

BANCA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2017	2018				2019			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	87,797.37	87,242.94	87,586.15	88,403.84	91,554.33	90,840.11	90,589.03	91,112.51	92,324.21
ACTIVOS LIQUIDOS	10,358.26	10,113.73	9,657.81	9,541.74	10,954.97	9,692.49	10,176.90	9,865.51	10,342.03
TOTAL DE PRESTAMOS	59,166.32	58,696.60	59,271.19	59,748.59	60,760.90	60,539.44	60,293.27	60,504.80	60,900.48
LOCALES	44,762.28	44,873.70	45,250.22	45,660.38	46,075.42	46,325.25	46,095.35	46,624.92	46,604.16
EXTRANJEROS	14,404.04	13,822.90	14,020.97	14,088.21	14,685.48	14,214.19	14,197.92	13,879.88	14,296.32
TOTAL DE INVERSIONES	14,926.87	14,864.91	15,085.32	15,385.22	15,923.60	16,257.74	15,687.24	16,184.59	16,498.69
TOTAL DE DEPOSITOS	61,078.64	61,200.30	60,540.35	60,312.82	61,926.74	61,763.84	61,811.97	61,704.86	62,771.42
LOCALES	40,485.64	40,349.01	40,225.63	40,045.08	41,207.38	40,998.12	41,359.43	41,670.31	42,025.65
DEPOSITOS DE OFICIALES	739.95	716.15	712.81	746.94	711.30	825.95	853.08	852.53	850.55
DEPOSITOS DE PARTICULARES	37,427.23	37,619.43	37,570.21	37,478.68	38,498.13	38,246.70	38,495.18	38,582.89	39,138.43
DEPOSITOS DE BANCOS	2,318.46	2,013.43	1,942.60	1,819.47	1,997.95	1,925.48	2,011.18	2,234.89	2,036.66
EXTRANJEROS	20,593.01	20,851.29	20,314.72	20,267.74	20,719.36	20,765.72	20,452.54	20,034.55	20,745.77
DEPOSITOS DE OFICIALES	122.18	93.25	112.32	106.99	94.56	76.14	284.93	215.60	141.18
DEPOSITOS DE PARTICULARES	12,236.91	12,336.92	12,500.30	12,598.52	12,757.53	12,840.06	12,887.34	13,048.40	13,577.57
DEPOSITOS DE BANCOS	8,233.91	8,421.11	7,702.10	7,562.22	7,867.27	7,849.52	7,280.28	6,770.55	7,027.03
PATRIMONIO TOTAL	10,383.55	10,190.15	10,394.91	10,460.03	10,675.90	10,981.49	11,180.49	11,540.09	11,384.19
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	87,339.85	87,127.09	86,607.76	87,593.56	89,675.85	89,041.52	89,087.59	89,758.18	91,939.27
ACTIVOS GENERADORES DE INGRESOS	72,785.78	72,697.92	73,037.25	73,975.99	75,388.84	75,179.35	75,168.51	75,911.60	77,041.83
TOTAL DE PRESTAMOS	58,725.07	58,494.24	58,650.51	59,030.56	59,963.61	59,618.02	59,782.23	60,126.70	60,830.69
TOTAL DE INVERSIONES	14,060.71	14,203.67	14,386.74	14,945.43	15,425.23	15,561.32	15,386.28	15,784.90	16,211.14
PATRIMONIO TOTAL	9,962.68	10,028.54	10,229.86	10,387.02	10,529.73	10,585.82	10,787.70	11,000.06	11,030.04
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,041.79	1,049.69	2,141.43	3,275.55	4,437.45	1,167.79	2,396.35	3,572.21	4,742.94
EGRESOS DE OPERACIONES	2,027.88	528.09	1,081.81	1,675.56	2,290.93	628.05	1,296.43	1,935.83	2,581.15
INGRESO NETO DE INTERESES	2,013.90	521.60	1,059.62	1,599.99	2,146.52	539.74	1,099.92	1,636.38	2,161.79

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OTROS INGRESOS	1,854.14	430.08	873.58	1,301.00	1,834.21	407.64	869.76	1,341.46	1,808.02
INGRESO DE OPERACIONES	3,868.04	951.68	1,933.20	2,900.99	3,980.73	947.39	1,969.68	2,977.84	3,969.81
EGRESOS GENERALES	2,122.65	525.19	1,063.44	1,554.84	2,131.68	496.12	1,070.21	1,616.55	2,131.70
UTILIDAD ANTES DE PROVISIONES	1,745.39	426.49	869.76	1,346.15	1,849.05	451.27	899.47	1,361.28	1,838.11
UTILIDAD DEL PERIODO	1,295.20	335.18	661.10	930.43	1,274.19	329.52	650.13	977.54	1,244.35
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	842.12	992.77	1,091.76	1,173.53	1,092.58	1,159.42	1,112.02	1,232.48	1,222.77
TOTAL PROVISIONES PARA PRESTAMOS	692.33	985.82	997.55	1,108.84	1,124.94	1,150.13	1,172.34	1,189.45	1,262.53
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.42	1.69	1.84	1.96	1.80	1.92	1.84	2.04	2.01
PROVISIONES / PRESTAMOS VENCIDOS (%)	82.21	99.30	91.37	94.49	102.96	99.20	105.42	96.51	103.25
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.17	1.68	1.68	1.86	1.85	1.90	1.94	1.97	2.07
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.83	11.68	11.87	11.83	11.66	12.09	12.34	12.67	12.33
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.01	13.85	13.98	13.92	13.92	14.30	14.71	15.05	14.71
PATRIMONIO / PRESTAMOS TOTALES (%)	17.55	17.36	17.54	17.51	17.57	18.14	18.54	19.07	18.69
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.96	16.53	15.95	15.82	17.69	15.69	16.46	15.99	16.48
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.80	11.59	11.03	10.79	11.97	10.67	11.23	10.83	11.20
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.40	40.81	40.87	41.33	43.40	42.02	41.84	42.22	42.76
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.78	1.84	1.81	1.68	1.69	1.75	1.73	1.72	1.62
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.48	1.54	1.53	1.42	1.42	1.48	1.46	1.45	1.35
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.00	13.37	12.92	11.94	12.10	12.45	12.05	11.85	11.28
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.55	5.78	5.86	5.90	5.89	6.21	6.38	6.27	6.16
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.79	2.91	2.96	3.02	3.04	3.34	3.45	3.40	3.35
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.77	2.87	2.90	2.88	2.85	2.87	2.93	2.87	2.81

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.88	55.19	55.01	53.60	53.55	52.37	54.33	54.29	53.70
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.55	2.37	2.39	2.34	2.43	2.17	2.31	2.36	2.35
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	20,337.00	20,248.00	20,321.00	20,230.00	20,200.00	20,159.00	20,058.00	20,103.00	19,894.00
NUMERO DE BANCOS	56.00	56.00	56.00	54.00	54.00	54.00	53.00	53.00	52.00
PRESTAMOS / EMPLEADOS	2.91	2.90	2.92	2.95	3.01	3.00	3.01	3.01	3.06
DEPOSITOS TOTALES / EMPLEADOS	3.00	3.02	2.98	2.98	3.07	3.06	3.08	3.07	3.16
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.03	0.05	0.06	0.02	0.03	0.05	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.55	0.27	2.29	1.87	4.28	4.12	3.43	3.06	0.84
PRESTAMOS (%)	1.01	0.69	2.14	2.46	2.70	3.14	1.72	1.27	0.23
LOCALES (%)	6.27	4.56	3.36	2.55	2.93	3.23	1.87	2.11	1.15
EXTRANJEROS (%)	(12.47)	(10.09)	(1.62)	2.19	1.95	2.83	1.26	(1.48)	(2.65)
DEPOSITOS (%)	(0.85)	(0.52)	(0.56)	0.37	1.39	0.92	2.10	2.31	1.36
LOCALES (%)	5.47	4.04	2.41	1.29	1.78	1.61	2.82	4.06	1.99
EXTRANJEROS (%)	(11.29)	(8.28)	(5.97)	(1.40)	0.61	(0.41)	0.68	(1.15)	0.13
PATRIMONIO (%)	8.34	3.28	3.28	1.42	2.82	7.77	7.56	10.33	6.63
UTILIDAD NETA (%)	18.34	11.48	3.98	(1.68)	(1.62)	(1.69)	(1.66)	5.06	(2.34)
CLASIFICACION PRESTAMOS									
NORMAL	56,519.42	56,026.81	56,201.23	56,606.38	57,694.57	57,134.15	57,185.34	56,988.15	56,902.47
MENCION ESPECIAL	1,891.28	1,932.52	2,288.59	2,354.33	2,302.88	2,543.61	2,349.45	2,651.14	3,090.85
SUBNORMAL	609.25	665.11	701.54	750.66	742.58	792.14	785.45	829.21	920.78
DUDOSO	397.17	413.35	491.62	551.05	580.22	471.69	414.41	499.35	528.69
IRRECUPERABLE	441.53	644.63	585.77	595.01	565.59	747.98	730.96	726.40	720.23