

**BANCO PANAMÁ, S.A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A DICIEMBRE 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	1,212,549.51	1,228,670.38	1,244,462.96	1,268,337.20	1,298,325.90	1,310,299.51	1,332,242.31	1,293,763.84	1,290,302.84
ACTIVOS LIQUIDOS	131,258.86	104,718.29	93,685.53	91,592.52	99,333.64	104,453.94	124,702.82	154,142.49	162,469.28
TOTAL DE PRESTAMOS	789,915.25	819,719.73	824,552.79	834,604.18	846,172.86	860,047.47	869,448.87	833,525.35	804,594.39
LOCALES	739,817.46	759,269.99	742,344.70	743,867.89	750,720.45	753,209.42	765,503.28	749,739.56	711,845.07
EXTRANJEROS	50,097.78	60,449.74	82,208.09	90,736.29	95,452.41	106,838.05	103,945.59	83,785.80	92,749.32
TOTAL DE INVERSIONES	261,575.62	278,976.76	300,980.33	303,750.31	315,397.72	310,925.97	299,829.16	276,253.35	286,191.82
TOTAL DE DEPOSITOS	847,959.76	874,836.39	892,754.77	916,086.67	922,500.93	919,607.95	948,679.87	940,734.79	950,591.94
LOCALES	816,814.63	844,529.62	855,675.19	870,569.85	877,348.97	874,913.18	903,784.72	897,421.12	896,360.66
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	782,584.42	814,329.62	832,475.19	841,369.85	847,642.92	849,210.67	877,284.72	879,921.12	878,860.66
DEPOSITOS DE BANCOS	34,230.21	30,200.00	23,200.00	29,200.00	29,706.05	25,702.51	26,500.00	17,500.00	17,500.00
EXTRANJEROS	31,145.13	30,306.77	37,079.58	45,516.82	45,151.96	44,694.77	44,895.15	43,313.67	54,231.27
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	31,145.13	30,306.77	37,079.58	45,516.82	45,151.96	44,694.77	44,895.15	43,313.67	54,231.27
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	138,291.03	140,057.11	142,690.38	143,438.61	147,621.57	154,968.70	158,958.42	161,019.42	162,305.24
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	1,173,834.02	1,177,025.31	1,188,645.88	1,218,183.57	1,255,437.71	1,269,484.95	1,288,352.64	1,281,050.52	1,294,314.37
ACTIVOS GENERADORES DE INGRESOS	1,019,007.14	1,043,178.39	1,060,263.41	1,087,547.37	1,106,530.72	1,134,834.96	1,147,405.57	1,124,066.60	1,126,178.39
TOTAL DE PRESTAMOS	768,949.45	784,811.81	789,459.44	802,010.12	818,044.05	839,883.60	847,000.83	834,064.77	825,383.62
TOTAL DE INVERSIONES	250,057.69	258,366.57	270,803.97	285,537.26	288,486.67	294,951.36	300,404.74	290,001.83	300,794.77
PATRIMONIO TOTAL	131,287.81	134,305.29	137,398.19	139,653.80	142,956.30	147,512.90	150,824.40	152,229.01	154,963.40
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	58,869.32	16,093.30	32,921.63	50,340.46	68,523.98	18,108.01	36,156.42	53,956.44	71,026.87
EGRESOS DE OPERACIONES	35,056.03	9,384.60	19,259.07	29,588.53	40,326.00	10,716.35	21,863.92	32,975.94	44,221.34
INGRESO NETO DE INTERESES	23,813.29	6,708.70	13,662.57	20,751.93	28,197.98	7,391.66	14,292.50	20,980.50	26,805.53

OTROS INGRESOS	8,416.27	1,788.52	3,779.09	5,762.36	8,290.36	2,180.37	5,223.84	7,712.10	9,213.72
INGRESO DE OPERACIONES	32,229.56	8,497.22	17,441.65	26,514.29	36,488.33	9,572.03	19,516.34	28,692.60	36,019.26
EGRESOS GENERALES	17,637.39	4,344.26	9,104.19	13,933.22	18,505.33	4,503.35	10,376.06	17,645.80	21,906.96
UTILIDAD ANTES DE PROVISIONES	14,592.18	4,152.96	8,337.46	12,581.08	17,983.01	5,068.68	9,140.28	11,046.80	14,112.30
UTILIDAD DEL PERIODO	12,267.10	3,565.53	7,538.16	11,421.85	16,027.05	4,024.30	8,804.44	10,224.50	12,691.46
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	3,156.74	3,159.04	3,527.79	4,005.39	8,638.50	8,191.64	16,859.02	18,008.84	19,465.58
TOTAL PROVISIONES PARA PRESTAMOS	4,787.78	3,877.19	4,061.70	3,327.98	4,096.44	5,111.00	6,626.15	7,231.20	9,583.08
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.40	0.39	0.43	0.48	1.02	0.95	1.94	2.16	2.42
PROVISIONES / PRESTAMOS VENCIDOS (%)	151.67	122.73	115.13	83.09	47.42	62.39	39.30	40.15	49.23
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.61	0.47	0.49	0.40	0.48	0.59	0.76	0.87	1.19
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.40	11.40	11.47	11.31	11.37	11.83	11.93	12.45	12.58
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.15	12.75	12.68	12.60	12.71	13.23	13.59	14.51	14.88
PATRIMONIO / PRESTAMOS TOTALES (%)	17.51	17.09	17.31	17.19	17.45	18.02	18.28	19.32	20.17
INDICE DE ADECUACION DE CAPITAL	15.86	15,363.00	15.98	16.22	16.35	16.55	16.92	18.26	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.48	11.97	10.49	10.00	10.77	11.36	13.14	16.39	17.09
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.83	8.52	7.53	7.22	7.65	7.97	9.36	11.91	12.59
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.33	43.86	44.21	43.16	44.96	45.17	44.75	45.75	47.20
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.20	1.37	1.42	1.40	1.45	1.42	1.53	1.21	1.13
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.05	1.21	1.27	1.25	1.28	1.27	1.37	1.06	0.98
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.34	10.62	10.97	10.90	11.21	10.91	11.68	8.96	8.19
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.78	6.17	6.21	6.17	6.19	6.38	6.30	6.40	6.31
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.44	3.60	3.63	3.63	3.64	3.78	3.81	3.91	3.93
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.34	2.57	2.58	2.54	2.55	2.61	2.49	2.49	2.38
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.72	51.13	52.20	52.55	50.72	47.05	53.17	61.50	60.82
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.83	0.69	0.71	0.71	0.75	0.77	0.91	0.91	0.82
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	220.00	219.00	220.00	231.00	234.00	229.00	231.00	223.00	218.00
NUMERO DE SUCURSALES	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
PRESTAMOS / EMPLEADOS	3,590.52	3,743.01	3,747.97	3,613.01	3,616.12	3,755.67	3,763.85	3,737.78	3,690.80
DEPOSITOS TOTALES / EMPLEADOS	3,854.36	3,994.69	4,057.98	3,965.74	3,942.31	4,015.76	4,106.84	4,218.54	4,360.51
UTILIDAD NETA / EMPLEADOS	55.76	16.28	34.26	49.45	68.49	17.57	38.11	45.85	58.22
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.82	9.18	9.85	8.59	7.07	6.64	7.05	2.00	(0.62)
PRESTAMOS (%)	5.61	9.31	9.30	8.47	7.12	4.92	5.44	(0.13)	(4.91)

LOCALES (%)	4.52	6.27	4.63	3.19	1.47	(0.80)	3.12	0.79	(5.18)
EXTRANJEROS (%)	24.78	70.71	83.33	86.99	90.53	76.74	26.44	(7.66)	(2.83)
DEPOSITOS (%)	8.24	9.87	11.29	13.61	8.79	5.12	6.26	2.69	3.05
LOCALES (%)	11.20	12.78	13.13	14.94	7.41	3.60	5.62	3.08	2.17
EXTRANJEROS (%)	(36.25)	(36.12)	(19.06)	(6.96)	44.97	47.47	21.08	(4.84)	20.11
PATRIMONIO (%)	11.27	8.95	8.01	5.57	6.75	10.65	11.40	12.26	9.95
UTILIDAD NETA (%)	3.22	36.20	35.41	25.13	30.65	12.87	16.80	(10.48)	(20.81)
CLASIFICACION PRESTAMOS									
NORMAL	768,630.12	797,625.01	802,580.87	808,058.98	815,336.01	831,453.35	832,886.81	797,455.78	769,588.30
MENCION ESPECIAL	15,197.28	15,846.08	16,130.21	25,231.98	20,023.26	14,181.56	26,319.13	20,968.00	20,938.23
SUBNORMAL	6,617.75	2,153.79	2,168.12	3,708.97	10,360.68	2,640.23	1,330.75	5,211.74	4,864.64
DUDOSO	4,006.27	6,838.82	4,966.94	301.86	3,633.14	4,609.41	5,111.56	2,127.80	2,754.99
IRRECUPERABLE	251.59	1,133.21	2,768.36	630.36	916.21	12,273.93	10,426.78	14,993.24	16,031.29
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.67	6.65	6.66	6.63	6.70	6.83	6.86	6.83	6.85
AL POR MENOR	6.69	6.68	6.72	6.74	6.76	6.71	6.68	6.72	6.74
CONSUMO									
VIVIENDA HIPOTECARIA	5.20	5.22	5.18	5.17	5.20	5.38	5.36	5.35	5.34
PRESTAMO PERSONAL AUTO	6.37	6.39	6.38	6.35	6.39	6.38	6.35	6.33	6.32
PRESTAMO PERSONAL	6.08	6.08	6.10	6.06	6.10	6.11	6.14	6.15	6.15
TARJETA DE CREDITO	17.43	17.37	17.38	17.31	17.28	17.16	17.15	17.18	17.31
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.34	4.38	4.41	4.44	4.46	4.53	4.56	4.59	4.58
PERSONA JURIDICA	4.26	4.31	4.36	4.41	4.45	4.51	4.57	4.64	4.69