

**BBP BANK, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2019**  
**( En Miles de Balboas )**

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	287,453.79	295,477.68	287,387.15	273,054.42	268,538.47	275,642.79	284,827.90	284,805.18	0.00
ACTIVOS LIQUIDOS	72,876.96	76,858.72	67,505.24	58,357.95	38,976.62	53,671.66	42,533.16	41,095.86	0.00
TOTAL DE PRESTAMOS	155,396.56	163,962.09	164,805.26	160,213.25	181,549.09	179,249.54	199,183.00	201,266.40	0.00
LOCALES	10,779.79	13,062.68	18,739.98	14,432.79	15,383.66	18,343.53	27,304.14	28,884.31	0.00
EXTRANJEROS	144,616.77	150,899.42	146,065.28	145,780.46	166,165.43	160,906.01	171,878.86	172,382.09	0.00
TOTAL DE INVERSIONES	56,212.06	51,028.25	51,716.60	51,170.21	44,426.42	38,393.32	39,184.86	38,134.01	0.00
TOTAL DE DEPOSITOS	257,211.88	264,292.68	256,018.12	240,808.72	236,331.10	241,726.39	250,247.29	245,470.99	0.00
LOCALES	36,555.00	44,776.85	40,839.25	38,676.71	33,117.27	32,454.64	30,783.12	29,366.60	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	36,555.00	44,776.85	40,839.25	38,676.71	33,117.27	32,454.64	30,783.12	29,366.60	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	220,656.88	219,515.83	215,178.86	202,132.00	203,213.83	209,271.75	219,464.17	216,104.39	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	220,656.88	219,515.83	215,178.86	202,132.00	203,213.83	209,271.75	219,464.17	216,104.39	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	27,847.73	28,176.80	28,779.18	28,832.39	29,588.91	30,427.50	31,304.74	32,347.38	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	302,903.67	304,754.63	307,671.63	292,505.76	277,996.13	285,560.24	286,107.53	278,929.80	0.00
ACTIVOS GENERADORES DE INGRESOS	205,865.58	200,702.58	204,775.85	204,132.97	218,792.07	216,316.61	227,444.86	225,391.94	0.00
TOTAL DE PRESTAMOS	152,118.78	147,356.27	151,593.36	149,305.80	168,472.82	171,605.82	181,994.13	180,739.83	0.00
TOTAL DE INVERSIONES	53,746.79	53,346.31	53,182.49	54,827.16	50,319.24	44,710.79	45,450.73	44,652.11	0.00
PATRIMONIO TOTAL	26,880.31	27,101.28	27,656.12	27,949.84	28,718.32	29,302.15	30,041.96	30,589.89	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	11,663.89	3,037.99	6,337.22	9,503.03	12,964.74	3,530.88	7,219.42	11,171.87	0.00
EGRESOS DE OPERACIONES	5,783.79	1,353.84	2,780.63	4,249.46	5,736.10	1,588.04	3,313.86	5,191.05	0.00
INGRESO NETO DE INTERESES	5,880.10	1,684.15	3,556.59	5,253.57	7,228.64	1,942.84	3,905.56	5,980.82	0.00
OTROS INGRESOS	1,044.17	295.66	645.14	1,044.40	1,292.55	310.39	717.96	1,012.94	0.00
INGRESO DE OPERACIONES	6,924.26	1,979.81	4,201.73	6,297.96	8,521.20	2,253.24	4,623.52	6,993.76	0.00

EGRESOS GENERALES	4,302.98	1,085.79	2,330.42	3,483.55	4,665.76	1,205.68	2,463.49	3,742.59	0.00
UTILIDAD ANTES DE PROVISIONES	2,621.28	894.02	1,871.31	2,814.41	3,855.44	1,047.56	2,160.03	3,251.17	0.00
UTILIDAD DEL PERIODO	2,572.72	786.45	1,450.89	1,504.11	2,260.62	838.59	1,772.29	2,814.93	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	9.29	29.80	1,173.18	1,065.73	1,069.54	1,165.58	1,047.71	1,016.51	0.00
TOTAL PROVISIONES PARA PRESTAMOS	83.75	528.43	789.92	1,482.21	1,738.32	1,866.60	1,880.68	1,814.74	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.01	0.02	0.71	0.67	0.59	0.65	0.53	0.51	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	901.90	1,773.31	67.33	139.08	162.53	160.14	179.50	178.53	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.05	0.32	0.48	0.93	0.96	1.04	0.94	0.90	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.69	9.54	10.01	10.56	11.02	11.04	10.99	11.36	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.16	13.11	13.29	13.64	13.09	13.98	13.13	13.51	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.92	17.18	17.46	18.00	16.30	16.97	15.72	16.07	0.00
INDICE DE ADECUACION DE CAPITAL	14.75	15.34	15.57	15.83	16.15	18.41	17.53	17.87	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.33	29.08	26.37	24.23	16.49	22.20	17.00	16.74	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	25.35	26.01	23.49	21.37	14.51	19.47	14.93	14.43	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.19	48.39	46.57	45.48	35.29	38.09	32.65	32.28	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.25	1.57	1.42	0.98	1.03	1.55	1.56	1.67	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.85	1.03	0.94	0.69	0.81	1.17	1.24	1.35	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.57	11.61	10.49	7.18	7.87	11.45	11.80	12.27	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.67	6.05	6.19	6.21	5.93	6.53	6.35	6.61	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.81	2.70	2.72	2.78	2.62	2.94	2.91	3.07	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.86	3.36	3.47	3.43	3.30	3.59	3.43	3.54	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	62.14	54.84	55.46	55.31	54.75	53.51	53.28	53.51	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.51	0.59	0.63	0.68	0.59	0.57	0.63	0.60	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	36.00	36.00	37.00	36.00	40.00	39.00	38.00	39.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	4,316.57	4,554.50	4,454.20	4,450.37	4,538.73	4,596.14	5,241.66	5,160.68	0.00
DEPOSITOS TOTALES / EMPLEADOS	7,144.77	7,341.46	6,919.41	6,689.13	5,908.28	6,198.11	6,585.45	6,294.13	0.00
UTILIDAD NETA / EMPLEADOS	71.46	21.85	39.21	41.78	56.52	21.50	46.64	72.18	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(9.71)	(5.91)	(12.37)	(12.47)	(6.58)	(6.71)	(0.89)	4.30	0.00
PRESTAMOS (%)	4.40	25.40	19.09	15.76	16.83	9.32	20.86	25.62	0.00
LOCALES (%)	395.49	254.05	426.36	97.26	42.71	40.43	45.70	100.13	0.00
EXTRANJEROS (%)	(1.40)	18.76	8.34	11.21	14.90	6.63	17.67	18.25	0.00
DEPOSITOS (%)	(11.30)	(7.22)	(14.16)	(14.61)	(8.12)	(8.54)	(2.25)	1.94	0.00
LOCALES (%)	(35.88)	(22.24)	(21.06)	1.37	(9.40)	(27.52)	(24.62)	(24.07)	0.00

EXTRANJEROS (%)	(5.28)	(3.41)	(12.71)	(17.12)	(7.91)	(4.67)	1.99	6.91	0.00
PATRIMONIO (%)	7.47	8.27	8.47	6.52	6.25	7.99	8.78	12.19	0.00
UTILIDAD NETA (%)	1.20	24.66	29.19	(9.66)	(12.13)	6.63	22.15	87.15	0.00
CLASIFICACION PRESTAMOS									
NORMAL	155,466.31	164,438.65	162,103.97	160,372.75	180,997.65	178,861.94	199,844.88	202,039.64	0.00
MENCION ESPECIAL	4.72	22.07	2,318.03	256.97	1,220.22	1,088.63	171.10	24.99	0.00
SUBNORMAL	2.14	11.88	1,150.72	0.00	5.88	0.00	0.00	4.19	0.00
DUDOSO	6.35	9.38	0.00	1,029.44	7.02	114.73	0.00	2.21	0.00
IRRECUPERABLE	0.80	8.53	22.46	36.29	1,056.64	1,050.85	1,047.71	1,010.11	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.34	6.55	6.21	6.24	6.44	6.29	5.99	5.99	0.00
AL POR MENOR	0.00	6.75	6.33	6.33	6.33	7.20	6.63	6.81	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	7.53	7.60	7.52	7.65	7.26	7.44	6.97	6.83	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	0.00	0.00	0.00	1.25	1.25	1.75	1.75	1.75	0.00
PERSONA JURIDICA	3.12	2.90	3.06	2.93	3.17	3.44	3.64	4.05	0.00