

BANCA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2020 | 2021 | | | | 2022 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 93,932.48 | 93,719.82 | 94,159.53 | 94,591.43 | 97,115.89 | 97,952.17 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 11,952.52 | 11,655.20 | 11,230.02 | 10,680.54 | 11,582.58 | 10,065.72 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 58,113.74 | 57,560.69 | 57,603.24 | 58,414.17 | 59,752.45 | 61,462.45 | 0.00 | 0.00 | 0.00 |
| LOCALES | 44,354.31 | 43,964.96 | 43,945.70 | 44,250.59 | 44,401.11 | 44,773.27 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 13,759.43 | 13,595.73 | 13,657.54 | 14,163.58 | 15,351.34 | 16,689.17 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 17,768.93 | 18,409.20 | 19,206.31 | 19,351.16 | 19,766.99 | 20,411.93 | 0.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 66,909.50 | 68,069.37 | 68,256.09 | 68,691.14 | 69,140.85 | 68,956.65 | 0.00 | 0.00 | 0.00 |
| LOCALES | 45,096.24 | 45,768.00 | 46,343.45 | 46,423.94 | 46,724.28 | 46,563.99 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 794.06 | 887.21 | 793.97 | 672.90 | 605.99 | 608.56 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 42,104.96 | 42,205.92 | 43,278.41 | 43,585.76 | 44,022.42 | 44,068.25 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 2,197.22 | 2,674.87 | 2,271.08 | 2,165.29 | 2,095.88 | 1,887.18 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 21,813.26 | 22,301.37 | 21,912.64 | 22,267.19 | 22,416.57 | 22,392.67 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 184.60 | 80.96 | 165.30 | 358.88 | 347.79 | 323.19 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 14,806.50 | 13,707.72 | 14,691.80 | 14,858.68 | 15,125.13 | 15,501.63 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 6,822.16 | 8,512.70 | 7,055.53 | 7,049.64 | 6,943.65 | 6,567.85 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 10,890.16 | 10,611.58 | 10,805.05 | 10,862.63 | 10,855.01 | 10,691.24 | 0.00 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 90,654.22 | 91,311.17 | 94,264.22 | 93,536.12 | 95,122.65 | 95,836.00 | 0.00 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 74,533.75 | 74,084.74 | 76,308.09 | 76,385.61 | 77,330.15 | 78,922.13 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 57,965.11 | 57,489.00 | 58,403.73 | 58,116.10 | 58,587.15 | 59,511.57 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 16,568.63 | 16,595.73 | 17,904.36 | 18,269.51 | 18,743.00 | 19,410.56 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 10,922.77 | 10,636.09 | 10,839.47 | 10,919.31 | 10,850.09 | 10,651.41 | 0.00 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 4,368.86 | 1,007.06 | 2,017.98 | 3,050.65 | 4,096.28 | 1,019.42 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 2,402.99 | 562.05 | 1,124.33 | 1,679.32 | 2,221.99 | 533.99 | 0.00 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 1,965.87 | 445.01 | 893.65 | 1,371.34 | 1,874.29 | 485.42 | 0.00 | 0.00 | 0.00 |

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| OTROS INGRESOS | 1,674.78 | 427.35 | 858.21 | 1,285.96 | 1,849.10 | 513.05 | 0.00 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 3,640.66 | 872.36 | 1,751.86 | 2,657.30 | 3,723.38 | 998.47 | 0.00 | 0.00 | 0.00 |
| EGRESOS GENERALES | 1,864.72 | 463.29 | 914.27 | 1,388.84 | 1,934.69 | 545.83 | 0.00 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 1,775.94 | 409.07 | 837.60 | 1,268.46 | 1,788.69 | 452.63 | 0.00 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 664.86 | 225.18 | 445.94 | 709.19 | 972.51 | 300.93 | 0.00 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 1,193.65 | 1,195.19 | 1,191.54 | 1,428.81 | 1,420.85 | 1,590.20 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 1,845.20 | 1,917.58 | 2,060.19 | 2,143.02 | 2,218.70 | 2,267.75 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 2.05 | 2.08 | 2.07 | 2.45 | 2.38 | 2.59 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 154.58 | 160.44 | 172.90 | 149.99 | 156.15 | 142.61 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 3.18 | 3.33 | 3.58 | 3.67 | 3.71 | 3.69 | 0.00 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.59 | 11.32 | 11.48 | 11.48 | 11.18 | 10.91 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.35 | 13.97 | 14.07 | 13.97 | 13.65 | 13.06 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 18.74 | 18.44 | 18.76 | 18.60 | 18.17 | 17.39 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 17.86 | 17.12 | 16.45 | 15.55 | 16.75 | 14.60 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 12.72 | 12.44 | 11.93 | 11.29 | 11.93 | 10.28 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 44.42 | 44.17 | 44.59 | 43.72 | 45.34 | 44.20 | 0.00 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.89 | 1.22 | 1.17 | 1.24 | 1.26 | 1.53 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.73 | 0.99 | 0.95 | 1.01 | 1.02 | 1.26 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 6.09 | 8.47 | 8.23 | 8.66 | 8.96 | 11.30 | 0.00 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.86 | 5.44 | 5.29 | 5.33 | 5.30 | 5.17 | 0.00 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.22 | 3.03 | 2.95 | 2.93 | 2.87 | 2.71 | 0.00 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.64 | 2.40 | 2.34 | 2.39 | 2.42 | 2.46 | 0.00 | 0.00 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 51.22 | 53.11 | 52.19 | 52.27 | 51.96 | 54.67 | 0.00 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.25 | 2.31 | 2.25 | 2.24 | 2.39 | 2.60 | 0.00 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 18,165.00 | 17,980.00 | 18,073.00 | 18,066.00 | 18,214.00 | 18,449.00 | 0.00 | 0.00 | 0.00 |
| NUMERO DE BANCOS | 51.00 | 50.00 | 51.00 | 51.00 | 51.00 | 49.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 3.20 | 3.20 | 3.19 | 3.23 | 3.28 | 3.33 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 3.68 | 3.79 | 3.78 | 3.80 | 3.80 | 3.74 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.04 | 0.01 | 0.02 | 0.04 | 0.05 | 0.02 | 0.00 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 1.74 | 0.04 | (0.39) | 1.98 | 3.39 | 4.52 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS (%) | (4.58) | (5.15) | (2.95) | 0.56 | 2.82 | 6.78 | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | (4.83) | (6.25) | (4.92) | (1.80) | 0.11 | 1.84 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (3.76) | (1.42) | 4.00 | 8.73 | 11.57 | 22.75 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS (%) | 6.59 | 7.42 | 5.12 | 5.56 | 3.33 | 1.30 | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | 7.31 | 7.98 | 7.50 | 6.19 | 3.61 | 1.74 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 5.15 | 6.30 | 0.42 | 4.27 | 2.77 | 0.41 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO (%) | (4.34) | (5.70) | (1.07) | (1.46) | (0.32) | 0.75 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | (46.57) | (16.28) | 9.59 | 15.31 | 46.27 | 33.64 | 0.00 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 54,048.03 | 53,530.84 | 53,340.86 | 48,182.08 | 49,669.33 | 52,046.85 | 0.00 | 0.00 | 0.00 |
| MENCION ESPECIAL | 3,325.50 | 3,195.93 | 3,485.21 | 4,602.85 | 3,996.95 | 3,298.20 | 0.00 | 0.00 | 0.00 |
| SUBNORMAL | 1,195.69 | 1,366.15 | 1,462.89 | 3,951.56 | 5,676.59 | 5,921.03 | 0.00 | 0.00 | 0.00 |
| DUDOSO | 425.17 | 436.97 | 402.99 | 2,141.03 | 1,251.84 | 1,146.90 | 0.00 | 0.00 | 0.00 |
| IRRECUPERABLE | 964.55 | 967.92 | 971.47 | 1,679.67 | 1,376.43 | 1,317.23 | 0.00 | 0.00 | 0.00 |