

**BANCA 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	92,324.21	93,680.38	94,523.47	92,758.95	93,932.48	93,719.82	94,159.53	94,591.43	97,115.89
ACTIVOS LIQUIDOS	10,342.03	12,167.86	13,292.18	11,955.22	11,952.52	11,655.20	11,230.02	10,680.54	11,582.58
TOTAL DE PRESTAMOS	60,900.48	60,689.06	59,351.30	58,089.09	58,113.74	57,560.69	57,603.24	58,414.17	59,752.45
LOCALES	46,604.16	46,897.94	46,218.82	45,062.87	44,354.31	43,964.96	43,945.70	44,250.59	44,401.11
EXTRANJEROS	14,296.32	13,791.12	13,132.47	13,026.22	13,759.43	13,595.73	13,657.54	14,163.58	15,351.34
TOTAL DE INVERSIONES	16,498.69	15,627.94	16,602.41	17,187.86	17,768.93	18,409.20	19,206.31	19,351.16	19,766.99
TOTAL DE DEPOSITOS	62,771.42	63,365.02	64,932.33	65,070.62	66,909.50	68,069.37	68,256.09	68,691.14	69,140.85
LOCALES	42,025.65	42,385.15	43,111.88	43,715.98	45,096.24	45,768.00	46,343.45	46,423.94	46,724.28
DEPOSITOS DE OFICIALES	850.55	870.42	908.84	807.84	794.06	887.21	793.97	672.90	605.99
DEPOSITOS DE PARTICULARES	39,138.43	39,545.68	40,123.06	40,770.67	42,104.96	42,205.92	43,278.41	43,585.76	44,022.42
DEPOSITOS DE BANCOS	2,036.66	1,969.05	2,079.98	2,137.47	2,197.22	2,674.87	2,271.08	2,165.29	2,095.88
EXTRANJEROS	20,745.77	20,979.87	21,820.45	21,354.64	21,813.26	22,301.37	21,912.64	22,267.19	22,416.57
DEPOSITOS DE OFICIALES	141.18	163.91	143.88	224.95	184.60	80.96	165.30	358.88	347.79
DEPOSITOS DE PARTICULARES	13,577.57	13,690.60	13,971.76	14,401.18	14,806.50	13,707.72	14,691.80	14,858.68	15,125.13
DEPOSITOS DE BANCOS	7,027.03	7,125.37	7,704.80	6,728.51	6,822.16	8,512.70	7,055.53	7,049.64	6,943.65
PATRIMONIO TOTAL	11,384.19	11,252.48	10,921.72	11,023.15	10,890.16	10,611.58	10,805.05	10,862.63	10,855.01
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	91,939.27	92,260.24	90,034.27	89,395.60	90,654.22	91,311.17	94,264.22	93,536.12	95,122.65
ACTIVOS GENERADORES DE INGRESOS	77,041.83	76,557.09	73,785.77	73,780.01	74,533.75	74,084.74	76,308.09	76,385.61	77,330.15
TOTAL DE PRESTAMOS	60,830.69	60,614.25	58,254.79	57,733.30	57,965.11	57,489.00	58,403.73	58,116.10	58,587.15
TOTAL DE INVERSIONES	16,211.14	15,942.84	15,530.98	16,046.70	16,568.63	16,595.73	17,904.36	18,269.51	18,743.00
PATRIMONIO TOTAL	11,030.04	11,116.99	10,788.37	11,047.49	10,922.77	10,636.09	10,839.47	10,919.31	10,850.09
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,742.94	1,165.50	2,253.97	3,322.50	4,368.86	1,007.06	2,017.98	3,049.42	4,092.49
EGRESOS DE OPERACIONES	2,581.15	644.98	1,226.46	1,809.01	2,402.99	562.05	1,124.33	1,679.13	2,220.24
INGRESO NETO DE INTERESES	2,161.79	520.53	1,027.51	1,513.49	1,965.87	445.01	893.65	1,370.29	1,872.25

**BANCA 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
OTROS INGRESOS	1,808.02	440.25	801.89	1,199.59	1,674.78	427.35	858.21	1,285.95	1,848.95
INGRESO DE OPERACIONES	3,969.81	960.78	1,829.40	2,713.08	3,640.66	872.36	1,751.86	2,656.24	3,721.20
EGRESOS GENERALES	2,131.70	524.78	979.62	1,411.74	1,864.72	463.29	914.27	1,387.01	1,930.16
UTILIDAD ANTES DE PROVISIONES	1,838.11	435.99	849.79	1,301.34	1,775.94	409.07	837.60	1,269.22	1,791.04
UTILIDAD DEL PERIODO	1,244.35	268.98	406.92	615.05	664.86	225.18	445.94	710.61	976.10
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,222.77	1,365.07	1,197.08	1,225.09	1,193.65	1,195.19	1,191.54	1,428.81	1,420.85
TOTAL PROVISIONES PARA PRESTAMOS	1,262.53	1,307.30	1,363.76	1,542.20	1,845.20	1,917.58	2,060.19	2,143.02	2,218.70
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.01	2.25	2.02	2.11	2.05	2.08	2.07	2.45	2.38
PROVISIONES / PRESTAMOS VENCIDOS (%)	103.25	95.77	113.92	125.88	154.58	160.44	172.90	149.99	156.15
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.07	2.15	2.30	2.65	3.18	3.33	3.58	3.67	3.71
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.33	12.01	11.55	11.88	11.59	11.32	11.48	11.48	11.18
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.71	14.74	14.38	14.64	14.35	13.97	14.07	13.97	13.65
PATRIMONIO / PRESTAMOS TOTALES (%)	18.69	18.54	18.40	18.98	18.74	18.44	18.76	18.60	18.17
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.48	19.20	20.47	18.37	17.86	17.12	16.45	15.55	16.75
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.20	12.99	14.06	12.89	12.72	12.44	11.93	11.29	11.93
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.76	43.87	46.04	44.79	44.42	44.17	44.59	43.72	45.34
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.62	1.41	1.10	1.11	0.89	1.22	1.17	1.24	1.26
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.35	1.17	0.90	0.92	0.73	0.99	0.95	1.01	1.03
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.28	9.68	7.54	7.42	6.09	8.47	8.23	8.68	9.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.16	6.09	6.11	6.00	5.86	5.44	5.29	5.32	5.29
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.35	3.37	3.32	3.27	3.22	3.03	2.95	2.93	2.87
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.81	2.72	2.79	2.74	2.64	2.40	2.34	2.39	2.42

**BANCA 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
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.70	54.62	53.55	52.03	51.22	53.11	52.19	52.22	51.87
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.35	2.30	2.17	2.17	2.25	2.31	2.25	2.24	2.39
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	19,894.00	19,800.00	19,204.00	18,642.00	18,165.00	17,980.00	18,073.00	18,066.00	18,214.00
NUMERO DE BANCOS	52.00	51.00	51.00	51.00	51.00	50.00	51.00	51.00	51.00
PRESTAMOS / EMPLEADOS	3.06	3.07	3.09	3.12	3.20	3.20	3.19	3.23	3.28
DEPOSITOS TOTALES / EMPLEADOS	3.16	3.20	3.38	3.49	3.68	3.79	3.78	3.80	3.80
UTILIDAD NETA / EMPLEADOS	0.06	0.01	0.02	0.03	0.04	0.01	0.02	0.04	0.05
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.84	3.13	4.34	1.81	1.74	0.04	(0.39)	1.98	3.39
PRESTAMOS (%)	0.23	0.25	(1.56)	(3.99)	(4.58)	(5.15)	(2.95)	0.56	2.82
LOCALES (%)	1.15	1.24	0.27	(3.35)	(4.83)	(6.25)	(4.92)	(1.80)	0.11
EXTRANJEROS (%)	(2.65)	(2.98)	(7.50)	(6.15)	(3.76)	(1.42)	4.00	8.73	11.57
DEPOSITOS (%)	1.36	2.59	5.05	5.45	6.59	7.42	5.12	5.56	3.33
LOCALES (%)	1.99	3.38	4.24	4.91	7.31	7.98	7.50	6.19	3.61
EXTRANJEROS (%)	0.13	1.03	6.69	6.59	5.15	6.30	0.42	4.27	2.77
PATRIMONIO (%)	6.63	2.47	(2.31)	(4.48)	(4.34)	(5.70)	(1.07)	(1.46)	(0.32)
UTILIDAD NETA (%)	(2.34)	(18.37)	(37.41)	(37.08)	(46.57)	(16.28)	9.59	15.54	46.81
CLASIFICACION PRESTAMOS									
NORMAL	56,902.47	56,464.13	55,347.44	53,815.58	54,048.03	53,530.84	53,340.86	48,182.08	49,669.33
MENCION ESPECIAL	3,090.85	3,190.34	2,902.88	3,308.18	3,325.50	3,195.93	3,485.21	4,602.85	3,996.95
SUBNORMAL	920.78	1,029.94	1,092.46	1,089.67	1,195.69	1,366.15	1,462.89	3,951.56	5,676.59
DUDOSO	528.69	519.11	571.86	504.72	425.17	436.97	402.99	2,141.03	1,251.84
IRRECUPERABLE	720.23	792.84	800.41	913.14	964.55	967.92	971.47	1,679.67	1,376.43