

BANCA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2023	2024				2025			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	109,289.22	109,119.75	111,401.66	113,706.12	117,489.06	117,795.47	120,902.54	121,743.54	124,265.73
ACTIVOS LIQUIDOS	11,290.90	9,343.08	10,416.51	10,182.73	11,923.62	10,668.08	10,989.06	10,579.93	11,846.24
TOTAL DE PRESTAMOS	69,570.69	70,902.24	72,196.80	74,016.26	75,338.29	76,126.75	77,755.29	78,383.87	78,813.85
LOCALES	47,795.89	48,453.31	48,936.34	49,408.96	49,660.75	50,144.22	50,640.18	51,058.07	51,118.46
EXTRANJEROS	21,774.80	22,448.92	23,260.45	24,607.30	25,677.54	25,982.53	27,115.12	27,325.80	27,695.39
TOTAL DE INVERSIONES	21,950.80	22,237.73	22,468.01	22,952.69	23,831.13	24,230.39	25,183.68	26,071.63	27,166.68
TOTAL DE DEPOSITOS	74,803.65	75,040.70	76,733.94	78,365.96	80,825.12	81,205.80	83,602.80	84,452.38	85,719.82
LOCALES	47,284.77	47,561.39	48,540.31	48,809.02	50,705.59	51,561.44	52,348.46	52,839.08	54,014.08
DEPOSITOS DE OFICIALES	821.79	1,033.17	987.69	1,011.53	962.43	941.29	936.86	733.17	856.37
DEPOSITOS DE PARTICULARES	44,490.86	44,712.80	45,565.98	45,895.04	47,609.48	48,653.95	49,339.58	50,034.37	50,966.27
DEPOSITOS DE BANCOS	1,972.11	1,815.41	1,986.64	1,902.45	2,133.68	1,966.21	2,072.02	2,071.54	2,191.44
EXTRANJEROS	27,518.88	27,479.32	28,193.63	29,556.94	30,119.53	29,644.35	31,254.34	31,613.30	31,705.74
DEPOSITOS DE OFICIALES	249.62	244.65	177.09	215.67	183.90	215.09	172.57	231.63	207.02
DEPOSITOS DE PARTICULARES	19,068.09	18,642.93	19,350.11	20,301.30	20,233.17	20,924.15	22,462.17	21,716.10	22,220.43
DEPOSITOS DE BANCOS	8,201.16	8,591.73	8,666.43	9,039.97	9,702.46	8,505.11	8,619.61	9,665.57	9,278.29
PATRIMONIO TOTAL	12,205.88	12,534.55	12,929.07	13,426.07	13,198.73	13,666.80	14,323.53	14,813.08	15,157.35
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	106,238.14	106,566.22	108,621.21	109,917.61	113,389.14	113,457.61	116,152.10	117,724.83	120,877.40
ACTIVOS GENERADORES DE INGRESOS	89,010.61	90,305.03	91,810.38	93,499.85	95,345.45	96,748.55	98,801.89	100,712.22	102,574.97
TOTAL DE PRESTAMOS	67,950.05	68,936.78	69,885.51	71,236.71	72,454.49	73,514.49	74,976.05	76,200.06	77,076.07
TOTAL DE INVERSIONES	21,060.57	21,368.25	21,924.88	22,263.13	22,890.96	23,234.06	23,825.85	24,512.16	25,498.90
PATRIMONIO TOTAL	11,694.30	12,088.73	12,361.77	12,693.46	12,702.31	13,100.67	13,626.30	14,119.58	14,178.04
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	6,158.94	1,658.52	3,362.63	5,110.28	6,875.76	1,728.85	3,491.34	5,301.45	7,109.22
EGRESOS DE OPERACIONES	3,725.16	1,048.41	2,126.47	3,242.41	4,390.15	1,111.56	2,239.61	3,395.21	4,553.96
INGRESO NETO DE INTERESES	2,433.78	610.11	1,236.16	1,867.86	2,485.62	617.29	1,251.73	1,906.24	2,555.26

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OTROS INGRESOS	2,563.27	623.28	1,469.63	2,151.71	2,886.50	633.92	1,466.88	2,186.20	3,017.13
INGRESO DE OPERACIONES	4,997.05	1,233.39	2,705.79	4,019.57	5,372.12	1,251.21	2,718.60	4,092.44	5,572.40
EGRESOS GENERALES	2,657.63	633.36	1,390.69	2,076.00	2,757.59	615.15	1,345.04	1,995.40	2,688.69
UTILIDAD ANTES DE PROVISIONES	2,339.42	600.03	1,315.10	1,943.57	2,614.53	636.06	1,373.56	2,097.04	2,883.71
UTILIDAD DEL PERIODO	1,879.55	489.46	1,086.36	1,589.36	2,112.34	528.27	1,149.75	1,756.39	2,391.95
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,824.11	1,851.69	1,868.58	1,883.75	1,833.32	1,811.81	1,923.67	1,954.64	1,913.06
TOTAL PROVISIONES PARA PRESTAMOS	1,973.38	1,953.90	1,942.88	1,926.74	1,890.13	1,872.11	1,818.57	1,803.59	1,785.07
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.62	2.61	2.59	2.55	2.43	2.38	2.47	2.49	2.43
PROVISIONES / PRESTAMOS VENCIDOS (%)	108.18	105.52	103.98	102.28	103.10	103.33	94.54	92.27	93.31
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.84	2.76	2.69	2.60	2.51	2.46	2.34	2.30	2.26
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.17	11.49	11.61	11.81	11.23	11.60	11.85	12.17	12.20
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.34	13.46	13.66	13.85	13.31	13.62	13.91	14.18	14.30
PATRIMONIO / PRESTAMOS TOTALES (%)	17.54	17.68	17.91	18.14	17.52	17.95	18.42	18.90	19.23
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.09	12.45	13.57	12.99	14.75	13.14	13.14	12.53	13.82
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.33	8.56	9.35	8.96	10.15	9.06	9.09	8.69	9.53
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.44	42.08	42.86	42.28	44.24	42.98	43.27	43.40	45.51
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.11	2.17	2.37	2.27	2.22	2.18	2.33	2.33	2.33
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.77	1.84	2.00	1.93	1.86	1.86	1.98	1.99	1.98
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.07	16.20	17.58	16.69	16.63	16.13	16.88	16.59	16.87
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.92	7.35	7.33	7.29	7.21	7.15	7.07	7.02	6.93
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.19	4.64	4.63	4.62	4.60	4.60	4.53	4.49	4.44
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.73	2.70	2.69	2.66	2.61	2.55	2.53	2.52	2.49

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.18	51.35	51.40	51.65	51.33	49.16	49.48	48.76	48.25
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.88	2.76	3.20	3.07	3.03	2.62	2.97	2.89	2.94
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	19,440.00	19,530.00	19,541.00	19,677.00	19,497.00	19,663.00	19,685.00	19,475.00	19,525.00
NUMERO DE BANCOS	49.00	49.00	49.00	49.00	49.00	49.00	48.00	48.00	48.00
PRESTAMOS / EMPLEADOS	3.58	3.63	3.69	3.76	3.86	3.87	3.95	4.02	4.04
DEPOSITOS TOTALES / EMPLEADOS	3.85	3.84	3.93	3.98	4.15	4.13	4.25	4.34	4.39
UTILIDAD NETA / EMPLEADOS	0.10	0.03	0.06	0.08	0.11	0.03	0.06	0.09	0.12
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.91	4.91	5.25	7.14	7.50	7.95	8.53	7.07	5.77
PRESTAMOS (%)	4.89	5.87	6.84	8.12	8.29	7.37	7.70	5.90	4.61
LOCALES (%)	2.35	4.35	4.27	3.77	3.90	3.49	3.48	3.34	2.94
EXTRANJEROS (%)	10.93	9.30	12.69	18.07	17.92	15.74	16.57	11.05	7.86
DEPOSITOS (%)	7.21	5.84	6.28	7.94	8.05	8.22	8.95	7.77	6.06
LOCALES (%)	2.96	4.03	5.44	5.29	7.23	8.41	7.85	8.26	6.52
EXTRANJEROS (%)	15.39	9.12	7.75	12.62	9.45	7.88	10.86	6.96	5.27
PATRIMONIO (%)	9.15	7.66	9.62	12.25	8.13	9.03	10.79	10.33	14.84
UTILIDAD NETA (%)	39.47	25.62	14.79	11.93	12.39	7.93	5.83	10.51	13.24
CLASIFICACION PRESTAMOS									
NORMAL	63,587.59	64,955.86	66,534.22	68,501.07	69,796.05	70,568.20	72,296.37	72,525.03	73,237.76
MENCION ESPECIAL	4,059.15	4,073.81	3,777.82	3,669.51	3,737.39	3,700.72	3,590.72	3,954.51	3,677.98
SUBNORMAL	1,801.24	1,703.47	1,664.01	1,603.23	1,535.10	1,560.97	1,600.10	1,545.07	1,452.71
DUDOSO	805.79	841.37	872.95	862.28	843.25	875.22	819.12	834.97	894.58
IRRECUPERABLE	1,290.30	1,281.64	1,290.68	1,306.90	1,316.64	1,293.76	1,267.56	1,327.86	1,335.90