2020-02-28

PKB BANCA PRIVADA (PANAMÁ), 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	152,953.51	128,890.64	129,444.81	144,012.09	103,760.96	102,356.53	73,950.41	88,702.41	184,718.72
ACTIVOS LIQUIDOS	125,522.72	106,529.40	114,124.14	123,996.23	83,516.16	82,645.61	54,238.32	57,424.56	154,433.25
TOTAL DE PRESTAMOS	22,639.47	17,759.93	10,620.07	15,241.45	15,504.53	14,948.71	14,838.69	26,636.22	25,773.24
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	22,639.47	17,759.93	10,620.07	15,241.45	15,504.53	14,948.71	14,838.69	26,636.22	25,773.24
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	138,409.05	114,249.69	114,830.59	129,457.19	88,847.69	87,074.73	59,227.13	74,058.52	169,799.21
LOCALES	0.00	0.00	0.00	0.00	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	0.00	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	138,409.05	114,249.69	114,830.59	129,457.19	88,847.69	87,074.73	59,227.13	74,058.52	169,799.21
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	129,579.08	107,396.85	102,172.41	86,926.10	82,359.08	77,849.91	52,196.43	65,170.00	61,955.89
DEPOSITOS DE BANCOS	8,829.96	6,852.84	12,658.18	42,531.09	6,488.62	9,224.82	7,030.70	8,888.52	107,843.31
PATRIMONIO TOTAL	13,860.69	14,140.62	14,201.76	14,102.43	14,321.68	14,290.87	14,142.00	14,060.73	14,160.68
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	177,971.89	140,000.28	157,420.68	158,324.39	128,357.23	115,623.58	101,697.61	116,357.25	144,239.84
ACTIVOS GENERADORES DE INGRESOS	15,341.02	13,270.88	13,679.08	16,342.51	19,072.00	16,354.32	12,729.38	20,938.84	20,638.88
TOTAL DE PRESTAMOS	15,341.02	13,270.88	13,679.08	16,342.51	19,072.00	16,354.32	12,729.38	20,938.84	20,638.88
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	13,533.53	13,737.42	13,820.54	13,889.33	14,091.18	14,215.74	14,171.88	14,081.58	14,241.18
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,729.30	506.40	1,042.40	1,580.40	2,185.02	402.58	1,015.03	1,444.07	2,053.94
EGRESOS DE OPERACIONES	1,810.93	556.77	914.20	1,241.76	1,275.72	356.74	760.75	1,094.24	1,479.50
INGRESO NETO DE INTERESES	(81.63)	(50.37)	128.20	338.65	909.30	45.83	254.28	349.84	574.44
OTROS INGRESOS	4,030.86	1,339.72	2,178.14	2,816.34	3,588.15	585.05	1,245.44	1,885.47	2,468.59
INGRESO DE OPERACIONES	3,949.23	1,289.35	2,306.33	3,154.98	4,497.44	630.88	1,499.71	2,235.31	3,043.03
EGRESOS GENERALES	3,294.92	1,007.59	1,958.86	2,906.84	4,012.06	646.55	1,664.26	2,481.11	3,188.88
UTILIDAD ANTES DE PROVISIONES	654.31	281.76	347.47	248.15	485.38	(15.67)	(164.54)	(245.80)	(145.85)
UTILIDAD DEL PERIODO	654.31	280.08	338.37	239.04	461.14	(30.81)	(179.68)	(260.94)	(160.99)
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	3.36	0.00	0.00	11.91	11.91	11.91	11.47	9.88
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	0.02	0.00	0.00	0.08	0.08	0.08	0.04	0.04
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.06	10.97	10.97	9.79	13.80	13.96	19.12	15.85	7.67
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	61.22	79.62	133.73	92.53	92.37	95.60	95.30	52.79	54.94
PATRIMONIO / PRESTAMOS TOTALES (%)	61.22	79.62	133.73	92.53	92.37	95.60	95.30	52.79	54.94
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									

ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	90.69	93.24	99.38	95.78	94.00	94.91	91.58	77.54	90.95
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	82.07	82.65	88.16	86.10	80.49	80.74	73.34	64.74	83.60
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	90.69	93.24	99.38	95.78	94.00	94.91	91.58	77.54	90.95
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.27	8.44	4.95	1.95	2.42	(0.75)	(2.82)	(1.66)	(0.78)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.37	0.80	0.43	0.20	0.36	(0.11)	(0.35)	(0.30)	(0.11)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.83	8.16	4.90	2.29	3.27	(0.87)	(2.54)	(2.47)	(1.13)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.27	15.26	15.24	12.89	11.46	9.85	15.95	9.20	9.95
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.80	16.78	13.37	10.13	6.69	8.73	11.95	6.97	7.17
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.53)	(1.52)	1.87	2.76	4.77	1.12	4.00	2.23	2.78
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	83.43	78.15	84.93	92.13	89.21	102.48	110.97	111.00	104.79
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	26.28	40.38	31.85	22.98	18.81	14.31	19.57	12.01	11.96
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	15.00	15.00	15.00	15.00	15.00	15.00	16.00	16.00	16.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,509.30	1,184.00	708.00	1,016.10	1,033.64	996.58	927.42	1,664.76	1,610.83
DEPOSITOS TOTALES / EMPLEADOS	9,227.27	7,616.65	7,655.37	8,630.48	5,923.18	5,804.98	3,701.70	4,628.66	10,612.45
UTILIDAD NETA / EMPLEADOS	43.62	18.67	22.56	15.94	30.74	(2.05)	(11.23)	(16.31)	(10.06)
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(24.65)	(14.70)	(30.18)	(16.58)	(32.16)	(20.59)	(42.87)	(38.41)	78.02
PRESTAMOS (%)	181.50	102.23	(36.55)	(12.62)	(31.52)	(15.83)	39.72	74.76	66.23
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	181.50	102.23	(36.55)	(12.62)	(31.52)	(15.83)	39.72	74.76	66.23
DEPOSITOS (%)	(26.51)	(16.33)	(32.80)	(18.18)	(35.81)	(23.79)	(48.42)	(42.79)	91.11
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(26.51)	(16.33)	(32.80)	(18.18)	(35.81)	(23.79)	(48.42)	(42.79)	91.11
PATRIMONIO (%)	4.95	6.05	5.67	3.12	3.33	1.06	(0.42)	(0.30)	(1.12)
UTILIDAD NETA (%)	(33.15)	119.09	45.26	(49.12)	(29.52)	(111.00)	(153.10)	(209.16)	(134.91)
CLASIFICACION PRESTAMOS									
NORMAL	22,639.47	17,763.29	10,620.07	15,241.45	15,516.44	14,960.62	14,850.60	26,647.70	25,783.12
MENCION ESPECIAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUBNORMAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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