

BANCA PANAMEÑA 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	37,984.30	37,901.44	38,340.32	38,786.73	39,377.98	39,919.47	40,641.86	41,037.56	41,731.16
ACTIVOS LIQUIDOS	3,258.28	2,953.61	3,199.57	2,832.04	3,016.21	3,484.55	3,123.66	2,888.94	3,067.35
TOTAL DE PRESTAMOS	23,873.47	24,089.70	24,443.51	24,697.88	24,886.37	24,971.77	25,287.70	25,474.95	25,808.93
LOCALES	21,635.63	21,713.06	21,921.48	22,227.47	22,250.27	22,336.10	22,503.45	22,553.46	22,977.67
EXTRANJEROS	2,237.84	2,376.64	2,522.02	2,470.40	2,636.10	2,635.67	2,784.25	2,921.49	2,831.26
TOTAL DE INVERSIONES	8,146.67	8,118.86	8,033.75	8,379.30	8,664.54	8,534.93	9,259.71	9,606.73	9,961.45
TOTAL DE DEPOSITOS	27,934.89	27,959.49	28,258.92	28,479.39	29,305.94	29,852.87	30,339.32	30,765.36	31,466.42
LOCALES	25,633.15	25,714.79	25,937.90	26,061.85	26,810.99	27,207.84	27,669.74	28,058.64	28,637.95
DEPOSITOS DE OFICIALES	307.54	332.77	322.78	306.16	289.89	349.86	375.02	356.62	329.89
DEPOSITOS DE PARTICULARES	24,816.29	24,847.60	25,043.90	25,212.92	25,990.09	26,316.80	26,742.57	27,053.83	27,733.26
DEPOSITOS DE BANCOS	509.32	534.42	571.21	542.77	531.01	541.18	552.14	648.19	574.80
EXTRANJEROS	2,301.73	2,244.70	2,321.02	2,417.54	2,494.95	2,645.03	2,669.58	2,706.72	2,828.47
DEPOSITOS DE OFICIALES	0.00	0.08	0.11	0.70	0.54	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,711.93	1,672.38	1,728.60	1,795.62	1,885.73	1,993.59	2,031.09	2,059.84	2,121.18
DEPOSITOS DE BANCOS	589.81	572.24	592.30	621.22	608.68	651.44	638.49	646.88	707.29
PATRIMONIO TOTAL	3,535.71	3,604.47	3,685.97	3,863.44	3,737.34	3,830.83	4,217.31	4,374.38	4,246.31
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	38,474.59	38,488.52	38,719.54	39,015.50	38,681.14	38,910.45	39,491.09	39,912.15	40,554.57
ACTIVOS GENERADORES DE INGRESOS	32,362.64	32,413.35	32,774.21	33,147.84	32,785.53	32,857.63	33,512.33	34,079.43	34,660.65
TOTAL DE PRESTAMOS	24,248.24	24,271.55	24,521.89	24,760.48	24,379.92	24,530.74	24,865.60	25,086.41	25,347.65
TOTAL DE INVERSIONES	8,114.40	8,141.80	8,252.32	8,387.36	8,405.61	8,326.90	8,646.73	8,993.02	9,312.99
PATRIMONIO TOTAL	3,481.53	3,559.78	3,605.32	3,717.27	3,636.53	3,717.65	3,951.64	4,118.91	3,991.83
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,246.36	575.35	1,169.54	1,772.66	2,384.00	601.00	1,210.43	1,835.98	2,469.30
EGRESOS DE OPERACIONES	1,268.42	338.40	686.95	1,045.44	1,414.30	364.33	733.83	1,110.24	1,493.01
INGRESO NETO DE INTERESES	977.95	236.95	482.59	727.22	969.70	236.67	476.60	725.73	976.29

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OTROS INGRESOS	730.85	185.62	382.41	583.64	815.20	206.03	450.79	676.45	948.97
INGRESO DE OPERACIONES	1,708.79	422.57	865.00	1,310.86	1,784.90	442.70	927.39	1,402.18	1,925.25
EGRESOS GENERALES	916.32	211.72	434.05	666.32	900.50	224.04	463.11	703.11	941.22
UTILIDAD ANTES DE PROVISIONES	792.47	210.85	430.94	644.54	884.41	218.66	464.28	699.07	984.04
UTILIDAD DEL PERIODO	702.47	179.80	370.91	564.43	781.92	183.19	399.86	600.86	835.74
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	691.37	698.18	675.08	679.59	646.42	667.73	731.84	724.41	715.64
TOTAL PROVISIONES PARA PRESTAMOS	738.15	743.96	745.79	717.29	683.64	690.11	670.97	655.39	677.32
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.90	2.90	2.76	2.75	2.60	2.67	2.89	2.84	2.77
PROVISIONES / PRESTAMOS VENCIDOS (%)	106.77	106.56	110.47	105.55	105.76	103.35	91.68	90.47	94.65
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.09	3.09	3.05	2.90	2.75	2.76	2.65	2.57	2.62
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.31	9.51	9.61	9.96	9.49	9.60	10.38	10.66	10.18
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.04	11.19	11.35	11.68	11.14	11.43	12.21	12.47	11.87
PATRIMONIO / PRESTAMOS TOTALES (%)	14.81	14.96	15.08	15.64	15.02	15.34	16.68	17.17	16.45
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.66	10.56	11.32	9.94	10.29	11.67	10.30	9.39	9.75
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.58	7.79	8.35	7.30	7.66	8.73	7.69	7.04	7.35
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.83	39.60	39.75	39.37	39.86	40.26	40.82	40.62	41.41
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.17	2.22	2.26	2.27	2.38	2.23	2.39	2.35	2.41
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.83	1.87	1.92	1.93	2.02	1.88	2.03	2.01	2.06
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	20.18	20.20	20.58	20.25	21.50	19.71	20.24	19.45	20.94
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.94	7.10	7.14	7.13	7.27	7.32	7.22	7.18	7.12
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.92	4.18	4.19	4.21	4.31	4.44	4.38	4.34	4.31
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.02	2.92	2.94	2.93	2.96	2.88	2.84	2.84	2.82

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.62	50.10	50.18	50.83	50.45	50.61	49.94	50.14	48.89
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.26	2.29	2.33	2.35	2.49	2.51	2.69	2.65	2.74
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	8,691.00	8,730.00	8,760.00	8,833.00	8,904.00	9,045.00	9,084.00	8,989.00	8,997.00
NUMERO DE BANCOS	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
PRESTAMOS / EMPLEADOS	2.75	2.76	2.79	2.80	2.79	2.76	2.78	2.83	2.87
DEPOSITOS TOTALES / EMPLEADOS	3.21	3.20	3.23	3.22	3.29	3.30	3.34	3.42	3.50
UTILIDAD NETA / EMPLEADOS	0.08	0.02	0.04	0.06	0.09	0.02	0.04	0.07	0.09
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(2.52)	(3.00)	(1.94)	(1.17)	3.67	5.32	6.00	5.80	5.98
PRESTAMOS (%)	(3.04)	(1.49)	(0.64)	(0.50)	4.24	3.66	3.45	3.15	3.71
LOCALES (%)	(3.20)	(2.32)	(2.10)	(2.07)	2.84	2.87	2.65	1.47	3.27
EXTRANJEROS (%)	(1.47)	6.79	14.15	16.17	17.80	10.90	10.40	18.26	7.40
DEPOSITOS (%)	(2.23)	(2.55)	(2.01)	(2.12)	4.91	6.77	7.36	8.03	7.37
LOCALES (%)	(1.19)	(0.87)	(0.77)	(1.35)	4.59	5.81	6.68	7.66	6.81
EXTRANJEROS (%)	(12.47)	(18.43)	(13.98)	(9.77)	8.39	17.83	15.02	11.96	13.37
PATRIMONIO (%)	3.16	2.54	4.58	8.19	5.70	6.28	14.42	13.23	13.62
UTILIDAD NETA (%)	15.79	11.87	7.82	6.76	11.31	1.89	7.81	6.46	6.88
CLASIFICACION PRESTAMOS									
NORMAL	21,006.90	21,155.84	21,800.00	22,042.24	22,137.98	22,252.99	22,758.33	22,854.41	23,286.14
MENCION ESPECIAL	2,080.34	2,125.51	1,890.49	1,900.63	1,954.21	1,913.23	1,691.99	1,735.97	1,688.39
SUBNORMAL	866.27	887.23	856.11	841.05	876.69	869.26	876.80	855.13	805.24
DUDOSO	235.70	241.94	233.29	229.53	225.65	246.03	254.30	299.19	269.29
IRRECUPERABLE	422.42	423.15	409.40	401.72	375.47	380.36	377.25	385.64	437.20