

**BANCA PANAMEÑA PRIVADA**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas )**

	2018	2019				2020			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	43,315.47	43,344.87	43,335.33	43,701.18	43,612.11	44,428.35	39,516.32	0.00	0.00
ACTIVOS LIQUIDOS	3,867.96	4,020.41	4,311.48	3,968.82	3,732.60	4,385.29	3,798.80	0.00	0.00
TOTAL DE PRESTAMOS	28,687.24	28,777.94	28,731.31	28,908.07	28,940.41	28,928.49	25,268.55	0.00	0.00
LOCALES	26,350.83	26,517.05	26,584.58	26,782.13	26,697.35	26,668.50	23,352.89	0.00	0.00
EXTRANJEROS	2,336.41	2,260.89	2,146.73	2,125.94	2,243.06	2,259.99	1,915.66	0.00	0.00
TOTAL DE INVERSIONES	8,312.69	8,026.40	7,717.92	8,146.11	8,271.27	7,817.78	7,621.11	0.00	0.00
TOTAL DE DEPOSITOS	29,142.92	29,068.41	29,346.53	29,492.80	29,803.49	30,097.21	27,498.29	0.00	0.00
LOCALES	25,623.29	25,521.98	25,595.46	25,714.20	25,853.91	26,055.10	24,565.59	0.00	0.00
DEPOSITOS DE OFICIALES	381.32	363.74	376.35	376.34	371.88	372.39	261.91	0.00	0.00
DEPOSITOS DE PARTICULARES	24,188.65	24,254.41	24,401.28	24,501.09	24,685.62	25,044.82	23,714.02	0.00	0.00
DEPOSITOS DE BANCOS	1,053.32	903.84	817.83	836.76	796.41	637.90	589.67	0.00	0.00
EXTRANJEROS	3,519.63	3,546.42	3,751.08	3,778.60	3,949.58	4,042.11	2,932.69	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	2,606.69	2,654.46	2,826.74	2,930.88	3,102.87	3,158.33	2,171.09	0.00	0.00
DEPOSITOS DE BANCOS	912.95	891.97	924.33	847.72	846.71	883.78	761.61	0.00	0.00
PATRIMONIO TOTAL	4,037.85	4,168.58	4,148.12	4,275.52	4,284.86	4,105.05	3,652.59	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	42,612.11	42,507.71	42,792.96	42,977.70	43,463.79	43,886.61	41,425.83	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	36,313.02	36,172.06	36,295.37	36,616.20	37,105.81	36,775.30	34,669.44	0.00	0.00
TOTAL DE PRESTAMOS	28,298.57	28,372.70	28,520.86	28,604.16	28,813.83	28,853.21	26,999.93	0.00	0.00
TOTAL DE INVERSIONES	8,014.45	7,799.36	7,774.51	8,012.03	8,291.98	7,922.09	7,669.52	0.00	0.00
PATRIMONIO TOTAL	3,913.50	3,968.25	3,990.68	4,047.60	4,161.35	4,136.82	3,900.36	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,222.30	576.00	1,210.68	1,798.81	2,385.05	604.46	1,136.64	0.00	0.00
EGRESOS DE OPERACIONES	1,240.71	332.04	703.43	1,046.14	1,392.77	354.24	650.82	0.00	0.00
INGRESO NETO DE INTERESES	981.59	243.96	507.24	752.67	992.28	250.22	485.82	0.00	0.00

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OTROS INGRESOS	754.54	174.10	389.88	563.82	751.74	136.32	283.22	0.00	0.00
INGRESO DE OPERACIONES	1,736.12	418.06	897.13	1,316.49	1,744.01	386.54	769.04	0.00	0.00
EGRESOS GENERALES	983.91	242.16	537.94	781.80	1,010.22	234.29	414.38	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	752.22	175.90	359.19	534.69	733.80	152.25	354.66	0.00	0.00
UTILIDAD DEL PERIODO	598.92	144.85	279.98	421.65	575.09	101.43	165.19	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	441.38	498.00	466.73	510.57	545.17	572.85	404.60	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	362.52	371.35	386.27	391.02	408.19	431.37	432.77	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.54	1.73	1.62	1.77	1.88	1.98	1.60	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	82.13	74.57	82.76	76.58	74.87	75.30	106.96	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.26	1.29	1.34	1.35	1.41	1.49	1.71	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	9.32	9.62	9.57	9.78	9.82	9.24	9.24	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.91	11.33	11.38	11.54	11.51	11.17	11.11	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.08	14.49	14.44	14.79	14.81	14.19	14.46	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	13.27	13.83	14.69	13.46	12.52	14.57	13.81	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.93	9.28	9.95	9.08	8.56	9.87	9.61	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.80	41.44	40.99	41.08	40.28	40.55	41.53	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.65	1.60	1.54	1.54	1.55	1.10	0.95	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.41	1.36	1.31	1.31	1.32	0.92	0.80	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.30	14.60	14.03	13.89	13.82	9.81	8.47	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.12	6.37	6.67	6.55	6.43	6.57	6.56	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.42	3.67	3.88	3.81	3.75	3.85	3.75	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.70	2.70	2.80	2.74	2.67	2.72	2.80	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.67	57.93	59.96	59.39	57.92	60.61	53.88	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.08	1.93	2.15	2.05	2.03	1.48	1.63	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10,350.00	10,283.00	10,158.00	10,055.00	10,096.00	9,999.00	8,565.00	0.00	0.00
NUMERO DE BANCOS	17.00	17.00	16.00	16.00	16.00	15.00	14.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2.77	2.80	2.83	2.87	2.87	2.89	2.95	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.82	2.83	2.89	2.93	2.95	3.01	3.21	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.06	0.01	0.03	0.04	0.06	0.01	0.02	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.36	4.02	2.57	3.42	0.68	2.50	(8.81)	0.00	0.00
PRESTAMOS (%)	2.79	2.90	1.49	2.15	0.88	0.52	(12.05)	0.00	0.00
LOCALES (%)	2.44	2.75	1.91	2.69	1.32	0.57	(12.16)	0.00	0.00
EXTRANJEROS (%)	6.81	4.67	(3.52)	(4.26)	(4.00)	(0.04)	(10.76)	0.00	0.00
DEPOSITOS (%)	2.52	2.75	3.06	3.63	2.27	3.54	(6.30)	0.00	0.00
LOCALES (%)	3.70	3.57	3.34	3.35	0.90	2.09	(4.02)	0.00	0.00
EXTRANJEROS (%)	(5.37)	(2.78)	1.19	5.55	12.22	13.98	(21.82)	0.00	0.00
PATRIMONIO (%)	6.56	10.63	8.21	11.93	6.12	(1.52)	(11.95)	0.00	0.00
UTILIDAD NETA (%)	(3.42)	1.28	(3.62)	(0.25)	(3.98)	(29.97)	(41.00)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	27,185.04	27,015.57	27,105.91	27,131.45	27,012.41	26,813.97	23,591.58	0.00	0.00
MENCION ESPECIAL	1,113.03	1,263.62	1,205.20	1,331.55	1,383.47	1,481.80	1,269.41	0.00	0.00
SUBNORMAL	367.27	417.74	369.63	399.23	516.72	588.13	421.38	0.00	0.00
DUDOSO	168.78	177.20	174.46	155.43	146.99	167.91	161.50	0.00	0.00
IRRECUPERABLE	215.65	275.15	262.38	281.41	289.02	308.04	257.45	0.00	0.00