

BANCO DEL PACÍFICO (PANAMÁ), S.A.

ESTADÍSTICAS FINANCIERAS

A SEPTIEMBRE 2019

(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	89,289.77	92,958.24	90,164.20	92,065.36	86,962.42	88,418.57	92,872.58	83,665.23	0.00
ACTIVOS LIQUIDOS	26,256.24	27,951.47	26,795.27	27,422.57	19,507.01	26,463.16	32,745.49	27,931.17	0.00
TOTAL DE PRESTAMOS	12,009.38	11,434.54	10,158.48	9,636.08	14,004.65	15,474.38	23,981.99	23,668.60	0.00
LOCALES	6,293.18	6,199.68	6,214.28	5,995.17	7,024.49	7,717.15	7,271.36	6,998.52	0.00
EXTRANJEROS	5,716.20	5,234.85	3,944.19	3,640.92	6,980.16	7,757.23	16,710.63	16,670.08	0.00
TOTAL DE INVERSIONES	48,616.91	50,896.91	50,509.72	52,477.54	51,227.08	43,408.01	32,822.34	25,690.57	0.00
TOTAL DE DEPOSITOS	69,311.62	74,208.83	71,567.69	73,503.17	68,162.75	69,960.28	74,186.54	65,808.23	0.00
LOCALES	1,235.05	4,587.12	4,468.72	6,777.56	4,664.50	6,814.49	10,774.93	3,902.06	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	1,235.05	4,587.12	4,468.72	6,777.56	4,664.50	2,622.22	983.33	1,893.13	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	4,192.27	9,791.60	2,008.93	0.00
EXTRANJEROS	68,076.57	69,621.72	67,098.97	66,725.61	63,498.25	63,145.78	63,411.61	61,906.17	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	67,987.29	69,611.13	67,034.61	66,684.57	62,536.05	61,906.59	60,865.64	60,514.24	0.00
DEPOSITOS DE BANCOS	89.29	10.59	64.36	41.05	962.20	1,239.19	2,545.97	1,391.93	0.00
PATRIMONIO TOTAL	18,509.36	17,355.31	17,180.21	17,118.67	17,224.50	17,019.03	17,023.33	16,368.07	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	90,514.27	92,396.44	90,900.87	92,131.49	88,126.10	90,688.40	91,518.39	87,865.30	0.00
ACTIVOS GENERADORES DE INGRESOS	65,516.49	66,024.16	62,949.83	62,996.60	62,929.00	60,606.92	58,736.26	55,736.39	0.00
TOTAL DE PRESTAMOS	12,769.66	12,381.69	12,028.16	10,837.59	13,007.01	13,454.46	17,070.23	16,652.34	0.00
TOTAL DE INVERSIONES	52,746.83	53,642.47	50,921.67	52,159.01	49,921.99	47,152.46	41,666.03	39,084.05	0.00
PATRIMONIO TOTAL	18,230.71	17,813.67	17,835.63	17,787.00	17,866.93	17,187.17	17,101.77	16,743.37	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,305.54	992.23	1,971.59	2,909.38	3,855.08	953.34	2,047.40	3,112.56	0.00
EGRESOS DE OPERACIONES	2,334.92	578.08	1,144.16	1,720.70	2,283.77	510.90	1,038.97	1,593.79	0.00
INGRESO NETO DE INTERESES	1,970.62	414.14	827.43	1,188.68	1,571.30	442.44	1,008.44	1,518.77	0.00

OTROS INGRESOS	280.03	42.65	81.45	115.00	157.50	27.43	60.53	103.37	0.00
INGRESO DE OPERACIONES	2,250.65	456.79	908.88	1,303.68	1,728.80	469.86	1,068.97	1,622.14	0.00
EGRESOS GENERALES	2,173.65	429.71	861.32	1,218.68	1,707.49	531.70	1,183.54	1,992.80	0.00
UTILIDAD ANTES DE PROVISIONES	77.00	27.09	47.56	85.00	21.31	(61.83)	(114.57)	(370.66)	0.00
UTILIDAD DEL PERIODO	153.00	27.09	40.49	78.09	4.81	(68.65)	(71.75)	(469.63)	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	24.14	84.01	84.01	365.88	358.61	298.74	298.74	703.93	0.00
TOTAL PROVISIONES PARA PRESTAMOS	963.13	1,720.35	159.98	145.30	146.03	150.97	78.42	547.05	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.20	0.73	0.83	3.80	2.56	1.93	1.25	2.97	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	3,990.01	2,047.71	190.42	39.71	40.72	50.53	26.25	77.71	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	8.02	15.05	1.57	1.51	1.04	0.98	0.33	2.31	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	20.73	18.67	19.05	18.59	19.81	19.25	18.33	19.56	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	30.53	27.84	28.32	27.56	26.41	28.90	29.97	33.16	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	154.12	151.78	169.12	177.65	122.99	109.98	70.98	69.16	0.00
INDICE DE ADECUACION DE CAPITAL	31.44	29.83	30.92	31.77	30.17	30.67	32.62	36.60	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	37.88	37.67	37.44	37.31	28.62	37.83	44.14	42.44	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	29.41	30.07	29.72	29.79	22.43	29.93	35.26	33.38	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	108.02	106.25	108.02	108.70	103.77	99.87	88.38	81.48	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.23	0.16	0.13	0.17	0.01	(0.45)	(0.24)	(1.12)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.17	0.12	0.09	0.11	0.01	(0.30)	(0.16)	(0.71)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	0.84	0.61	0.45	0.59	0.03	(1.60)	(0.84)	(3.74)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.57	6.01	6.26	6.16	6.13	6.29	6.97	7.45	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.56	3.50	3.64	3.64	3.63	3.37	3.54	3.81	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.01	2.51	2.63	2.52	2.50	2.92	3.43	3.63	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	96.58	94.07	94.77	93.48	98.77	113.16	110.72	122.85	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.43	0.26	0.26	0.24	0.25	0.18	0.21	0.25	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	26.00	26.00	24.00	24.00	23.00	22.00	25.00	29.00	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	461.90	439.79	423.27	401.50	608.90	703.38	959.28	816.16	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,665.83	2,854.19	2,981.99	3,062.63	2,963.60	3,180.01	2,967.46	2,269.25	0.00
UTILIDAD NETA / EMPLEADOS	5.88	1.04	1.69	3.25	0.21	(3.12)	(2.87)	(16.19)	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(2.67)	1.22	(1.61)	(0.14)	(2.61)	(4.88)	3.00	(9.12)	0.00
PRESTAMOS (%)	(11.24)	(14.21)	(26.91)	(19.96)	16.61	35.33	136.08	145.62	0.00
LOCALES (%)	(0.43)	(2.47)	0.78	(5.55)	11.62	24.48	17.01	16.74	0.00

EXTRANJEROS (%)	(20.71)	(24.92)	(48.99)	(36.03)	22.11	48.18	323.68	357.85	0.00
DEPOSITOS (%)	(4.17)	2.82	(0.19)	1.50	(1.66)	(5.73)	3.66	(10.47)	0.00
LOCALES (%)	228.64	2,311.76	1,400.40	300.91	277.68	48.56	141.12	(42.43)	0.00
EXTRANJEROS (%)	(5.39)	(3.28)	(6.04)	(5.66)	(6.73)	(9.30)	(5.50)	(7.22)	0.00
PATRIMONIO (%)	3.10	(5.02)	(7.09)	(7.24)	(6.94)	(1.94)	(0.91)	(4.38)	0.00
UTILIDAD NETA (%)	(104.59)	(73.21)	(80.58)	(66.98)	(96.86)	(353.46)	(277.22)	(701.38)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	10,916.40	11,061.67	9,809.14	9,293.95	13,629.15	15,151.26	23,533.23	22,068.59	0.00
MENCION ESPECIAL	134.21	129.15	126.56	121.55	162.92	115.47	116.12	1,280.01	0.00
SUBNORMAL	1,897.75	1,880.05	298.74	0.00	298.74	0.00	0.00	458.70	0.00
DUDOSO	0.00	59.88	59.88	358.61	59.88	358.61	411.05	408.35	0.00
IRRECUPERABLE	24.14	24.14	24.14	7.27	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.74	0.00
AL POR MENOR	0.00	7.75	7.75	7.75	7.75	7.75	0.00	5.75	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	9.48	9.57	9.53	9.63	9.56	9.56	9.56	9.56	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	2.13	2.56	2.56	2.38	2.67	3.06	3.06	3.06	0.00
PERSONA JURIDICA	1.25	1.25	1.25	1.25	1.25	2.25	2.25	2.25	0.00