

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

	2017	2018				2019			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	41,908.74	41,670.55	42,250.58	42,254.22	43,315.47	43,344.87	43,335.33	0.00	0.00
ACTIVOS LIQUIDOS	4,175.65	3,907.54	4,054.20	3,830.17	3,867.96	4,020.41	4,311.48	0.00	0.00
TOTAL DE PRESTAMOS	27,909.90	27,967.45	28,310.41	28,300.26	28,687.24	28,777.95	28,731.31	0.00	0.00
LOCALES	25,722.48	25,807.48	26,085.47	26,079.70	26,350.83	26,517.06	26,584.55	0.00	0.00
EXTRANJEROS	2,187.43	2,159.97	2,224.94	2,220.56	2,336.41	2,260.89	2,146.75	0.00	0.00
TOTAL DE INVERSIONES	7,716.21	7,572.32	7,831.10	7,877.95	8,312.69	8,026.40	7,717.92	0.00	0.00
TOTAL DE DEPOSITOS	28,427.66	28,291.02	28,475.25	28,459.56	29,142.92	29,068.41	29,346.53	0.00	0.00
LOCALES	24,708.47	24,643.23	24,768.35	24,879.59	25,623.29	25,521.98	25,595.46	0.00	0.00
DEPOSITOS DE OFICIALES	385.89	382.22	378.14	377.11	381.32	363.74	376.35	0.00	0.00
DEPOSITOS DE PARTICULARES	23,333.11	23,368.56	23,537.14	23,560.28	24,188.65	24,254.41	24,401.28	0.00	0.00
DEPOSITOS DE BANCOS	989.47	892.45	853.07	942.21	1,053.32	903.84	817.83	0.00	0.00
EXTRANJEROS	3,719.19	3,647.80	3,706.90	3,579.98	3,519.63	3,546.42	3,751.08	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	2,759.10	2,658.18	2,694.28	2,593.70	2,606.69	2,654.46	2,826.74	0.00	0.00
DEPOSITOS DE BANCOS	960.09	989.62	1,012.62	986.27	912.95	891.97	924.33	0.00	0.00
PATRIMONIO TOTAL	3,789.15	3,767.93	3,833.24	3,819.68	4,037.85	4,168.59	4,148.12	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	40,745.99	41,025.52	41,238.43	41,707.54	42,612.11	42,507.71	42,792.96	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	34,651.54	34,899.06	35,354.79	35,597.72	36,313.02	36,172.06	36,295.37	0.00	0.00
TOTAL DE PRESTAMOS	27,348.13	27,648.20	27,987.43	28,003.42	28,298.57	28,372.70	28,520.86	0.00	0.00
TOTAL DE INVERSIONES	7,303.41	7,250.86	7,367.36	7,594.30	8,014.45	7,799.36	7,774.51	0.00	0.00
PATRIMONIO TOTAL	3,609.47	3,650.59	3,736.40	3,780.68	3,913.50	3,968.26	3,990.68	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,030.29	533.32	1,083.68	1,647.53	2,222.30	576.00	1,210.68	0.00	0.00
EGRESOS DE OPERACIONES	1,101.85	290.62	595.11	913.57	1,240.71	332.04	703.43	0.00	0.00
INGRESO NETO DE INTERESES	928.44	242.69	488.57	733.96	981.59	243.96	507.24	0.00	0.00

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OTROS INGRESOS	744.10	167.64	342.30	505.78	754.54	174.10	389.88	0.00	0.00
INGRESO DE OPERACIONES	1,672.54	410.34	830.87	1,239.73	1,736.12	418.06	897.13	0.00	0.00
EGRESOS GENERALES	926.05	234.60	477.01	707.16	983.91	242.16	537.94	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	746.49	175.73	353.86	532.57	752.22	175.90	359.19	0.00	0.00
UTILIDAD DEL PERIODO	620.16	143.02	290.49	422.71	598.92	144.85	279.98	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	356.07	493.03	501.49	455.11	441.38	498.00	466.73	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	272.59	344.61	343.47	348.07	362.52	371.34	386.27	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.28	1.76	1.77	1.61	1.54	1.73	1.62	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	76.56	69.90	68.49	76.48	82.13	74.57	82.76	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.98	1.23	1.21	1.23	1.26	1.29	1.34	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	9.04	9.04	9.07	9.04	9.32	9.62	9.57	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.64	10.60	10.61	10.56	10.91	11.33	11.38	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.58	13.47	13.54	13.50	14.08	14.49	14.44	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.69	13.81	14.24	13.46	13.27	13.83	14.69	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.96	9.38	9.60	9.06	8.93	9.28	9.95	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.83	40.58	41.74	41.14	41.80	41.44	40.99	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.79	1.64	1.64	1.58	1.65	1.60	1.54	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.52	1.39	1.41	1.35	1.41	1.36	1.31	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.18	15.67	15.55	14.91	15.30	14.60	14.03	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.86	6.11	6.13	6.17	6.12	6.37	6.67	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.18	3.33	3.37	3.42	3.42	3.67	3.88	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.68	2.78	2.76	2.75	2.70	2.70	2.80	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.37	57.17	57.41	57.04	56.67	57.93	59.96	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.15	1.92	1.94	1.89	2.08	1.93	2.15	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10,554.00	10,444.00	10,409.00	10,383.00	10,350.00	10,283.00	10,158.00	0.00	0.00
NUMERO DE BANCOS	18.00	18.00	18.00	17.00	17.00	17.00	16.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2.64	2.68	2.72	2.73	2.77	2.80	2.83	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.69	2.71	2.74	2.74	2.82	2.83	2.89	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.06	0.01	0.03	0.04	0.06	0.01	0.03	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.87	3.19	5.03	2.66	3.36	4.02	2.57	0.00	0.00
PRESTAMOS (%)	4.19	2.34	2.33	2.14	2.79	2.90	1.49	0.00	0.00
LOCALES (%)	7.59	5.82	4.60	2.51	2.44	2.75	1.91	0.00	0.00
EXTRANJEROS (%)	(24.03)	(26.53)	(18.37)	(1.98)	6.81	4.67	(3.51)	0.00	0.00
DEPOSITOS (%)	2.87	0.76	1.81	2.09	2.52	2.75	3.06	0.00	0.00
LOCALES (%)	3.67	2.47	2.15	2.92	3.70	3.57	3.34	0.00	0.00
EXTRANJEROS (%)	(2.13)	(9.47)	(0.41)	(3.31)	(5.37)	(2.78)	1.19	0.00	0.00
PATRIMONIO (%)	10.48	6.64	5.32	2.08	6.56	10.63	8.21	0.00	0.00
UTILIDAD NETA (%)	27.43	3.29	0.28	(3.49)	(3.42)	1.28	(3.62)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	26,831.77	26,631.97	26,859.87	26,790.28	27,185.04	27,015.59	27,105.91	0.00	0.00
MENCION ESPECIAL	792.94	868.62	1,034.11	1,109.23	1,113.03	1,263.62	1,205.20	0.00	0.00
SUBNORMAL	243.57	298.85	274.91	352.11	367.27	417.74	369.63	0.00	0.00
DUDOSO	130.78	148.38	168.22	182.10	168.78	177.20	174.46	0.00	0.00
IRRECUPERABLE	183.44	364.24	316.77	214.62	215.65	275.14	262.38	0.00	0.00