

**BANCA 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	91,554.33	90,840.11	90,589.03	91,112.51	92,324.21	93,680.38	94,552.35	92,758.95	93,932.91
ACTIVOS LIQUIDOS	10,954.97	9,692.49	10,176.90	9,865.51	10,342.03	12,167.86	13,292.18	11,955.22	11,951.49
TOTAL DE PRESTAMOS	60,760.90	60,539.44	60,293.27	60,504.80	60,900.48	60,689.06	59,362.17	58,089.09	58,112.26
LOCALES	46,075.42	46,325.25	46,095.35	46,624.92	46,604.16	46,897.94	46,229.70	45,062.87	44,354.23
EXTRANJEROS	14,685.48	14,214.19	14,197.92	13,879.88	14,296.32	13,791.12	13,132.47	13,026.22	13,758.02
TOTAL DE INVERSIONES	15,923.60	16,257.74	15,687.24	16,184.59	16,498.69	15,627.94	16,601.72	17,187.86	17,768.51
TOTAL DE DEPOSITOS	61,926.74	61,763.84	61,811.97	61,704.86	62,771.42	63,365.02	64,932.33	65,070.62	66,909.50
LOCALES	41,207.38	40,998.12	41,359.43	41,670.31	42,025.65	42,385.15	43,111.88	43,715.98	45,096.14
DEPOSITOS DE OFICIALES	711.30	825.95	853.08	852.53	850.55	870.42	908.84	807.84	794.06
DEPOSITOS DE PARTICULARES	38,498.13	38,246.70	38,495.18	38,582.89	39,138.43	39,545.68	40,123.06	40,770.67	42,104.86
DEPOSITOS DE BANCOS	1,997.95	1,925.48	2,011.18	2,234.89	2,036.66	1,969.05	2,079.98	2,137.47	2,197.22
EXTRANJEROS	20,719.36	20,765.72	20,452.54	20,034.55	20,745.77	20,979.87	21,820.45	21,354.64	21,813.36
DEPOSITOS DE OFICIALES	94.56	76.14	284.93	215.60	141.18	163.91	143.88	224.95	184.60
DEPOSITOS DE PARTICULARES	12,757.53	12,840.06	12,887.34	13,048.40	13,577.57	13,690.60	13,971.76	14,401.18	14,806.60
DEPOSITOS DE BANCOS	7,867.27	7,849.52	7,280.28	6,770.55	7,027.03	7,125.37	7,704.80	6,728.51	6,822.16
PATRIMONIO TOTAL	10,675.90	10,981.49	11,180.49	11,540.09	11,384.19	11,252.48	10,935.70	11,023.15	10,890.30
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	89,675.85	89,041.52	89,087.59	89,758.18	91,939.27	92,260.24	90,048.70	89,395.60	90,654.44
ACTIVOS GENERADORES DE INGRESOS	75,388.84	75,179.35	75,168.51	75,911.60	77,041.83	76,557.09	73,790.87	73,780.01	74,532.79
TOTAL DE PRESTAMOS	59,963.61	59,618.02	59,782.23	60,126.70	60,830.69	60,614.25	58,260.23	57,733.30	57,964.37
TOTAL DE INVERSIONES	15,425.23	15,561.32	15,386.28	15,784.90	16,211.14	15,942.84	15,530.63	16,046.70	16,568.42
PATRIMONIO TOTAL	10,529.73	10,585.82	10,787.70	11,000.06	11,030.04	11,116.99	10,795.36	11,047.49	10,922.85
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,437.45	1,167.79	2,396.35	3,572.21	4,742.94	1,165.50	2,253.97	3,322.50	4,365.78
EGRESOS DE OPERACIONES	2,290.93	628.05	1,296.43	1,935.83	2,581.15	644.98	1,226.46	1,809.01	2,403.39
INGRESO NETO DE INTERESES	2,146.52	539.74	1,099.92	1,636.38	2,161.79	520.53	1,027.51	1,513.49	1,962.38

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OTROS INGRESOS	1,834.21	407.64	869.76	1,341.46	1,808.02	440.25	802.19	1,199.89	1,676.66
INGRESO DE OPERACIONES	3,980.73	947.39	1,969.68	2,977.84	3,969.81	960.78	1,829.71	2,713.39	3,639.04
EGRESOS GENERALES	2,131.68	496.12	1,070.21	1,616.55	2,131.70	524.78	979.44	1,411.57	1,861.95
UTILIDAD ANTES DE PROVISIONES	1,849.05	451.27	899.47	1,361.28	1,838.11	435.99	850.26	1,301.81	1,777.09
UTILIDAD DEL PERIODO	1,274.19	329.52	650.13	977.54	1,244.35	268.98	418.27	626.41	675.02
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,092.58	1,159.42	1,112.02	1,232.48	1,222.77	1,365.07	1,197.08	1,225.09	1,193.65
TOTAL PROVISIONES PARA PRESTAMOS	1,124.94	1,150.13	1,172.34	1,189.45	1,262.53	1,307.30	1,352.88	1,542.20	1,846.69
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.80	1.92	1.84	2.04	2.01	2.25	2.02	2.11	2.05
PROVISIONES / PRESTAMOS VENCIDOS (%)	102.96	99.20	105.42	96.51	103.25	95.77	113.01	125.88	154.71
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.85	1.90	1.94	1.97	2.07	2.15	2.28	2.65	3.18
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.66	12.09	12.34	12.67	12.33	12.01	11.57	11.88	11.59
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.92	14.30	14.71	15.05	14.71	14.74	14.40	14.64	14.35
PATRIMONIO / PRESTAMOS TOTALES (%)	17.57	18.14	18.54	19.07	18.69	18.54	18.42	18.98	18.74
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.69	15.69	16.46	15.99	16.48	19.20	20.47	18.37	17.86
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.97	10.67	11.23	10.83	11.20	12.99	14.06	12.89	12.72
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.40	42.02	41.84	42.22	42.76	43.87	46.04	44.79	44.42
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.69	1.75	1.73	1.72	1.62	1.41	1.13	1.13	0.91
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.42	1.48	1.46	1.45	1.35	1.17	0.93	0.93	0.74
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.10	12.45	12.05	11.85	11.28	9.68	7.75	7.56	6.18
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.89	6.21	6.38	6.27	6.16	6.09	6.11	6.00	5.86
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.04	3.34	3.45	3.40	3.35	3.37	3.32	3.27	3.22
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.85	2.87	2.93	2.87	2.81	2.72	2.78	2.74	2.63

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.55	52.37	54.33	54.29	53.70	54.62	53.53	52.02	51.17
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.43	2.17	2.31	2.36	2.35	2.30	2.17	2.17	2.25
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	20,200.00	20,159.00	20,058.00	20,103.00	19,894.00	19,800.00	19,204.00	18,642.00	18,165.00
NUMERO DE BANCOS	54.00	54.00	53.00	53.00	52.00	51.00	51.00	51.00	51.00
PRESTAMOS / EMPLEADOS	3.01	3.00	3.01	3.01	3.06	3.07	3.09	3.12	3.20
DEPOSITOS TOTALES / EMPLEADOS	3.07	3.06	3.08	3.07	3.16	3.20	3.38	3.49	3.68
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.03	0.05	0.06	0.01	0.02	0.03	0.04
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	4.28	4.12	3.43	3.06	0.84	3.13	4.38	1.81	1.74
PRESTAMOS (%)	2.70	3.14	1.72	1.27	0.23	0.25	(1.54)	(3.99)	(4.58)
LOCALES (%)	2.93	3.23	1.87	2.11	1.15	1.24	0.29	(3.35)	(4.83)
EXTRANJEROS (%)	1.95	2.83	1.26	(1.48)	(2.65)	(2.98)	(7.50)	(6.15)	(3.77)
DEPOSITOS (%)	1.39	0.92	2.10	2.31	1.36	2.59	5.05	5.45	6.59
LOCALES (%)	1.78	1.61	2.82	4.06	1.99	3.38	4.24	4.91	7.31
EXTRANJEROS (%)	0.61	(0.41)	0.68	(1.15)	0.13	1.03	6.69	6.59	5.15
PATRIMONIO (%)	2.82	7.77	7.56	10.33	6.63	2.47	(2.19)	(4.48)	(4.34)
UTILIDAD NETA (%)	(1.62)	(1.69)	(1.66)	5.06	(2.34)	(18.37)	(35.66)	(35.92)	(45.75)
CLASIFICACION PRESTAMOS									
NORMAL	57,694.57	57,134.15	57,185.34	56,988.15	56,902.47	56,464.13	55,347.53	53,815.58	54,048.03
MENCION ESPECIAL	2,302.88	2,543.61	2,349.45	2,651.14	3,090.85	3,190.34	2,902.77	3,308.18	3,325.50
SUBNORMAL	742.58	792.14	785.45	829.21	920.78	1,029.94	1,092.48	1,089.67	1,195.69
DUDOSO	580.22	471.69	414.41	499.35	528.69	519.11	571.87	504.72	425.17
IRRECUPERABLE	565.59	747.98	730.96	726.40	720.23	792.84	800.41	913.14	964.55