

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	30,579.56	30,969.46	29,847.82	29,711.87	28,839.18	28,547.60	28,589.78	0.00	0.00
ACTIVOS LIQUIDOS	6,516.29	5,526.72	5,759.09	6,202.49	6,296.09	5,721.90	5,312.09	0.00	0.00
TOTAL DE PRESTAMOS	17,168.04	18,333.94	18,197.11	17,706.98	16,829.56	16,717.25	16,941.46	0.00	0.00
LOCALES	9,684.02	9,800.72	9,852.98	9,529.83	9,178.59	9,257.95	9,610.70	0.00	0.00
EXTRANJEROS	7,484.02	8,533.22	8,344.13	8,177.15	7,650.96	7,459.30	7,330.76	0.00	0.00
TOTAL DE INVERSIONES	5,346.91	5,488.16	4,568.12	4,409.69	4,340.80	4,786.30	4,952.78	0.00	0.00
TOTAL DE DEPOSITOS	21,467.96	21,894.92	22,175.23	22,375.71	21,555.75	21,360.64	21,009.35	0.00	0.00
LOCALES	10,102.70	9,907.58	10,208.64	10,316.91	10,327.52	10,656.08	10,348.46	0.00	0.00
DEPOSITOS DE OFICIALES	183.67	137.64	150.20	151.41	186.70	147.09	157.50	0.00	0.00
DEPOSITOS DE PARTICULARES	8,247.16	8,085.44	8,549.17	8,692.87	8,746.86	9,037.90	9,135.82	0.00	0.00
DEPOSITOS DE BANCOS	1,671.88	1,684.49	1,509.26	1,472.63	1,393.96	1,471.09	1,055.13	0.00	0.00
EXTRANJEROS	11,365.25	11,987.34	11,966.59	12,058.80	11,228.23	10,704.56	10,660.89	0.00	0.00
DEPOSITOS DE OFICIALES	15.46	18.89	11.97	17.32	19.26	43.10	55.11	0.00	0.00
DEPOSITOS DE PARTICULARES	5,427.42	6,770.91	6,720.63	7,105.49	7,965.57	7,919.74	7,890.21	0.00	0.00
DEPOSITOS DE BANCOS	5,922.36	5,197.54	5,233.99	4,936.00	3,243.39	2,741.72	2,715.58	0.00	0.00
PATRIMONIO TOTAL	4,853.35	4,911.46	3,942.10	3,919.16	3,850.15	3,922.20	3,949.69	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	28,034.58	29,113.06	26,912.35	27,247.50	27,379.04	27,517.48	29,218.80	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	20,954.12	22,249.75	20,578.67	20,816.74	20,126.23	20,966.50	22,329.73	0.00	0.00
TOTAL DE PRESTAMOS	16,063.83	16,940.30	16,139.40	16,279.40	15,655.44	16,201.90	17,569.28	0.00	0.00
TOTAL DE INVERSIONES	4,890.29	5,309.45	4,439.27	4,537.33	4,470.79	4,764.60	4,760.45	0.00	0.00
PATRIMONIO TOTAL	4,507.51	4,630.98	3,842.73	3,862.91	3,931.49	3,992.57	3,945.90	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,441.80	333.06	610.44	949.10	1,269.82	317.38	644.05	0.00	0.00
EGRESOS DE OPERACIONES	826.18	170.58	315.19	490.72	660.57	163.73	326.99	0.00	0.00
INGRESO NETO DE INTERESES	615.61	162.48	295.25	458.39	609.25	153.65	317.06	0.00	0.00

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OTROS INGRESOS	971.32	205.19	369.64	518.17	647.13	130.72	280.72	0.00	0.00
INGRESO DE OPERACIONES	1,586.94	367.67	664.89	976.56	1,256.38	284.37	597.78	0.00	0.00
EGRESOS GENERALES	682.67	208.62	354.91	485.94	723.50	158.83	331.84	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	904.27	159.05	309.97	490.62	532.88	125.54	265.94	0.00	0.00
UTILIDAD DEL PERIODO	744.37	119.95	259.71	387.52	386.08	117.36	232.98	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	292.65	243.15	243.29	302.51	257.09	246.21	242.21	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	273.58	308.60	274.07	272.65	263.89	247.39	252.10	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.70	1.33	1.34	1.71	1.53	1.47	1.43	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	93.49	126.92	112.65	90.13	102.64	100.48	104.08	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.59	1.68	1.51	1.54	1.57	1.48	1.49	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	15.87	15.86	13.21	13.19	13.35	13.74	13.82	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	21.56	20.62	17.32	17.72	18.19	18.24	18.04	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	28.27	26.79	21.66	22.13	22.88	23.46	23.31	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	30.35	25.24	25.97	27.72	29.21	26.79	25.28	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.31	17.85	19.29	20.88	21.83	20.04	18.58	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	55.26	50.31	46.57	47.43	49.35	49.19	48.86	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.55	2.16	2.52	2.48	1.92	2.24	2.09	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.66	1.65	1.93	1.90	1.41	1.71	1.59	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.51	10.36	13.52	13.38	9.82	11.76	11.81	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.88	5.99	5.93	6.08	6.31	6.06	5.77	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.94	3.07	3.06	3.14	3.28	3.12	2.93	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.94	2.92	2.87	2.94	3.03	2.93	2.84	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	43.02	56.74	53.38	49.76	57.59	55.85	55.51	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.64	3.69	3.59	3.32	3.22	2.49	2.51	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	7,056.00	6,738.00	6,782.00	6,859.00	6,995.00	6,904.00	7,500.00	0.00	0.00
NUMERO DE BANCOS	28.00	27.00	27.00	27.00	26.00	27.00	28.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2.43	2.72	2.68	2.58	2.41	2.42	2.26	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.04	3.25	3.27	3.26	3.08	3.09	2.80	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.11	0.02	0.04	0.06	0.06	0.02	0.03	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	16.30	10.65	1.84	(0.94)	(5.69)	(7.82)	(4.21)	0.00	0.00
PRESTAMOS (%)	11.01	14.29	5.14	(1.56)	(1.97)	(8.82)	(6.90)	0.00	0.00
LOCALES (%)	12.18	8.19	3.39	(4.32)	(5.22)	(5.54)	(2.46)	0.00	0.00
EXTRANJEROS (%)	9.54	22.21	7.30	1.87	2.23	(12.59)	(12.14)	0.00	0.00
DEPOSITOS (%)	18.79	15.80	10.55	9.44	0.41	(2.44)	(5.26)	0.00	0.00
LOCALES (%)	4.92	(2.12)	0.60	6.09	2.23	7.55	1.37	0.00	0.00
EXTRANJEROS (%)	34.59	36.44	20.75	12.49	(1.21)	(10.70)	(10.91)	0.00	0.00
PATRIMONIO (%)	14.94	11.22	(15.24)	(17.34)	(20.67)	(20.14)	0.19	0.00	0.00
UTILIDAD NETA (%)	46.80	(38.49)	(40.38)	(34.85)	(48.13)	(2.16)	(10.29)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	16,774.07	17,874.44	17,711.13	17,106.15	16,195.90	16,145.81	16,392.86	0.00	0.00
MENCION ESPECIAL	327.84	383.63	351.68	448.36	506.92	442.74	415.14	0.00	0.00
SUBNORMAL	151.97	135.43	196.46	198.26	141.03	143.49	156.86	0.00	0.00
DUDOSO	170.85	208.37	173.66	189.08	208.68	192.34	185.46	0.00	0.00
IRRECUPERABLE	16.89	40.67	38.26	37.78	40.91	40.25	43.23	0.00	0.00