

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

	2021	2022				2023			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	97,110.38	97,952.20	99,581.59	100,853.63	103,187.06	104,017.74	105,842.84	0.00	0.00
ACTIVOS LIQUIDOS	11,581.40	10,065.72	9,701.22	8,881.05	10,505.00	10,307.97	10,485.91	0.00	0.00
TOTAL DE PRESTAMOS	59,749.90	61,455.39	63,305.96	65,411.29	66,329.40	66,971.52	67,574.22	0.00	0.00
LOCALES	44,401.80	44,769.88	45,242.01	46,023.74	46,700.27	46,432.72	46,932.73	0.00	0.00
EXTRANJEROS	15,348.10	16,685.51	18,063.95	19,387.55	19,629.13	20,538.80	20,641.49	0.00	0.00
TOTAL DE INVERSIONES	19,766.27	20,411.93	20,650.88	20,554.79	20,170.33	20,498.78	21,381.72	0.00	0.00
TOTAL DE DEPOSITOS	69,140.85	68,906.64	69,242.02	69,332.13	69,775.45	70,901.62	72,199.89	0.00	0.00
LOCALES	46,724.28	46,513.97	46,413.10	45,920.85	45,925.92	45,718.13	46,034.68	0.00	0.00
DEPOSITOS DE OFICIALES	605.99	608.56	528.16	941.14	872.86	883.70	845.07	0.00	0.00
DEPOSITOS DE PARTICULARES	44,022.42	44,018.23	44,032.02	43,258.10	42,910.47	43,063.17	43,268.40	0.00	0.00
DEPOSITOS DE BANCOS	2,095.88	1,887.18	1,852.92	1,721.61	2,142.58	1,771.26	1,921.21	0.00	0.00
EXTRANJEROS	22,416.57	22,392.67	22,828.92	23,411.28	23,849.54	25,183.49	26,165.20	0.00	0.00
DEPOSITOS DE OFICIALES	347.79	323.19	425.85	306.28	180.98	216.49	224.36	0.00	0.00
DEPOSITOS DE PARTICULARES	15,125.13	15,501.63	15,785.77	15,580.61	16,702.87	17,077.65	18,149.26	0.00	0.00
DEPOSITOS DE BANCOS	6,943.65	6,567.85	6,617.31	7,524.38	6,965.69	7,889.35	7,791.58	0.00	0.00
PATRIMONIO TOTAL	10,856.43	10,691.22	10,544.56	10,588.23	11,182.71	11,642.17	11,794.22	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	95,521.43	95,849.59	96,870.56	97,722.42	100,148.72	100,984.97	102,712.21	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	77,699.42	78,919.92	80,383.20	81,865.60	83,007.96	84,668.81	86,456.39	0.00	0.00
TOTAL DE PRESTAMOS	58,931.82	59,508.04	60,454.60	61,912.62	63,039.65	64,213.45	65,440.09	0.00	0.00
TOTAL DE INVERSIONES	18,767.60	19,411.88	19,928.60	19,952.98	19,968.30	20,455.35	21,016.30	0.00	0.00
PATRIMONIO TOTAL	10,873.30	10,650.60	10,674.80	10,725.32	11,019.57	11,166.70	11,169.39	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,087.81	1,019.42	2,104.68	3,290.10	4,631.30	1,419.04	2,931.22	0.00	0.00
EGRESOS DE OPERACIONES	2,218.02	534.41	1,091.60	1,719.04	2,456.20	817.14	1,713.50	0.00	0.00
INGRESO NETO DE INTERESES	1,869.78	485.00	1,013.08	1,571.07	2,175.10	601.90	1,217.72	0.00	0.00

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OTROS INGRESOS	1,849.44	513.05	1,117.67	1,576.50	2,168.81	537.10	1,193.31	0.00	0.00
INGRESO DE OPERACIONES	3,719.22	998.05	2,130.75	3,147.57	4,343.91	1,139.01	2,411.03	0.00	0.00
EGRESOS GENERALES	1,929.70	545.83	1,209.92	1,752.12	2,395.04	625.04	1,255.13	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,789.52	452.21	920.83	1,395.45	1,948.88	513.97	1,155.91	0.00	0.00
UTILIDAD DEL PERIODO	983.13	300.51	657.88	931.72	1,347.65	387.63	944.09	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,420.85	1,590.20	1,649.93	1,659.55	1,663.96	1,949.42	1,877.40	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,221.25	2,274.81	2,238.22	2,274.15	2,153.33	2,161.60	2,048.32	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.38	2.59	2.61	2.54	2.51	2.91	2.78	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	156.33	143.05	135.66	137.03	129.41	110.88	109.10	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.72	3.70	3.54	3.48	3.25	3.23	3.03	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.18	10.91	10.59	10.50	10.84	11.19	11.14	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.65	13.06	12.56	12.32	12.93	13.31	13.26	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.17	17.40	16.66	16.19	16.86	17.38	17.45	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.75	14.61	14.01	12.81	15.06	14.54	14.52	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.93	10.28	9.74	8.81	10.18	9.91	9.91	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.34	44.23	43.83	42.46	43.96	43.45	44.14	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.27	1.52	1.64	1.52	1.62	1.83	2.18	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.03	1.25	1.36	1.27	1.35	1.54	1.84	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.04	11.29	12.33	11.58	12.23	13.89	16.90	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.26	5.17	5.24	5.36	5.58	6.70	6.78	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.85	2.71	2.72	2.80	2.96	3.86	3.96	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.41	2.46	2.52	2.56	2.62	2.84	2.82	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.88	54.69	56.78	55.67	55.14	54.88	52.06	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.38	2.60	2.78	2.57	2.61	2.54	2.76	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	18,214.00	18,449.00	18,682.00	18,809.00	19,110.00	19,178.00	19,390.00	0.00	0.00
NUMERO DE BANCOS	52.00	50.00	50.00	50.00	50.00	50.00	50.00	0.00	0.00
PRESTAMOS / EMPLEADOS	3.28	3.33	3.39	3.48	3.47	3.49	3.49	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.80	3.73	3.71	3.69	3.65	3.70	3.72	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.05	0.02	0.04	0.05	0.07	0.02	0.05	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.38	4.49	5.76	6.62	6.26	6.19	6.29	0.00	0.00
PRESTAMOS (%)	2.82	6.77	9.90	11.98	11.01	8.98	6.74	0.00	0.00
LOCALES (%)	0.11	1.83	2.95	4.01	5.18	3.71	3.74	0.00	0.00
EXTRANJEROS (%)	11.55	22.73	32.26	36.88	27.89	23.09	14.27	0.00	0.00
DEPOSITOS (%)	3.33	1.20	1.44	0.93	0.92	2.90	4.27	0.00	0.00
LOCALES (%)	3.61	1.62	0.15	(1.08)	(1.71)	(1.71)	(0.82)	0.00	0.00
EXTRANJEROS (%)	2.77	0.32	4.18	5.14	6.39	12.46	14.61	0.00	0.00
PATRIMONIO (%)	(0.31)	0.77	(2.41)	(2.52)	3.01	8.89	11.85	0.00	0.00
UTILIDAD NETA (%)	47.87	31.23	46.25	30.45	37.08	28.99	43.50	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	49,666.29	51,968.65	54,877.40	58,261.81	59,942.14	60,677.09	61,452.87	0.00	0.00
MENCION ESPECIAL	3,970.30	3,288.65	3,309.90	3,775.33	4,259.80	4,249.17	4,168.40	0.00	0.00
SUBNORMAL	5,636.43	6,002.72	4,744.37	3,120.20	2,160.33	1,991.60	1,882.38	0.00	0.00
DUDOSO	1,322.03	1,152.78	1,315.74	1,201.26	1,055.68	892.40	763.74	0.00	0.00
IRRECUPERABLE	1,376.10	1,317.40	1,296.77	1,326.84	1,064.78	1,322.86	1,355.15	0.00	0.00