

BANCA PANAMEÑA 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	39,583.25	40,380.48	40,226.28	41,160.86	41,908.74	41,672.56	42,252.55	42,254.22	43,285.40
ACTIVOS LIQUIDOS	4,238.68	4,091.30	3,779.99	4,009.27	4,175.65	3,907.53	4,054.20	3,830.17	3,867.94
TOTAL DE PRESTAMOS	26,786.36	27,328.95	27,664.45	27,706.58	27,909.90	27,970.19	28,310.41	28,300.26	28,692.03
LOCALES	23,907.20	24,389.15	24,938.70	25,441.26	25,722.48	25,810.69	26,085.47	26,079.70	26,355.61
EXTRANJEROS	2,879.16	2,939.79	2,725.75	2,265.33	2,187.43	2,159.50	2,224.94	2,220.56	2,336.42
TOTAL DE INVERSIONES	6,890.61	6,929.39	6,903.62	7,310.64	7,716.21	7,572.59	7,825.61	7,877.95	8,316.12
TOTAL DE DEPOSITOS	27,633.94	28,077.88	27,968.98	27,875.86	28,427.66	28,291.02	28,475.25	28,459.56	29,141.87
LOCALES	23,833.76	24,048.47	24,246.91	24,173.36	24,708.47	24,643.23	24,768.35	24,879.59	25,623.29
DEPOSITOS DE OFICIALES	363.12	362.12	360.90	401.54	385.89	382.22	378.14	377.11	381.32
DEPOSITOS DE PARTICULARES	22,486.69	22,628.30	22,765.30	22,766.52	23,333.11	23,368.56	23,537.14	23,560.28	24,188.65
DEPOSITOS DE BANCOS	983.94	1,058.05	1,120.71	1,005.30	989.47	892.45	853.07	942.21	1,053.32
EXTRANJEROS	3,800.17	4,029.41	3,722.07	3,702.50	3,719.19	3,647.80	3,706.90	3,579.98	3,518.59
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	2,777.69	2,796.80	2,761.55	2,723.36	2,759.10	2,658.18	2,694.28	2,593.70	2,606.69
DEPOSITOS DE BANCOS	1,022.48	1,232.61	960.53	979.14	960.09	989.62	1,012.62	986.27	911.90
PATRIMONIO TOTAL	3,429.78	3,533.26	3,639.57	3,741.68	3,789.15	3,769.67	3,835.20	3,819.68	4,044.42
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	38,133.21	38,994.08	39,174.95	39,922.57	40,745.99	41,026.52	41,239.42	41,707.54	42,597.07
ACTIVOS GENERADORES DE INGRESOS	32,409.60	33,108.73	33,464.73	34,011.39	34,651.54	34,900.56	35,352.04	35,597.72	36,317.13
TOTAL DE PRESTAMOS	25,733.60	26,283.59	26,604.81	26,919.26	27,348.13	27,649.57	27,987.43	28,003.42	28,300.97
TOTAL DE INVERSIONES	6,676.00	6,825.13	6,859.91	7,092.13	7,303.41	7,250.99	7,364.61	7,594.30	8,016.17
PATRIMONIO TOTAL	3,258.89	3,371.04	3,491.68	3,589.50	3,609.47	3,651.46	3,737.38	3,780.68	3,916.78
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,848.73	480.85	984.06	1,498.52	2,030.29	533.32	1,083.68	1,647.53	2,222.13
EGRESOS DE OPERACIONES	973.51	260.21	529.94	812.22	1,101.85	290.62	595.11	913.57	1,240.88
INGRESO NETO DE INTERESES	875.22	220.64	454.12	686.30	928.44	242.69	488.57	733.96	981.25

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OTROS INGRESOS	674.62	155.89	345.35	537.02	744.10	167.64	343.35	506.83	756.51
INGRESO DE OPERACIONES	1,549.84	376.53	799.47	1,223.33	1,672.54	410.34	831.92	1,240.79	1,737.76
EGRESOS GENERALES	949.65	210.82	444.92	689.45	926.05	234.68	477.09	707.24	984.11
UTILIDAD ANTES DE PROVISIONES	600.19	165.71	354.55	533.87	746.49	175.65	354.84	533.55	753.65
UTILIDAD DEL PERIODO	486.68	138.47	289.68	437.98	620.16	143.18	291.42	423.64	608.92
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	311.57	334.89	322.66	353.04	356.07	493.05	501.49	455.11	441.38
TOTAL PROVISIONES PARA PRESTAMOS	252.99	256.80	256.81	266.11	272.59	341.87	343.47	348.07	354.05
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.16	1.23	1.17	1.27	1.28	1.76	1.77	1.61	1.54
PROVISIONES / PRESTAMOS VENCIDOS (%)	81.20	76.68	79.59	75.38	76.56	69.34	68.49	76.48	80.21
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.94	0.94	0.93	0.96	0.98	1.22	1.21	1.23	1.23
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.66	8.75	9.05	9.09	9.04	9.05	9.08	9.04	9.34
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.18	10.31	10.53	10.69	10.64	10.61	10.61	10.56	10.93
PATRIMONIO / PRESTAMOS TOTALES (%)	12.80	12.93	13.16	13.50	13.58	13.48	13.55	13.50	14.10
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.34	14.57	13.51	14.38	14.69	13.81	14.24	13.46	13.27
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.71	10.13	9.40	9.74	9.96	9.38	9.60	9.06	8.94
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.27	39.25	38.20	40.61	41.83	40.58	41.72	41.14	41.81
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.50	1.67	1.73	1.72	1.79	1.64	1.65	1.59	1.68
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.28	1.42	1.48	1.46	1.52	1.40	1.41	1.35	1.43
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.93	16.43	16.59	16.27	17.18	15.68	15.59	14.94	15.55
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.70	5.81	5.88	5.87	5.86	6.11	6.13	6.17	6.12
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.00	3.14	3.17	3.18	3.18	3.33	3.37	3.42	3.42
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.70	2.67	2.71	2.69	2.68	2.78	2.76	2.75	2.70

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	61.27	55.99	55.65	56.36	55.37	57.19	57.35	57.00	56.63
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.08	1.88	2.06	2.11	2.15	1.92	1.94	1.90	2.08
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10,393.00	10,412.00	10,437.00	10,442.00	10,554.00	10,444.00	10,409.00	10,383.00	10,350.00
NUMERO DE BANCOS	18.00	18.00	18.00	18.00	18.00	18.00	18.00	17.00	17.00
PRESTAMOS / EMPLEADOS	2.58	2.62	2.65	2.65	2.64	2.68	2.72	2.73	2.77
DEPOSITOS TOTALES / EMPLEADOS	2.66	2.70	2.68	2.67	2.69	2.71	2.74	2.74	2.82
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.03	0.04	0.06	0.01	0.03	0.04	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.91	7.37	5.52	6.40	5.87	3.20	5.04	2.66	3.28
PRESTAMOS (%)	8.53	8.28	8.30	6.03	4.19	2.35	2.33	2.14	2.80
LOCALES (%)	8.58	8.43	8.63	8.51	7.59	5.83	4.60	2.51	2.46
EXTRANJEROS (%)	8.12	7.06	5.37	(15.63)	(24.03)	(26.54)	(18.37)	(1.98)	6.81
DEPOSITOS (%)	5.52	5.25	3.14	2.68	2.87	0.76	1.81	2.09	2.51
LOCALES (%)	6.06	5.45	4.25	3.67	3.67	2.47	2.15	2.92	3.70
EXTRANJEROS (%)	2.25	4.04	(3.57)	(3.34)	(2.13)	(9.47)	(0.41)	(3.31)	(5.39)
PATRIMONIO (%)	11.07	10.11	8.85	8.85	10.48	6.69	5.38	2.08	6.74
UTILIDAD NETA (%)	4.47	23.23	22.49	21.61	27.43	3.40	0.60	(3.28)	(1.81)
CLASIFICACION PRESTAMOS									
NORMAL	25,900.83	26,342.14	26,732.24	26,697.65	26,831.77	26,640.24	26,859.87	26,790.28	27,181.35
MENCION ESPECIAL	696.16	737.32	716.13	751.29	792.94	873.01	1,034.11	1,109.23	1,119.21
SUBNORMAL	196.97	226.51	215.28	238.95	243.57	297.71	274.91	352.11	367.27
DUDOSO	108.54	115.09	104.71	118.77	130.78	148.52	168.22	182.10	163.92
IRRECUPERABLE	136.86	164.69	152.90	166.03	183.44	352.58	316.77	214.62	214.33