

**BANCA PANAMEÑA 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	38,551.59	38,562.10	38,419.73	38,319.76	38,964.88	39,075.61	39,098.77	39,244.26	37,984.25
ACTIVOS LIQUIDOS	3,527.09	3,627.20	3,468.01	2,986.21	3,413.71	3,595.72	3,186.59	3,123.93	3,259.14
TOTAL DE PRESTAMOS	23,503.22	23,551.06	23,802.73	24,154.66	24,623.01	24,453.40	24,600.28	24,823.09	23,873.47
LOCALES	21,648.33	21,754.86	21,893.78	22,033.62	22,351.78	22,227.78	22,390.88	22,696.59	21,635.63
EXTRANJEROS	1,854.89	1,796.21	1,908.95	2,121.04	2,271.23	2,225.62	2,209.39	2,126.50	2,237.84
TOTAL DE INVERSIONES	8,764.25	8,632.05	8,439.74	8,354.80	8,082.12	8,164.74	8,470.89	8,395.42	8,146.27
TOTAL DE DEPOSITOS	29,075.29	28,829.62	28,832.21	28,543.65	28,571.91	28,691.41	28,837.44	29,097.44	27,934.89
LOCALES	26,396.55	26,230.22	26,145.37	25,848.90	25,942.32	25,939.38	26,139.19	26,418.02	25,633.15
DEPOSITOS DE OFICIALES	272.79	273.16	190.55	317.46	317.42	317.60	327.31	405.46	307.54
DEPOSITOS DE PARTICULARES	25,612.01	25,482.72	25,470.39	25,014.49	25,101.84	25,114.20	25,299.46	25,435.58	24,816.29
DEPOSITOS DE BANCOS	511.75	474.33	484.44	516.95	523.06	507.59	512.42	576.97	509.32
EXTRANJEROS	2,678.73	2,599.40	2,686.83	2,694.75	2,629.59	2,752.03	2,698.24	2,679.42	2,301.73
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,963.46	1,899.69	1,996.75	1,951.09	1,904.69	1,931.04	1,975.03	2,009.69	1,708.82
DEPOSITOS DE BANCOS	715.27	699.71	690.08	743.66	724.89	820.99	723.22	669.73	592.91
PATRIMONIO TOTAL	3,426.90	3,290.88	3,143.61	3,116.55	3,427.34	3,515.09	3,524.67	3,571.10	3,535.12
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	38,678.08	38,651.21	38,713.60	38,557.60	38,758.23	38,818.85	38,759.25	38,782.01	38,474.56
ACTIVOS GENERADORES DE INGRESOS	32,000.76	31,906.71	32,124.16	32,308.09	32,486.29	32,400.63	32,656.82	32,863.98	32,362.44
TOTAL DE PRESTAMOS	23,755.54	23,623.11	23,732.27	23,932.28	24,063.11	24,002.23	24,201.51	24,488.87	24,248.24
TOTAL DE INVERSIONES	8,245.22	8,283.59	8,391.89	8,375.82	8,423.18	8,398.40	8,455.31	8,375.11	8,114.20
PATRIMONIO TOTAL	3,538.64	3,337.43	3,283.03	3,284.78	3,427.12	3,402.99	3,334.14	3,343.83	3,481.23
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,819.15	445.65	904.28	1,380.22	1,894.22	537.01	1,095.28	1,673.50	2,246.37
EGRESOS DE OPERACIONES	1,022.46	235.73	473.43	720.18	985.94	291.85	600.41	933.47	1,268.42
INGRESO NETO DE INTERESES	796.69	209.92	430.85	660.03	908.28	245.16	494.86	740.02	977.95

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OTROS INGRESOS	600.24	161.40	304.89	468.22	652.88	161.21	357.65	536.95	731.07
INGRESO DE OPERACIONES	1,396.93	371.33	735.74	1,128.26	1,561.16	406.36	852.51	1,276.97	1,709.02
EGRESOS GENERALES	695.37	189.31	405.59	618.61	842.63	213.75	453.42	675.33	916.74
UTILIDAD ANTES DE PROVISIONES	701.56	182.01	330.15	509.64	718.53	192.61	399.09	601.64	792.28
UTILIDAD DEL PERIODO	370.27	126.37	245.29	400.84	606.66	160.72	344.02	528.71	702.28
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	741.01	785.52	749.72	745.85	768.62	766.14	753.43	782.99	691.37
TOTAL PROVISIONES PARA PRESTAMOS	845.74	875.41	876.46	879.28	855.40	859.75	820.57	807.66	738.15
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.15	3.34	3.15	3.09	3.12	3.13	3.06	3.15	2.90
PROVISIONES / PRESTAMOS VENCIDOS (%)	114.13	111.44	116.91	117.89	111.29	112.22	108.91	103.15	106.77
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.60	3.72	3.68	3.64	3.47	3.52	3.34	3.25	3.09
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	8.89	8.53	8.18	8.13	8.80	9.00	9.01	9.10	9.31
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.62	10.23	9.75	9.59	10.48	10.78	10.66	10.75	11.04
PATRIMONIO / PRESTAMOS TOTALES (%)	14.58	13.97	13.21	12.90	13.92	14.37	14.33	14.39	14.81
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.13	12.58	12.03	10.46	11.95	12.53	11.05	10.74	11.67
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.15	9.41	9.03	7.79	8.76	9.20	8.15	7.96	8.58
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.27	42.52	41.30	39.73	40.23	40.99	40.42	39.59	40.83
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.16	1.58	1.53	1.65	1.87	1.98	2.11	2.15	2.17
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.96	1.31	1.27	1.39	1.57	1.66	1.78	1.82	1.83
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.46	15.15	14.94	16.27	17.70	18.89	20.64	21.08	20.17
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.68	5.59	5.63	5.70	5.83	6.63	6.71	6.79	6.94
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.20	2.96	2.95	2.97	3.03	3.60	3.68	3.79	3.92
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.49	2.63	2.68	2.72	2.80	3.03	3.03	3.00	3.02

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	49.78	50.98	55.13	54.83	53.97	52.60	53.19	52.89	53.64
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.88	2.02	1.90	1.93	2.01	1.99	2.19	2.18	2.26
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	8,204.00	8,398.00	8,508.00	8,551.00	8,634.00	8,730.00	8,851.00	8,917.00	8,691.00
NUMERO DE BANCOS	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	13.00
PRESTAMOS / EMPLEADOS	2.86	2.80	2.80	2.82	2.85	2.80	2.78	2.78	2.75
DEPOSITOS TOTALES / EMPLEADOS	3.54	3.43	3.39	3.34	3.31	3.29	3.26	3.26	3.21
UTILIDAD NETA / EMPLEADOS	0.05	0.02	0.03	0.05	0.07	0.02	0.04	0.06	0.08
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(0.65)	(0.46)	(1.51)	(1.23)	1.07	1.33	1.77	2.41	(2.52)
PRESTAMOS (%)	(2.10)	(0.61)	0.60	1.88	4.76	3.83	3.35	2.77	(3.04)
LOCALES (%)	(2.87)	(1.25)	(0.13)	0.75	3.25	2.17	2.27	3.01	(3.20)
EXTRANJEROS (%)	7.79	7.87	9.79	15.22	22.45	23.91	15.74	0.26	(1.47)
DEPOSITOS (%)	2.98	0.96	0.04	(1.29)	(1.73)	(0.48)	0.02	1.94	(2.23)
LOCALES (%)	3.30	1.52	0.10	(1.25)	(1.72)	(1.11)	(0.02)	2.20	(1.19)
EXTRANJEROS (%)	(0.08)	(4.33)	(0.55)	(1.65)	(1.83)	5.87	0.42	(0.57)	(12.47)
PATRIMONIO (%)	(6.12)	(2.75)	(8.15)	(9.74)	0.01	6.81	12.12	14.58	3.14
UTILIDAD NETA (%)	39.99	66.19	62.58	61.79	63.84	27.18	40.25	31.90	15.76
CLASIFICACION PRESTAMOS									
NORMAL	19,001.64	19,235.96	19,958.92	20,767.55	21,596.61	21,402.91	21,631.05	21,770.62	21,006.90
MENCION ESPECIAL	1,502.23	1,451.39	1,495.38	1,874.09	2,104.58	2,149.37	2,074.82	2,154.26	2,080.34
SUBNORMAL	2,841.83	2,894.17	2,337.43	1,542.73	1,057.17	996.19	970.58	947.87	866.27
DUDOSO	398.85	323.12	363.36	311.80	262.21	305.29	257.02	259.33	235.70
IRRECUPERABLE	604.42	521.83	524.11	537.78	457.84	459.39	487.39	498.67	422.42