

**BBP BANK, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2018**  
**( En Miles de Balboas )**

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	318,353.55	314,031.59	327,956.12	311,957.10	287,453.79	295,477.68	287,387.15	273,054.42	0.00
ACTIVOS LIQUIDOS	115,051.80	123,454.34	131,371.80	111,437.11	72,876.96	76,858.72	67,505.24	58,357.95	0.00
TOTAL DE PRESTAMOS	148,841.00	130,750.44	138,381.47	138,398.36	155,396.56	163,962.09	164,805.26	160,213.25	0.00
LOCALES	2,175.60	3,689.46	3,560.32	7,316.73	10,779.79	13,062.68	18,739.98	14,432.79	0.00
EXTRANJEROS	146,665.41	127,060.99	134,821.15	131,081.63	144,616.77	150,899.42	146,065.28	145,780.46	0.00
TOTAL DE INVERSIONES	51,281.53	55,664.38	54,648.38	58,484.12	56,212.06	51,028.25	51,716.60	51,170.21	0.00
TOTAL DE DEPOSITOS	289,972.25	284,849.31	298,247.95	282,026.29	257,211.88	264,292.68	256,018.12	240,808.72	0.00
LOCALES	57,010.22	57,586.92	51,735.75	38,152.15	36,555.00	44,776.85	40,839.25	38,676.71	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	57,010.22	57,586.92	51,735.75	38,152.15	36,555.00	44,776.85	40,839.25	38,676.71	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	232,962.04	227,262.38	246,512.20	243,874.14	220,656.88	219,515.83	215,178.86	202,132.00	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	232,962.04	227,262.38	246,512.20	243,874.14	220,656.88	219,515.83	215,178.86	202,132.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	25,912.89	26,025.76	26,533.06	27,067.29	27,847.73	28,176.80	28,779.18	28,832.39	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	314,190.19	311,879.45	323,759.06	316,465.20	302,903.67	304,754.63	307,671.63	292,505.76	0.00
ACTIVOS GENERADORES DE INGRESOS	204,327.25	187,629.57	194,941.88	198,785.92	205,865.58	200,702.58	204,775.85	204,132.97	0.00
TOTAL DE PRESTAMOS	156,709.51	136,921.41	142,004.49	143,750.46	152,118.78	147,356.27	151,593.36	149,305.80	0.00
TOTAL DE INVERSIONES	47,617.74	50,708.16	52,937.39	55,035.45	53,746.79	53,346.31	53,182.49	54,827.16	0.00
PATRIMONIO TOTAL	24,649.51	25,114.88	25,620.59	26,158.41	26,880.31	27,101.28	27,656.12	27,949.84	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	12,132.89	2,944.32	5,715.09	8,606.00	11,663.89	3,037.99	6,337.22	9,503.03	0.00
EGRESOS DE OPERACIONES	6,725.94	1,467.77	2,923.62	4,392.76	5,783.79	1,353.84	2,780.63	4,249.46	0.00
INGRESO NETO DE INTERESES	5,406.95	1,476.56	2,791.48	4,213.24	5,880.10	1,684.15	3,556.59	5,253.57	0.00
OTROS INGRESOS	919.93	257.35	530.82	764.87	1,044.17	295.66	645.14	1,044.40	0.00

INGRESO DE OPERACIONES	6,326.88	1,733.91	3,322.30	4,978.10	6,924.26	1,979.81	4,201.73	6,297.96	0.00
EGRESOS GENERALES	3,626.97	1,097.46	2,178.93	3,264.52	4,302.98	1,085.79	2,330.42	3,483.55	0.00
UTILIDAD ANTES DE PROVISIONES	2,699.90	636.45	1,143.37	1,713.59	2,621.28	894.02	1,871.31	2,814.41	0.00
UTILIDAD DEL PERIODO	2,542.20	630.90	1,123.03	1,665.03	2,572.72	786.45	1,450.89	1,504.11	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	41.32	45.04	48.58	54.71	9.29	29.80	1,173.18	1,065.73	0.00
TOTAL PROVISIONES PARA PRESTAMOS	166.68	144.85	137.77	154.05	83.75	528.43	789.92	1,482.21	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.03	0.03	0.04	0.04	0.01	0.02	0.71	0.67	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	403.40	321.59	283.59	281.61	901.90	1,773.31	67.33	139.08	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.11	0.11	0.10	0.11	0.05	0.32	0.48	0.93	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.14	8.29	8.09	8.68	9.69	9.54	10.01	10.56	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.95	13.96	13.75	13.75	13.16	13.11	13.29	13.64	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.41	19.90	19.17	19.56	17.92	17.18	17.46	18.00	0.00
INDICE DE ADECUACION DE CAPITAL	15.04	15.63	15.06	15.34	14.75	15.34	15.50	15.83	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	39.68	43.34	44.05	39.51	28.33	29.08	26.37	24.23	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	36.14	39.31	40.06	35.72	25.35	26.01	23.49	21.37	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	57.36	62.88	62.37	60.25	50.19	48.39	46.57	45.48	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.24	1.34	1.15	1.12	1.25	1.57	1.42	0.98	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.81	0.81	0.69	0.70	0.85	1.03	0.94	0.69	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.31	10.05	8.77	8.49	9.57	11.61	10.49	7.18	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.94	6.28	5.86	5.77	5.67	6.05	6.19	6.21	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.29	3.13	3.00	2.95	2.81	2.70	2.72	2.78	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.65	3.15	2.86	2.83	2.86	3.36	3.47	3.43	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.33	63.29	65.58	65.58	62.14	54.84	55.46	55.31	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.45	0.55	0.54	0.51	0.51	0.59	0.63	0.68	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	32.00	33.00	35.00	34.00	36.00	36.00	37.00	36.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	4,651.28	3,962.13	3,953.76	4,070.54	4,316.57	4,554.50	4,454.20	4,450.37	0.00
DEPOSITOS TOTALES / EMPLEADOS	9,061.63	8,631.80	8,521.37	8,294.89	7,144.77	7,341.46	6,919.41	6,689.13	0.00
UTILIDAD NETA / EMPLEADOS	79.44	19.12	32.09	48.97	71.46	21.85	39.21	41.78	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	2.69	1.39	2.63	(2.81)	(9.71)	(5.91)	(12.37)	(12.47)	0.00
PRESTAMOS (%)	(9.56)	(8.63)	(4.98)	(7.18)	4.40	25.40	19.09	15.76	0.00
LOCALES (%)	(41.97)	25.07	8.66	162.01	395.49	254.05	426.36	97.26	0.00
EXTRANJEROS (%)	(8.81)	(9.33)	(5.29)	(10.41)	(1.40)	18.76	8.34	11.21	0.00
DEPOSITOS (%)	1.96	0.68	2.14	(3.68)	(11.30)	(7.22)	(14.16)	(14.61)	0.00

LOCALES (%)	12.05	14.61	(8.41)	(34.26)	(35.88)	(22.24)	(21.06)	1.37	0.00
EXTRANJEROS (%)	(0.24)	(2.33)	4.67	3.88	(5.28)	(3.41)	(12.71)	(17.12)	0.00
PATRIMONIO (%)	10.80	7.53	7.39	7.20	7.47	8.27	8.47	6.52	0.00
UTILIDAD NETA (%)	(37.81)	(11.92)	(5.40)	(2.61)	1.20	24.66	29.19	(9.66)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	148,955.12	130,839.86	138,470.66	136,664.53	155,466.31	164,438.65	162,103.97	160,372.75	0.00
MENCION ESPECIAL	11.25	10.39	0.00	1,833.18	4.72	22.07	2,318.03	256.97	0.00
SUBNORMAL	0.00	0.00	6.01	11.26	2.14	11.88	1,150.72	0.00	0.00
DUDOSO	4.51	7.59	16.25	0.06	6.35	9.38	0.00	1,029.44	0.00
IRRECUPERABLE	36.81	37.45	26.32	43.38	0.80	8.53	22.46	36.29	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.75	4.50	4.50	6.37	6.34	6.55	6.21	6.24	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	6.75	6.33	6.33	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	0.00	0.00	10.50	7.50	7.53	7.60	7.52	7.65	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25	0.00
PERSONA JURIDICA	3.09	2.98	3.07	2.99	3.12	2.90	3.06	2.93	0.00