

BANCA PANAMEÑA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2022	2023				2024			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	38,964.88	39,075.61	39,098.77	39,244.26	37,984.30	37,901.44	38,352.62	0.00	0.00
ACTIVOS LIQUIDOS	3,413.71	3,595.72	3,186.59	3,123.93	3,258.28	2,953.61	3,199.53	0.00	0.00
TOTAL DE PRESTAMOS	24,623.01	24,453.40	24,600.28	24,823.09	23,873.47	24,089.70	24,443.51	0.00	0.00
LOCALES	22,351.78	22,227.78	22,390.88	22,696.59	21,635.63	21,713.06	21,921.48	0.00	0.00
EXTRANJEROS	2,271.23	2,225.62	2,209.39	2,126.50	2,237.84	2,376.64	2,522.02	0.00	0.00
TOTAL DE INVERSIONES	8,082.12	8,164.74	8,470.89	8,395.42	8,146.67	8,118.86	8,034.05	0.00	0.00
TOTAL DE DEPOSITOS	28,571.91	28,691.41	28,837.44	29,097.44	27,934.89	27,959.49	28,271.22	0.00	0.00
LOCALES	25,942.32	25,939.38	26,139.19	26,418.02	25,633.15	25,714.79	25,950.20	0.00	0.00
DEPOSITOS DE OFICIALES	317.42	317.60	327.31	405.46	307.54	332.77	322.78	0.00	0.00
DEPOSITOS DE PARTICULARES	25,101.84	25,114.20	25,299.46	25,435.58	24,816.29	24,847.60	25,048.63	0.00	0.00
DEPOSITOS DE BANCOS	523.06	507.59	512.42	576.97	509.32	534.42	578.78	0.00	0.00
EXTRANJEROS	2,629.59	2,752.03	2,698.24	2,679.42	2,301.73	2,244.70	2,321.02	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.08	0.11	0.00	0.00
DEPOSITOS DE PARTICULARES	1,904.69	1,931.04	1,975.03	2,009.69	1,711.93	1,672.38	1,728.60	0.00	0.00
DEPOSITOS DE BANCOS	724.89	820.99	723.22	669.73	589.81	572.24	592.30	0.00	0.00
PATRIMONIO TOTAL	3,427.34	3,515.09	3,524.67	3,571.10	3,535.71	3,604.47	3,686.24	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	38,758.23	38,818.85	38,759.25	38,782.01	38,474.59	38,488.52	38,725.70	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	32,486.29	32,400.63	32,656.82	32,863.98	32,362.64	32,413.35	32,774.36	0.00	0.00
TOTAL DE PRESTAMOS	24,063.11	24,002.23	24,201.51	24,488.87	24,248.24	24,271.55	24,521.89	0.00	0.00
TOTAL DE INVERSIONES	8,423.18	8,398.40	8,455.31	8,375.11	8,114.40	8,141.80	8,252.47	0.00	0.00
PATRIMONIO TOTAL	3,427.12	3,402.99	3,334.14	3,343.83	3,481.53	3,559.78	3,605.46	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,894.22	537.01	1,095.28	1,673.50	2,246.36	575.35	1,169.54	0.00	0.00
EGRESOS DE OPERACIONES	985.94	291.85	600.41	933.47	1,268.42	338.40	686.95	0.00	0.00
INGRESO NETO DE INTERESES	908.28	245.16	494.86	740.02	977.95	236.95	482.59	0.00	0.00

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OTROS INGRESOS	652.88	161.21	357.65	536.95	730.85	185.62	381.31	0.00	0.00
INGRESO DE OPERACIONES	1,561.16	406.36	852.51	1,276.97	1,708.79	422.57	863.90	0.00	0.00
EGRESOS GENERALES	842.63	213.75	453.42	675.33	916.32	211.72	434.51	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	718.53	192.61	399.09	601.64	792.47	210.85	429.40	0.00	0.00
UTILIDAD DEL PERIODO	606.66	160.72	344.02	528.71	702.47	179.80	369.36	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	768.62	766.14	753.43	782.99	691.37	698.18	675.08	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	855.40	859.75	820.57	807.66	738.15	743.96	745.79	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.12	3.13	3.06	3.15	2.90	2.90	2.76	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	111.29	112.22	108.91	103.15	106.77	106.56	110.47	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.47	3.52	3.34	3.25	3.09	3.09	3.05	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.80	9.00	9.01	9.10	9.31	9.51	9.61	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.48	10.78	10.66	10.75	11.04	11.19	11.35	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.92	14.37	14.33	14.39	14.81	14.96	15.08	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.95	12.53	11.05	10.74	11.66	10.56	11.32	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.76	9.20	8.15	7.96	8.58	7.79	8.34	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.23	40.99	40.42	39.59	40.83	39.60	39.74	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.87	1.98	2.11	2.15	2.17	2.22	2.25	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.57	1.66	1.78	1.82	1.83	1.87	1.91	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.70	18.89	20.64	21.08	20.18	20.20	20.49	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.83	6.63	6.71	6.79	6.94	7.10	7.14	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.03	3.60	3.68	3.79	3.92	4.18	4.19	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.80	3.03	3.03	3.00	3.02	2.92	2.94	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.97	52.60	53.19	52.89	53.62	50.10	50.30	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.01	1.99	2.19	2.18	2.26	2.29	2.33	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	8,634.00	8,730.00	8,851.00	8,917.00	8,691.00	8,730.00	8,760.00	0.00	0.00
NUMERO DE BANCOS	14.00	14.00	14.00	14.00	13.00	13.00	13.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2.85	2.80	2.78	2.78	2.75	2.76	2.79	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.31	3.29	3.26	3.26	3.21	3.20	3.23	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.07	0.02	0.04	0.06	0.08	0.02	0.04	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.07	1.33	1.77	2.41	(2.52)	(3.00)	(1.91)	0.00	0.00
PRESTAMOS (%)	4.76	3.83	3.35	2.77	(3.04)	(1.49)	(0.64)	0.00	0.00
LOCALES (%)	3.25	2.17	2.27	3.01	(3.20)	(2.32)	(2.10)	0.00	0.00
EXTRANJEROS (%)	22.45	23.91	15.74	0.26	(1.47)	6.79	14.15	0.00	0.00
DEPOSITOS (%)	(1.73)	(0.48)	0.02	1.94	(2.23)	(2.55)	(1.96)	0.00	0.00
LOCALES (%)	(1.72)	(1.11)	(0.02)	2.20	(1.19)	(0.87)	(0.72)	0.00	0.00
EXTRANJEROS (%)	(1.83)	5.87	0.42	(0.57)	(12.47)	(18.43)	(13.98)	0.00	0.00
PATRIMONIO (%)	0.01	6.81	12.12	14.58	3.16	2.54	4.58	0.00	0.00
UTILIDAD NETA (%)	63.84	27.18	40.25	31.90	15.79	11.87	7.37	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	21,596.61	21,402.91	21,631.05	21,770.62	21,006.90	21,155.84	21,800.00	0.00	0.00
MENCION ESPECIAL	2,104.58	2,149.37	2,074.82	2,154.26	2,080.34	2,125.51	1,890.49	0.00	0.00
SUBNORMAL	1,057.17	996.19	970.58	947.87	866.27	887.23	856.11	0.00	0.00
DUDOSO	262.21	305.29	257.02	259.33	235.70	241.94	233.29	0.00	0.00
IRRECUPERABLE	457.84	459.39	487.39	498.67	422.42	423.15	409.40	0.00	0.00