

BANCA 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	103,187.06	104,012.69	105,840.76	106,129.11	109,289.22	109,119.75	111,401.47	113,705.91	117,490.33
ACTIVOS LIQUIDOS	10,505.00	10,307.97	10,485.91	9,377.39	11,290.90	9,343.08	10,416.51	10,182.73	11,923.62
TOTAL DE PRESTAMOS	66,329.40	66,971.32	67,574.22	68,457.17	69,570.69	70,902.24	72,196.80	74,016.26	75,338.17
LOCALES	46,700.27	46,432.52	46,932.73	47,615.26	47,795.89	48,453.31	48,936.34	49,408.96	49,660.63
EXTRANJEROS	19,629.13	20,538.80	20,641.49	20,841.91	21,774.80	22,448.92	23,260.45	24,607.30	25,677.53
TOTAL DE INVERSIONES	20,170.33	20,498.78	21,381.74	21,573.58	21,950.80	22,237.73	22,468.01	22,952.69	23,828.56
TOTAL DE DEPOSITOS	69,775.45	70,901.62	72,199.89	72,602.65	74,803.65	75,040.70	76,733.94	78,365.96	80,825.12
LOCALES	45,925.92	45,718.13	46,034.68	46,356.73	47,284.77	47,561.39	48,540.31	48,809.02	50,705.59
DEPOSITOS DE OFICIALES	872.86	883.70	845.07	943.72	821.79	1,033.17	987.69	1,011.53	962.43
DEPOSITOS DE PARTICULARES	42,910.47	43,063.17	43,268.40	43,510.58	44,490.86	44,712.80	45,565.98	45,895.04	47,609.48
DEPOSITOS DE BANCOS	2,142.58	1,771.26	1,921.21	1,902.44	1,972.11	1,815.41	1,986.64	1,902.45	2,133.68
EXTRANJEROS	23,849.54	25,183.49	26,165.20	26,245.91	27,518.88	27,479.32	28,193.63	29,556.94	30,119.53
DEPOSITOS DE OFICIALES	180.98	216.49	224.36	208.91	249.62	244.65	177.09	215.67	183.90
DEPOSITOS DE PARTICULARES	16,702.87	17,077.65	18,149.26	18,260.38	19,068.09	18,642.93	19,350.11	20,301.30	20,233.24
DEPOSITOS DE BANCOS	6,965.69	7,889.35	7,791.58	7,776.62	8,201.16	8,591.73	8,666.43	9,039.97	9,702.38
PATRIMONIO TOTAL	11,182.71	11,642.92	11,794.47	11,960.84	12,205.88	12,534.55	12,928.86	13,425.86	13,199.10
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	100,148.72	100,982.44	102,711.17	103,491.37	106,238.14	106,566.22	108,621.11	109,917.51	113,389.77
ACTIVOS GENERADORES DE INGRESOS	83,007.96	84,668.71	86,456.40	87,998.42	89,010.61	90,305.03	91,810.38	93,499.85	95,344.11
TOTAL DE PRESTAMOS	63,039.65	64,213.35	65,440.09	66,934.23	67,950.05	68,936.78	69,885.51	71,236.71	72,454.43
TOTAL DE INVERSIONES	19,968.30	20,455.35	21,016.31	21,064.18	21,060.57	21,368.25	21,924.88	22,263.13	22,889.68
PATRIMONIO TOTAL	11,019.57	11,167.07	11,169.51	11,274.53	11,694.30	12,088.73	12,361.66	12,693.35	12,702.49
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,631.30	1,419.04	2,931.22	4,514.53	6,158.94	1,658.52	3,362.63	5,110.28	6,875.76
EGRESOS DE OPERACIONES	2,456.20	817.14	1,713.50	2,687.90	3,725.16	1,048.41	2,126.47	3,242.41	4,390.15
INGRESO NETO DE INTERESES	2,175.10	601.90	1,217.72	1,826.63	2,433.78	610.11	1,236.16	1,867.86	2,485.62

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OTROS INGRESOS	2,168.81	537.10	1,193.99	1,820.87	2,563.27	623.28	1,469.63	2,151.74	2,886.59
INGRESO DE OPERACIONES	4,343.91	1,139.01	2,411.71	3,647.50	4,997.05	1,233.39	2,705.79	4,019.60	5,372.20
EGRESOS GENERALES	2,395.04	623.03	1,253.53	1,889.44	2,657.63	633.36	1,390.75	2,076.34	2,757.43
UTILIDAD ANTES DE PROVISIONES	1,948.88	515.97	1,158.18	1,758.05	2,339.42	600.03	1,315.04	1,943.26	2,614.78
UTILIDAD DEL PERIODO	1,347.65	389.63	946.42	1,419.90	1,879.55	489.46	1,086.30	1,589.05	2,112.77
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,663.96	1,949.42	1,877.40	1,915.81	1,824.11	1,851.69	1,868.58	1,883.75	1,829.59
TOTAL PROVISIONES PARA PRESTAMOS	2,153.33	2,161.80	2,048.32	2,057.55	1,973.38	1,953.90	1,942.88	1,926.74	1,890.25
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.51	2.91	2.78	2.80	2.62	2.61	2.59	2.55	2.43
PROVISIONES / PRESTAMOS VENCIDOS (%)	129.41	110.89	109.10	107.40	108.18	105.52	103.98	102.28	103.32
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.25	3.23	3.03	3.01	2.84	2.76	2.69	2.60	2.51
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.84	11.19	11.14	11.27	11.17	11.49	11.61	11.81	11.23
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.93	13.31	13.26	13.29	13.34	13.46	13.66	13.85	13.31
PATRIMONIO / PRESTAMOS TOTALES (%)	16.86	17.38	17.45	17.47	17.54	17.68	17.91	18.14	17.52
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.06	14.54	14.52	12.92	15.09	12.45	13.57	12.99	14.75
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.18	9.91	9.91	8.84	10.33	8.56	9.35	8.96	10.15
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.96	43.45	44.14	42.63	44.44	42.08	42.86	42.28	44.23
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.62	1.84	2.19	2.15	2.11	2.17	2.37	2.27	2.22
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.35	1.54	1.84	1.83	1.77	1.84	2.00	1.93	1.86
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.23	13.96	16.95	16.79	16.07	16.20	17.58	16.69	16.63
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.58	6.70	6.78	6.84	6.92	7.35	7.33	7.29	7.21
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.96	3.86	3.96	4.07	4.19	4.64	4.63	4.62	4.60
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.62	2.84	2.82	2.77	2.73	2.70	2.69	2.66	2.61

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.14	54.70	51.98	51.80	53.18	51.35	51.40	51.66	51.33
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.61	2.54	2.76	2.76	2.88	2.76	3.20	3.07	3.03
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	19,110.00	19,178.00	19,390.00	19,486.00	19,440.00	19,530.00	19,541.00	19,677.00	19,497.00
NUMERO DE BANCOS	50.00	50.00	50.00	50.00	49.00	49.00	49.00	49.00	49.00
PRESTAMOS / EMPLEADOS	3.47	3.49	3.49	3.51	3.58	3.63	3.69	3.76	3.86
DEPOSITOS TOTALES / EMPLEADOS	3.65	3.70	3.72	3.73	3.85	3.84	3.93	3.98	4.15
UTILIDAD NETA / EMPLEADOS	0.07	0.02	0.05	0.07	0.10	0.03	0.06	0.08	0.11
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.26	6.19	6.29	5.23	5.91	4.91	5.25	7.14	7.50
PRESTAMOS (%)	11.01	8.98	6.74	4.66	4.89	5.87	6.84	8.12	8.29
LOCALES (%)	5.18	3.71	3.74	3.46	2.35	4.35	4.27	3.77	3.90
EXTRANJEROS (%)	27.89	23.09	14.27	7.50	10.93	9.30	12.69	18.07	17.92
DEPOSITOS (%)	0.92	2.90	4.27	4.72	7.21	5.84	6.28	7.94	8.05
LOCALES (%)	(1.71)	(1.71)	(0.82)	0.95	2.96	4.03	5.44	5.29	7.23
EXTRANJEROS (%)	6.39	12.46	14.61	12.11	15.39	9.12	7.75	12.62	9.45
PATRIMONIO (%)	3.01	8.90	11.85	12.96	9.15	7.66	9.62	12.25	8.14
UTILIDAD NETA (%)	37.08	29.66	43.86	52.40	39.47	25.62	14.78	11.91	12.41
CLASIFICACION PRESTAMOS									
NORMAL	59,942.14	60,677.09	61,452.62	62,329.35	63,587.59	64,955.86	66,534.22	68,501.07	69,796.05
MENCION ESPECIAL	4,259.80	4,249.17	4,168.65	4,187.24	4,059.15	4,073.81	3,777.82	3,669.51	3,737.39
SUBNORMAL	2,160.33	1,991.60	1,882.38	1,856.45	1,801.24	1,703.47	1,664.01	1,603.23	1,535.10
DUDOSO	1,055.68	892.40	763.74	750.70	805.79	841.37	872.95	862.28	843.25
IRRECUPERABLE	1,064.78	1,322.86	1,355.15	1,390.99	1,290.30	1,281.64	1,290.68	1,306.90	1,316.64