2020-02-28

BPR BANK, S.A.

ESTADISTICAS FINANCIERAS
A DICIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	32,827.10	39,889.67	58,288.36	54,667.51	73,721.95	235,922.19	256,086.21	258,558.83	274,594.41
ACTIVOS LIQUIDOS	7,691.52	7,697.53	5,815.40	3,631.55	3,747.18	12,162.22	7,919.23	5,246.89	4,511.05
TOTAL DE PRESTAMOS	638.49	1,252.97	1,734.82	7,437.05	7,624.71	8,519.11	11,538.51	12,702.79	14,723.55
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	638.49	1,252.97	1,734.82	7,437.05	7,624.71	8,519.11	11,538.51	12,702.79	14,723.55
TOTAL DE INVERSIONES	22,637.02	29,158.90	48,900.06	41,838.10	60,494.28	213,163.62	234,423.21	238,741.50	253,339.36
TOTAL DE DEPOSITOS	27,947.73	30,656.37	49,777.92	46,702.99	61,515.56	223,707.26	243,198.85	245,297.72	262,485.45
LOCALES	0.00	0.00	0.00	4.99	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	4.99	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	27,947.73	30,656.37	49,777.92	46,698.00	61,515.56	223,707.26	243,198.85	245,297.72	262,485.45
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	27,947.73	30,656.37	49,777.92	46,698.00	61,515.56	223,707.26	243,198.85	245,297.72	262,485.45
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	4,499.62	8,761.90	7,974.88	7,235.78	11,364.77	11,676.59	12,067.03	11,760.09	11,483.28
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	20,653.42	24,651.02	37,680.78	45,160.52	53,274.52	137,905.93	157,187.28	156,613.17	174,158.18
ACTIVOS GENERADORES DE INGRESOS	13,530.74	17,355.71	27,467.47	32,469.01	45,697.25	126,047.31	148,298.30	150,359.72	168,090.96
TOTAL DE PRESTAMOS	319.24	626.49	867.41	3,718.52	4,131.60	4,886.04	6,636.67	10,069.92	11,174.13
TOTAL DE INVERSIONES	13,211.50	16,729.22	26,600.05	28,750.49	41,565.65	121,161.26	141,661.64	140,289.80	156,916.82
PATRIMONIO TOTAL	6,002.24	7,818.27	7,034.09	6,271.97	7,932.20	10,219.24	10,020.96	9,497.94	11,424.03
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	295.79	165.19	384.26	630.34	1,003.75	676.61	1,652.42	2,746.50	3,751.79
EGRESOS DE OPERACIONES	162.64	104.57	220.09	389.31	606.85	373.94	1,256.60	2,368.71	3,331.96
INGRESO NETO DE INTERESES	133.15	60.62	164.17	241.04	396.90	302.67	395.82	377.79	419.82
OTROS INGRESOS	50.15	6.93	46.82	185.96	362.53	336.03	1,133.91	2,392.82	3,012.31
INGRESO DE OPERACIONES	183.30	67.55	210.99	427.00	759.42	638.70	1,529.73	2,770.62	3,432.14
EGRESOS GENERALES	3,117.24	692.12	1,523.25	2,512.53	3,510.87	920.07	1,894.18	2,956.16	3,940.92
UTILIDAD ANTES DE PROVISIONES	(2,933.93)	(624.56)	(1,312.26)	(2,085.53)	(2,751.45)	(281.37)	(364.45)	(185.54)	(508.78)
UTILIDAD DEL PERIODO	(2,933.93)	(624.56)	(1,312.26)	(2,085.53)	(2,751.45)	(281.37)	(364.45)	(185.54)	(508.78)
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	4.38	6.22	15.59	16.26	25.58	34.41	28.19	32.60
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.35	0.36	0.21	0.21	0.30	0.30	0.22	0.22
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	13.71	21.97	13.68	13.24	15.42	4.95	4.71	4.55	4.18
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	19.33	28.81	15.75	14.68	16.68	5.27	4.91	4.68	4.28
PATRIMONIO / PRESTAMOS TOTALES (%)	704.73	699.29	459.69	97.29	149.05	137.06	104.58	92.58	77.99
INDICE DE ADECUACION DE CAPITAL	29.29	56.46	44.83	38.46	36.24	27.41	28.74	50.75	0.00
LIQUIDEZ									

ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	27.52	25.11	11.68	7.78	6.09	5.44	3.26	2.14	1.72
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	23.43	19.30	9.98	6.64	5.08	5.16	3.09	2.03	1.64
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	108.52	120.22	109.92	97.36	104.43	100.72	99.65	99.47	98.23
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(21.68)	(14.39)	(9.55)	(8.56)	(6.02)	(0.89)	(0.49)	(0.16)	(0.30)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(14.21)	(10.13)	(6.97)	(6.16)	(5.16)	(0.82)	(0.46)	(0.16)	(0.29)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(48.88)	(31.95)	(37.31)	(44.34)	(34.69)	(11.01)	(7.27)	(2.60)	(4.45)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	3.81	2.80	2.59	2.20	2.15	2.23	2.44	2.23
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.20	2.41	1.60	1.60	1.33	1.19	1.69	2.10	1.98
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.98	1.40	1.20	0.99	0.87	0.96	0.53	0.34	0.25
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	1,700.60	1,024.54	721.95	588.41	462.31	144.05	123.82	106.70	114.82
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.37	0.16	0.34	0.76	0.79	1.07	1.53	2.12	1.79
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	17.00	17.00	19.00	20.00	21.00	20.00	19.00	20.00	20.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	37.56	73.70	91.31	371.85	363.08	425.96	607.29	635.14	736.18
DEPOSITOS TOTALES / EMPLEADOS	1,643.98	1,803.32	2,619.89	2,335.15	2,929.31	11,185.36	12,799.94	12,264.89	13,124.27
UTILIDAD NETA / EMPLEADOS	(172.58)	(36.74)	(69.07)	(104.28)	(131.02)	(14.07)	(19.18)	(9.28)	(25.44)
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	287.12	323.80	241.40	53.33	124.58	491.44	339.34	372.97	272.47
PRESTAMOS (%)	0.00	0.00	0.00	0.00	1,094.18	579.91	565.11	70.80	93.10
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	1,094.18	579.91	565.11	70.80	93.10
DEPOSITOS (%)	4,577.91	1,263.26	368.98	56.14	120.11	629.73	388.57	425.23	326.70
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(100.00)	0.00
EXTRANJEROS (%)	4,577.91	1,263.26	368.98	56.13	120.11	629.73	388.57	425.29	326.70
PATRIMONIO (%)	(40.04)	27.45	30.88	36.31	152.57	33.27	51.31	62.53	1.04
UTILIDAD NETA (%)	41.97	(3.02)	(8.00)	(5.34)	(6.22)	(54.95)	(72.23)	(91.10)	(81.51)
CLASIFICACION PRESTAMOS									
NORMAL	638.49	684.19	1,167.88	6,920.12	7,108.46	8,086.68	11,114.91	12,425.48	14,502.88
MENCION ESPECIAL	0.00	573.16	573.16	0.00	0.00	0.00	0.00	0.00	0.00
SUBNORMAL	0.00	0.00	0.00	532.52	532.52	458.01	458.01	305.51	253.28
DUDOSO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00