	4.52	6.27	4.63	3.19	0.00
EXTRANJEROS (%)	36.16	17.30	33.23	51.23	24.78	70.71	83.33	86.99	0.00
DEPOSITOS (%)	15.44	12.15	10.09	5.97	8.24	9.87	11.29	13.61	0.00
LOCALES (%)	19.31	16.14	11.62	6.55	11.20	12.78	13.13	14.94	0.00
EXTRANJEROS (%)	(22.35)	(27.27)	(10.19)	(2.23)	(36.25)	(36.12)	(19.06)	(6.96)	0.00
PATRIMONIO (%)	13.13	12.48	11.45	9.56	11.27	8.95	8.01	5.57	0.00
UTILIDAD NETA (%)	34.08	(12.56)	(4.67)	(0.12)	3.22	36.20	35.41	25.13	0.00
CLASIFICACION PRESTAMOS									
NORMAL	729,435.26	732,420.77	737,822.77	747,456.68	768,630.12	797,625.01	802,580.87	808,058.98	0.00
MENCION ESPECIAL	17,123.29	15,667.06	11,449.09	14,501.87	15,197.28	15,846.08	16,130.21	25,231.98	0.00
SUBNORMAL	869.24	2,067.94	5,912.75	6,850.39	6,617.75	2,153.79	2,168.12	3,708.97	0.00
DUDOSO	3,260.85	2,918.04	2,902.31	4,752.95	4,006.27	6,838.82	4,966.94	301.86	0.00
IRRECUPERABLE	91.18	99.22	0.08	50.34	251.59	1,133.21	2,768.36	630.36	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.51	6.50	6.68	6.64	6.67	6.65	6.66	6.63	0.00
AL POR MENOR	6.53	6.61	6.75	6.67	6.69	6.68	6.72	6.74	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.09	5.19	5.22	5.21	5.20	5.22	5.18	5.17	0.00
PRESTAMO PERSONAL AUTO	6.33	6.31	6.40	6.40	6.37	6.39	6.38	6.35	0.00
PRESTAMO PERSONAL	5.97	6.01	6.07	6.07	6.08	6.08	6.10	6.06	0.00
TARJETA DE CREDITO	14.03	14.02	17.87	17.53	17.43	17.37	17.38	17.31	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.23	4.27	4.30	4.31	4.34	4.38	4.41	4.44	0.00
PERSONA JURIDICA	4.18	4.21	4.20	4.22	4.26	4.31	4.36	4.41	0.00