

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

	2016	2017				2018			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	87,317.12	87,011.25	85,629.37	86,783.27	87,797.32	87,244.94	87,593.55	88,403.84	91,541.52
ACTIVOS LIQUIDOS	12,563.66	11,892.32	10,844.97	10,612.30	10,358.26	10,113.72	9,657.81	9,541.74	10,954.95
TOTAL DE PRESTAMOS	58,576.86	58,291.88	58,029.84	58,312.52	59,166.32	58,699.34	59,278.35	59,748.59	60,771.76
LOCALES	42,120.86	42,918.36	43,778.47	44,526.48	44,762.28	44,878.74	45,257.38	45,660.38	46,085.36
EXTRANJEROS	16,456.00	15,373.52	14,251.36	13,786.04	14,404.04	13,820.61	14,020.97	14,088.21	14,686.40
TOTAL DE INVERSIONES	13,280.11	13,542.44	13,688.16	14,505.64	14,926.87	14,865.18	15,079.82	15,385.22	15,926.58
TOTAL DE DEPOSITOS	61,601.08	61,517.53	60,882.02	60,089.88	61,078.64	61,200.30	60,540.35	60,312.82	61,925.70
LOCALES	38,386.17	38,783.94	39,278.24	39,534.97	40,485.64	40,349.01	40,225.63	40,045.08	41,207.38
DEPOSITOS DE OFICIALES	747.77	751.77	747.03	787.34	739.95	716.15	712.81	746.94	711.30
DEPOSITOS DE PARTICULARES	35,630.21	36,001.46	36,365.08	36,699.72	37,427.23	37,619.43	37,570.21	37,478.68	38,498.13
DEPOSITOS DE BANCOS	2,008.19	2,030.71	2,166.13	2,047.91	2,318.46	2,013.43	1,942.60	1,819.47	1,997.95
EXTRANJEROS	23,214.90	22,733.59	21,603.78	20,554.91	20,593.01	20,851.29	20,314.72	20,267.74	20,718.32
DEPOSITOS DE OFICIALES	198.19	100.03	165.85	101.13	122.18	93.25	112.32	106.99	94.56
DEPOSITOS DE PARTICULARES	13,357.09	13,448.00	12,811.48	12,416.33	12,236.91	12,336.92	12,500.30	12,598.52	12,757.53
DEPOSITOS DE BANCOS	9,659.62	9,185.57	8,626.45	8,037.45	8,233.91	8,421.11	7,702.10	7,562.22	7,866.22
PATRIMONIO TOTAL	9,584.45	9,866.93	10,064.82	10,314.01	10,383.55	10,191.89	10,403.18	10,460.03	10,693.95
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	85,825.54	85,645.28	85,445.86	86,188.18	87,339.82	87,128.10	86,611.46	87,593.56	89,669.42
ACTIVOS GENERADORES DE INGRESOS	70,437.06	70,735.56	71,031.30	72,098.05	72,785.78	72,699.42	73,038.09	73,975.99	75,395.77
TOTAL DE PRESTAMOS	57,315.94	57,210.85	57,537.93	58,183.00	58,725.07	58,495.61	58,654.09	59,030.56	59,969.04
TOTAL DE INVERSIONES	13,121.13	13,524.71	13,493.38	13,915.05	14,060.71	14,203.81	14,383.99	14,945.43	15,426.73
PATRIMONIO TOTAL	9,223.22	9,518.95	9,749.62	10,006.55	9,962.68	10,029.41	10,234.00	10,387.02	10,538.75
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,740.07	985.06	1,982.58	2,995.52	4,041.79	1,049.69	2,141.43	3,275.55	4,437.27
EGRESOS DE OPERACIONES	1,782.71	482.79	976.00	1,488.95	2,027.88	528.09	1,081.81	1,675.56	2,291.09
INGRESO NETO DE INTERESES	1,957.37	502.27	1,006.58	1,506.57	2,013.90	521.60	1,059.62	1,599.99	2,146.18

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OTROS INGRESOS	1,790.54	432.06	881.67	1,344.16	1,854.14	430.08	874.64	1,302.06	1,836.25
INGRESO DE OPERACIONES	3,747.91	934.33	1,888.24	2,850.73	3,868.04	951.68	1,934.26	2,902.05	3,982.44
EGRESOS GENERALES	2,204.42	524.85	1,043.67	1,582.22	2,122.65	525.27	1,063.52	1,554.92	2,126.41
UTILIDAD ANTES DE PROVISIONES	1,543.49	409.48	844.57	1,268.51	1,745.39	426.41	870.73	1,347.13	1,856.03
UTILIDAD DEL PERIODO	1,093.62	300.66	635.77	946.31	1,295.20	335.33	662.03	931.36	1,290.70
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	741.79	917.56	890.13	1,006.89	842.12	992.79	1,091.76	1,173.53	1,067.85
TOTAL PROVISIONES PARA PRESTAMOS	628.19	659.29	712.07	691.78	692.33	983.08	990.39	1,108.84	1,110.39
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.27	1.57	1.53	1.73	1.42	1.69	1.84	1.96	1.76
PROVISIONES / PRESTAMOS VENCIDOS (%)	84.69	71.85	80.00	68.70	82.21	99.02	90.71	94.49	103.98
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.07	1.13	1.23	1.19	1.17	1.67	1.67	1.86	1.83
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.98	11.34	11.75	11.88	11.83	11.68	11.88	11.83	11.68
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.34	13.74	14.03	14.16	14.01	13.85	13.99	13.92	13.94
PATRIMONIO / PRESTAMOS TOTALES (%)	16.36	16.93	17.34	17.69	17.55	17.36	17.55	17.51	17.60
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.40	19.33	17.81	17.66	16.96	16.53	15.95	15.82	17.69
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.39	13.67	12.67	12.23	11.80	11.59	11.03	10.79	11.97
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.95	41.35	40.30	41.80	41.40	40.81	40.86	41.33	43.41
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.55	1.70	1.79	1.75	1.78	1.85	1.81	1.68	1.71
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.27	1.40	1.49	1.46	1.48	1.54	1.53	1.42	1.44
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.86	12.63	13.04	12.61	13.00	13.37	12.94	11.96	12.25
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.31	5.57	5.58	5.54	5.55	5.78	5.86	5.90	5.89
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.53	2.73	2.75	2.75	2.79	2.91	2.96	3.02	3.04
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.78	2.84	2.83	2.79	2.77	2.87	2.90	2.88	2.85

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.82	56.17	55.27	55.50	54.88	55.19	54.98	53.58	53.39
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.54	2.44	2.48	2.49	2.55	2.37	2.40	2.35	2.44
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	20,244.00	20,134.00	20,166.00	20,150.00	20,337.00	20,248.00	18,136.00	20,230.00	20,200.00
NUMERO DE BANCOS	55.00	55.00	55.00	55.00	56.00	56.00	56.00	54.00	54.00
PRESTAMOS / EMPLEADOS	2.89	2.90	2.88	2.89	2.91	2.90	3.27	2.95	3.01
DEPOSITOS TOTALES / EMPLEADOS	3.04	3.06	3.02	2.98	3.00	3.02	3.34	2.98	3.07
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.03	0.05	0.06	0.02	0.04	0.05	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.54	3.24	0.43	1.39	0.55	0.27	2.29	1.87	4.26
PRESTAMOS (%)	4.50	3.85	1.72	0.45	1.01	0.70	2.15	2.46	2.71
LOCALES (%)	7.60	7.89	8.30	7.12	6.27	4.57	3.38	2.55	2.96
EXTRANJEROS (%)	(2.68)	(5.98)	(14.26)	(16.37)	(12.47)	(10.10)	(1.62)	2.19	1.96
DEPOSITOS (%)	3.09	3.11	0.48	(0.79)	(0.85)	(0.52)	(0.56)	0.37	1.39
LOCALES (%)	2.66	4.19	4.45	5.39	5.47	4.04	2.41	1.29	1.78
EXTRANJEROS (%)	3.83	1.34	(6.02)	(10.83)	(11.29)	(8.28)	(5.97)	(1.40)	0.61
PATRIMONIO (%)	8.15	7.59	6.68	6.34	8.34	3.29	3.36	1.42	2.99
UTILIDAD NETA (%)	(9.10)	10.16	13.20	9.48	18.43	11.53	4.13	(1.58)	(0.35)
CLASIFICACION PRESTAMOS									
NORMAL	56,100.09	55,350.50	55,357.99	55,629.10	56,519.42	56,035.07	56,201.23	56,606.38	57,690.88
MENCION ESPECIAL	1,894.53	2,307.51	2,013.72	1,904.06	1,891.28	1,936.91	2,288.59	2,354.33	2,309.06
SUBNORMAL	518.25	535.26	596.51	663.56	609.25	663.97	701.54	750.66	742.58
DUDOSO	336.97	311.60	322.93	335.30	397.17	413.50	491.62	551.05	575.36
IRRECUPERABLE	355.21	446.30	450.77	472.29	441.53	632.97	585.77	595.01	564.27