

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

	2019	2020				2021			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	43,612.11	44,428.35	39,487.45	38,825.75	38,804.57	38,826.90	39,015.96	38,795.45	0.00
ACTIVOS LIQUIDOS	3,732.60	4,385.29	3,798.80	3,861.98	4,197.91	4,174.88	4,111.71	3,870.22	0.00
TOTAL DE PRESTAMOS	28,940.41	28,928.49	25,257.67	24,703.84	24,007.85	23,694.10	23,668.86	23,709.89	0.00
LOCALES	26,697.35	26,668.50	23,342.01	22,925.08	22,287.08	22,027.70	21,929.48	21,869.05	0.00
EXTRANJEROS	2,243.06	2,259.99	1,915.66	1,778.76	1,720.77	1,666.40	1,739.37	1,840.84	0.00
TOTAL DE INVERSIONES	8,271.27	7,817.78	7,621.80	7,452.98	7,726.20	7,944.11	8,384.74	8,396.84	0.00
TOTAL DE DEPOSITOS	29,803.49	30,097.21	27,498.29	27,618.10	28,234.38	28,555.13	28,821.52	28,916.77	0.00
LOCALES	25,853.91	26,055.10	24,565.59	24,791.99	25,553.48	25,837.99	26,119.78	26,176.94	0.00
DEPOSITOS DE OFICIALES	371.88	372.39	261.91	262.08	262.94	311.26	275.99	273.18	0.00
DEPOSITOS DE PARTICULARES	24,685.62	25,044.82	23,714.02	24,003.12	24,773.25	25,020.59	25,335.74	25,366.60	0.00
DEPOSITOS DE BANCOS	796.41	637.90	589.67	526.79	517.29	506.13	508.04	537.16	0.00
EXTRANJEROS	3,949.58	4,042.11	2,932.69	2,826.11	2,680.90	2,717.15	2,701.74	2,739.82	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	3,102.87	3,158.33	2,171.09	2,064.81	1,945.23	2,012.52	2,012.51	2,001.43	0.00
DEPOSITOS DE BANCOS	846.71	883.78	761.61	761.30	735.66	704.63	689.23	738.40	0.00
PATRIMONIO TOTAL	4,284.86	4,105.05	3,638.61	3,666.20	3,650.38	3,592.38	3,432.45	3,453.01	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	43,463.79	43,886.61	41,411.39	41,263.46	41,208.34	41,627.63	39,251.70	38,810.60	0.00
ACTIVOS GENERADORES DE INGRESOS	37,105.81	36,775.30	34,664.35	34,605.50	34,472.87	34,192.24	32,466.53	32,131.77	0.00
TOTAL DE PRESTAMOS	28,813.83	28,853.21	26,994.49	26,805.95	26,474.13	26,311.29	24,463.26	24,206.86	0.00
TOTAL DE INVERSIONES	8,291.98	7,922.09	7,669.86	7,799.55	7,998.74	7,880.95	8,003.27	7,924.91	0.00
PATRIMONIO TOTAL	4,161.35	4,136.82	3,893.37	3,970.86	3,967.62	3,848.72	3,535.53	3,559.60	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,385.05	604.46	1,136.64	1,626.92	2,090.94	444.69	900.09	1,363.17	0.00
EGRESOS DE OPERACIONES	1,392.77	354.24	650.82	921.54	1,191.05	259.18	520.17	779.19	0.00
INGRESO NETO DE INTERESES	992.28	250.22	485.82	705.38	899.90	185.51	379.92	583.98	0.00

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OTROS INGRESOS	751.74	136.32	282.92	409.31	580.90	128.24	262.70	405.80	0.00
INGRESO DE OPERACIONES	1,744.01	386.54	768.74	1,114.69	1,480.80	313.74	642.61	989.79	0.00
EGRESOS GENERALES	1,010.22	234.29	414.56	553.47	700.39	160.78	333.02	511.65	0.00
UTILIDAD ANTES DE PROVISIONES	733.80	152.25	354.18	561.22	780.40	152.96	309.60	478.14	0.00
UTILIDAD DEL PERIODO	575.09	101.43	153.83	218.40	264.50	76.06	159.80	256.68	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	545.17	572.85	404.60	454.07	476.98	471.77	472.89	618.43	0.00
TOTAL PROVISIONES PARA PRESTAMOS	408.19	431.37	443.65	565.11	689.67	726.55	770.13	818.07	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.88	1.98	1.60	1.84	1.99	1.99	2.00	2.61	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	74.87	75.30	109.65	124.46	144.59	154.01	162.86	132.28	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.41	1.49	1.76	2.29	2.87	3.07	3.25	3.45	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	9.82	9.24	9.21	9.44	9.41	9.25	8.80	8.90	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.51	11.17	11.07	11.40	11.50	11.35	10.71	10.75	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.81	14.19	14.41	14.84	15.20	15.16	14.50	14.56	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.52	14.57	13.81	13.98	14.87	14.62	14.27	13.38	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.56	9.87	9.62	9.95	10.82	10.75	10.54	9.98	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.28	40.55	41.53	40.97	42.23	42.44	43.36	42.42	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.55	1.10	0.89	0.84	0.77	0.89	0.98	1.07	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.32	0.92	0.74	0.71	0.64	0.73	0.81	0.88	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.82	9.81	7.90	7.33	6.67	7.91	9.04	9.61	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.43	6.57	6.56	6.27	6.07	5.20	5.54	5.66	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.75	3.85	3.75	3.55	3.46	3.03	3.20	3.23	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.67	2.72	2.80	2.72	2.61	2.17	2.34	2.42	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.92	60.61	53.93	49.65	47.30	51.25	51.82	51.69	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.03	1.48	1.63	1.58	1.69	1.50	1.62	1.68	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10,096.00	9,999.00	8,565.00	8,383.00	8,300.00	8,209.00	8,214.00	8,178.00	0.00
NUMERO DE BANCOS	16.00	15.00	14.00	14.00	14.00	14.00	14.00	14.00	0.00
PRESTAMOS / EMPLEADOS	2.87	2.89	2.95	2.95	2.89	2.89	2.88	2.90	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.95	3.01	3.21	3.29	3.40	3.48	3.51	3.54	0.00
UTILIDAD NETA / EMPLEADOS	0.06	0.01	0.02	0.03	0.03	0.01	0.02	0.03	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.68	2.50	(8.88)	(11.16)	(11.02)	(12.61)	(1.19)	(0.08)	0.00
PRESTAMOS (%)	0.88	0.52	(12.09)	(14.54)	(17.04)	(18.09)	(6.29)	(4.02)	0.00
LOCALES (%)	1.32	0.57	(12.20)	(14.40)	(16.52)	(17.40)	(6.05)	(4.61)	0.00
EXTRANJEROS (%)	(4.00)	(0.04)	(10.76)	(16.33)	(23.28)	(26.27)	(9.20)	3.49	0.00
DEPOSITOS (%)	2.27	3.54	(6.30)	(6.36)	(5.26)	(5.12)	4.81	4.70	0.00
LOCALES (%)	0.90	2.09	(4.02)	(3.59)	(1.16)	(0.83)	6.33	5.59	0.00
EXTRANJEROS (%)	12.22	13.98	(21.82)	(25.21)	(32.12)	(32.78)	(7.88)	(3.05)	0.00
PATRIMONIO (%)	6.12	(1.52)	(12.28)	(14.25)	(14.81)	(12.49)	(5.67)	(5.82)	0.00
UTILIDAD NETA (%)	(3.98)	(29.97)	(45.06)	(48.20)	(54.01)	(25.01)	3.88	17.53	0.00
CLASIFICACION PRESTAMOS									
NORMAL	27,012.41	26,813.97	23,591.58	22,962.84	22,187.55	21,906.08	21,941.88	19,320.41	0.00
MENCION ESPECIAL	1,383.47	1,481.80	1,269.41	1,418.39	1,534.47	1,434.30	1,376.95	1,977.52	0.00
SUBNORMAL	516.72	588.13	421.38	435.47	530.67	636.18	680.68	1,999.09	0.00
DUDOSO	146.99	167.91	161.50	176.30	159.61	151.97	119.52	525.05	0.00
IRRECUPERABLE	289.02	308.04	257.45	275.96	285.23	292.12	319.95	705.90	0.00