

BANCA PANAMEÑA 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	38,804.57	38,740.33	39,007.47	38,795.45	38,553.60	38,562.10	38,419.73	38,319.76	0.00
ACTIVOS LIQUIDOS	4,197.91	4,175.75	4,111.71	3,870.22	3,527.09	3,627.20	3,468.01	2,986.21	0.00
TOTAL DE PRESTAMOS	24,007.85	23,695.16	23,661.81	23,709.89	23,503.24	23,551.06	23,802.73	24,154.66	0.00
LOCALES	22,287.08	22,030.06	21,923.12	21,869.05	21,648.36	21,754.86	21,893.78	22,033.62	0.00
EXTRANJEROS	1,720.77	1,665.10	1,738.69	1,840.84	1,854.88	1,796.21	1,908.95	2,121.04	0.00
TOTAL DE INVERSIONES	7,726.20	7,935.14	8,344.04	8,396.84	8,764.25	8,632.05	8,439.74	8,354.80	0.00
TOTAL DE DEPOSITOS	28,234.38	28,555.13	28,821.52	28,916.77	29,075.29	28,829.62	28,832.21	28,543.65	0.00
LOCALES	25,553.48	25,837.99	26,119.78	26,176.94	26,396.55	26,230.22	26,145.37	25,848.90	0.00
DEPOSITOS DE OFICIALES	262.94	311.26	275.99	273.18	272.79	273.16	190.55	317.46	0.00
DEPOSITOS DE PARTICULARES	24,773.25	24,730.96	25,335.74	25,366.60	25,612.01	25,482.72	25,470.39	25,014.49	0.00
DEPOSITOS DE BANCOS	517.29	795.77	508.04	537.16	511.75	474.33	484.44	516.95	0.00
EXTRANJEROS	2,680.90	2,717.15	2,701.74	2,739.82	2,678.73	2,599.40	2,686.83	2,694.75	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	1,945.23	2,005.94	2,012.51	2,001.43	1,963.46	1,899.69	1,996.75	1,951.09	0.00
DEPOSITOS DE BANCOS	735.66	711.21	689.23	738.40	715.27	699.71	690.08	743.66	0.00
PATRIMONIO TOTAL	3,650.38	3,383.98	3,422.46	3,453.01	3,426.93	3,290.88	3,143.61	3,116.47	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	41,208.34	39,201.40	39,247.46	38,810.60	38,679.09	38,651.21	38,713.60	38,557.60	0.00
ACTIVOS GENERADORES DE INGRESOS	34,472.87	32,129.58	32,442.66	32,131.77	32,000.77	31,906.71	32,124.16	32,308.09	0.00
TOTAL DE PRESTAMOS	26,474.13	24,675.95	24,459.74	24,206.86	23,755.55	23,623.11	23,732.27	23,932.28	0.00
TOTAL DE INVERSIONES	7,998.74	7,453.63	7,982.92	7,924.91	8,245.22	8,283.59	8,391.89	8,375.82	0.00
PATRIMONIO TOTAL	3,967.62	3,454.51	3,530.54	3,559.60	3,538.65	3,337.43	3,283.03	3,284.74	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,090.94	445.43	900.85	1,363.93	1,819.15	445.65	904.28	1,380.22	0.00
EGRESOS DE OPERACIONES	1,191.05	259.48	521.10	780.11	1,022.46	235.73	473.43	720.18	0.00
INGRESO NETO DE INTERESES	899.90	185.95	379.75	583.82	796.69	209.92	430.85	660.03	0.00

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OTROS INGRESOS	580.90	127.71	264.33	407.44	600.24	161.40	304.89	468.22	0.00
INGRESO DE OPERACIONES	1,480.80	313.66	644.09	991.26	1,396.93	371.33	735.74	1,128.26	0.00
EGRESOS GENERALES	700.39	160.77	332.45	511.08	695.11	189.31	405.59	618.57	0.00
UTILIDAD ANTES DE PROVISIONES	780.40	152.89	311.64	480.18	701.82	182.01	330.15	509.69	0.00
UTILIDAD DEL PERIODO	264.50	76.04	150.87	247.75	370.56	126.37	245.29	400.89	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	476.98	471.77	472.89	618.43	741.01	785.52	749.72	745.85	0.00
TOTAL PROVISIONES PARA PRESTAMOS	689.67	725.49	777.17	818.07	845.72	875.41	876.46	879.28	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.99	1.99	2.00	2.61	3.15	3.34	3.15	3.09	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	144.59	153.78	164.35	132.28	114.13	111.44	116.91	117.89	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.87	3.06	3.28	3.45	3.60	3.72	3.68	3.64	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.41	8.74	8.77	8.90	8.89	8.53	8.18	8.13	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.50	10.70	10.69	10.75	10.62	10.23	9.75	9.59	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.20	14.28	14.46	14.56	14.58	13.97	13.21	12.90	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.87	14.62	14.27	13.38	12.13	12.58	12.03	10.46	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.82	10.78	10.54	9.98	9.15	9.41	9.03	7.79	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.23	42.41	43.22	42.42	42.27	42.52	41.30	39.73	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.77	0.95	0.93	1.03	1.16	1.58	1.53	1.65	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.64	0.78	0.77	0.85	0.96	1.31	1.27	1.39	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.67	8.81	8.55	9.28	10.47	15.15	14.94	16.27	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.07	5.55	5.55	5.66	5.68	5.59	5.63	5.70	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.46	3.23	3.21	3.24	3.20	2.96	2.95	2.97	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.61	2.32	2.34	2.42	2.49	2.63	2.68	2.72	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	47.30	51.26	51.62	51.56	49.76	50.98	55.13	54.83	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.69	1.59	1.63	1.69	1.88	2.02	1.90	1.93	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	8,300.00	8,209.00	8,214.00	8,178.00	8,204.00	8,398.00	8,508.00	8,551.00	0.00
NUMERO DE BANCOS	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	0.00
PRESTAMOS / EMPLEADOS	2.89	2.89	2.88	2.90	2.86	2.80	2.80	2.82	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.40	3.48	3.51	3.54	3.54	3.43	3.39	3.34	0.00
UTILIDAD NETA / EMPLEADOS	0.03	0.01	0.02	0.03	0.05	0.02	0.03	0.05	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(11.02)	(12.80)	(1.22)	(0.08)	(0.65)	(0.46)	(1.51)	(1.23)	0.00
PRESTAMOS (%)	(17.04)	(18.09)	(6.32)	(4.02)	(2.10)	(0.61)	0.60	1.88	0.00
LOCALES (%)	(16.52)	(17.39)	(6.08)	(4.61)	(2.87)	(1.25)	(0.13)	0.75	0.00
EXTRANJEROS (%)	(23.28)	(26.32)	(9.24)	3.49	7.79	7.87	9.79	15.22	0.00
DEPOSITOS (%)	(5.26)	(5.12)	4.81	4.70	2.98	0.96	0.04	(1.29)	0.00
LOCALES (%)	(1.16)	(0.83)	6.33	5.59	3.30	1.52	0.10	(1.25)	0.00
EXTRANJEROS (%)	(32.12)	(32.78)	(7.88)	(3.05)	(0.08)	(4.33)	(0.55)	(1.65)	0.00
PATRIMONIO (%)	(14.81)	(17.57)	(5.94)	(5.82)	(6.12)	(2.75)	(8.15)	(9.75)	0.00
UTILIDAD NETA (%)	(54.01)	(25.03)	(1.92)	13.44	40.10	66.19	62.58	61.81	0.00
CLASIFICACION PRESTAMOS									
NORMAL	22,187.55	21,906.08	21,941.88	19,320.41	19,004.42	19,235.96	19,958.92	20,767.55	0.00
MENCION ESPECIAL	1,534.47	1,434.30	1,376.95	1,977.52	1,502.57	1,451.39	1,495.38	1,874.09	0.00
SUBNORMAL	530.67	636.18	680.68	1,999.09	2,838.71	2,894.17	2,337.43	1,542.73	0.00
DUDOSO	159.61	151.97	119.52	525.05	398.85	323.12	363.36	311.80	0.00
IRRECUPERABLE	285.23	292.12	319.95	705.90	604.42	521.83	524.11	537.78	0.00