

**BANCA EXTRANJERA PRIVADA**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas)**

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	30,519.74	31,522.32	32,254.66	33,583.78	35,104.83	35,913.57	36,722.23	36,959.29	37,693.64
ACTIVOS LIQUIDOS	5,092.79	4,865.29	4,509.10	4,427.97	5,805.30	5,917.27	5,852.86	5,396.15	5,947.04
TOTAL DE PRESTAMOS	18,703.79	19,413.78	20,648.10	21,801.20	22,279.20	22,473.98	23,592.48	24,497.84	25,152.17
LOCALES	10,054.69	10,215.83	10,785.18	11,704.62	11,975.73	11,747.35	12,590.15	13,205.23	13,297.29
EXTRANJEROS	8,649.10	9,197.95	9,862.92	10,096.58	10,303.48	10,726.63	11,002.32	11,292.61	11,854.88
TOTAL DE INVERSIONES	5,306.82	5,872.48	5,778.66	5,831.82	5,688.76	5,990.35	5,934.93	5,714.40	5,367.06
TOTAL DE DEPOSITOS	22,100.42	22,522.87	23,049.05	23,871.65	24,655.15	25,310.08	26,042.27	25,763.87	26,577.84
LOCALES	11,068.31	11,043.21	11,111.34	11,022.54	11,552.35	12,073.83	12,122.95	12,266.60	12,661.45
DEPOSITOS DE OFICIALES	150.66	160.12	141.40	141.49	124.46	126.99	41.71	41.24	42.67
DEPOSITOS DE PARTICULARES	9,939.36	10,015.32	10,061.77	9,996.45	10,323.61	10,822.26	10,963.24	11,137.23	11,413.15
DEPOSITOS DE BANCOS	978.28	867.77	908.16	884.59	1,104.28	1,124.59	1,118.01	1,088.13	1,205.63
EXTRANJEROS	11,032.11	11,479.65	11,937.71	12,849.11	13,102.80	13,236.25	13,919.32	13,497.27	13,916.39
DEPOSITOS DE OFICIALES	59.76	68.54	27.36	30.80	28.23	64.37	22.33	94.81	44.39
DEPOSITOS DE PARTICULARES	8,157.86	8,389.21	8,563.74	8,351.46	8,724.05	9,311.18	9,262.00	9,109.26	9,496.49
DEPOSITOS DE BANCOS	2,814.48	3,021.90	3,346.61	4,466.85	4,350.51	3,860.70	4,634.99	4,293.19	4,375.51
PATRIMONIO TOTAL	4,308.14	4,445.08	4,507.12	4,596.68	4,738.76	4,901.44	4,931.86	5,116.85	4,508.88
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	29,680.30	30,034.76	30,422.22	31,501.20	33,060.45	33,982.68	34,804.73	35,571.75	36,727.30
ACTIVOS GENERADORES DE INGRESOS	22,591.47	23,394.63	24,160.50	25,351.81	26,193.81	27,092.66	28,236.37	29,184.24	29,529.15
TOTAL DE PRESTAMOS	17,766.34	18,065.24	18,794.78	19,890.53	20,613.97	21,068.36	22,271.20	23,320.25	23,924.74
TOTAL DE INVERSIONES	4,825.13	5,329.39	5,365.72	5,461.28	5,579.85	6,024.30	5,965.17	5,863.99	5,604.41
PATRIMONIO TOTAL	4,080.13	4,183.30	4,228.41	4,354.99	4,555.28	4,707.24	4,763.81	4,899.40	4,669.79
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,325.93	349.52	704.98	1,077.46	1,458.00	390.48	783.13	1,214.85	1,632.69
EGRESOS DE OPERACIONES	657.01	157.37	316.29	479.37	648.56	171.31	346.86	542.40	731.16
INGRESO NETO DE INTERESES	668.92	192.15	388.69	598.09	809.45	219.17	436.27	672.45	901.53

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OTROS INGRESOS	712.29	179.03	400.98	620.60	805.77	224.29	468.71	689.75	918.54
INGRESO DE OPERACIONES	1,381.21	371.17	789.67	1,218.69	1,615.22	443.46	904.98	1,362.20	1,820.06
EGRESOS GENERALES	756.44	208.09	426.00	648.80	870.63	247.51	516.04	758.53	1,005.56
UTILIDAD ANTES DE PROVISIONES	624.77	163.08	363.67	569.89	744.59	195.95	388.94	603.67	814.50
UTILIDAD DEL PERIODO	542.58	139.12	311.29	480.73	628.72	169.79	324.83	505.19	678.23
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	204.46	199.97	207.57	195.19	191.56	175.21	178.48	196.36	180.65
TOTAL PROVISIONES PARA PRESTAMOS	253.96	263.04	255.64	266.08	292.78	277.85	293.16	306.41	289.40
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.09	1.03	1.01	0.90	0.86	0.78	0.76	0.80	0.72
PROVISIONES / PRESTAMOS VENCIDOS (%)	124.21	131.54	123.16	136.32	152.84	158.58	164.25	156.05	160.20
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.36	1.35	1.24	1.22	1.31	1.24	1.24	1.25	1.15
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	14.12	14.10	13.97	13.69	13.50	13.65	13.43	13.84	11.96
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.94	17.58	17.06	16.63	16.94	17.22	16.70	16.94	14.77
PATRIMONIO / PRESTAMOS TOTALES (%)	23.03	22.90	21.83	21.08	21.27	21.81	20.90	20.89	17.93
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.04	21.60	19.56	18.55	23.55	23.38	22.47	20.94	22.38
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.69	15.43	13.98	13.18	16.54	16.48	15.94	14.60	15.78
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.06	47.67	44.63	42.98	46.62	47.05	45.26	43.12	42.57
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.40	2.38	2.58	2.53	2.40	2.51	2.30	2.31	2.30
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.83	1.85	2.05	2.03	1.90	2.00	1.87	1.89	1.85
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.30	13.30	14.72	14.72	13.80	14.43	13.64	13.75	14.52
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.87	5.98	5.84	5.67	5.57	5.77	5.55	5.55	5.53
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.91	2.69	2.62	2.52	2.48	2.53	2.46	2.48	2.48
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.96	3.29	3.22	3.15	3.09	3.24	3.09	3.07	3.05

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.77	56.06	53.95	53.24	53.90	55.81	57.02	55.68	55.25
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.15	3.06	3.32	3.26	3.08	3.31	3.32	3.15	3.11
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	7,731.00	7,922.00	7,978.00	7,978.00	8,195.00	8,324.00	8,287.00	8,378.00	8,585.00
NUMERO DE BANCOS	29.00	29.00	30.00	30.00	30.00	29.00	29.00	30.00	31.00
PRESTAMOS / EMPLEADOS	2.42	2.45	2.59	2.73	2.72	2.70	2.85	2.92	2.93
DEPOSITOS TOTALES / EMPLEADOS	2.86	2.84	2.89	2.99	3.01	3.04	3.14	3.08	3.10
UTILIDAD NETA / EMPLEADOS	0.07	0.02	0.04	0.06	0.08	0.02	0.04	0.06	0.08
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.82	10.42	12.82	14.16	15.02	13.93	13.85	10.05	7.37
PRESTAMOS (%)	11.14	16.13	21.88	21.25	19.12	15.76	14.26	12.37	12.90
LOCALES (%)	9.55	10.35	12.22	17.64	19.11	14.99	16.74	12.82	11.04
EXTRANJEROS (%)	13.05	23.31	34.54	25.73	19.13	16.62	11.55	11.85	15.06
DEPOSITOS (%)	2.53	5.44	9.71	10.47	11.56	12.38	12.99	7.93	7.80
LOCALES (%)	7.18	3.63	7.37	4.34	4.37	9.33	9.10	11.29	9.60
EXTRANJEROS (%)	(1.75)	7.25	11.98	16.34	18.77	15.30	16.60	5.04	6.21
PATRIMONIO (%)	11.84	13.35	14.11	11.75	10.00	10.27	9.42	11.32	(4.85)
UTILIDAD NETA (%)	42.68	18.54	33.61	28.59	15.88	22.04	4.35	5.09	7.87
CLASIFICACION PRESTAMOS									
NORMAL	18,189.81	18,897.91	20,173.53	21,401.88	21,875.69	22,078.64	23,163.74	24,150.29	24,734.12
MENCION ESPECIAL	408.36	427.19	373.84	322.70	348.36	362.50	396.32	341.42	440.69
SUBNORMAL	172.02	172.84	165.00	149.30	149.60	131.54	131.96	112.94	97.16
DUDOSO	157.80	146.99	154.02	155.52	163.08	139.25	139.24	144.15	126.69
IRRECUPERABLE	29.75	31.88	37.36	37.89	35.26	39.89	54.38	55.44	42.90