

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	35,104.83	35,829.63	36,640.65	36,959.29	37,689.08	40,597.22	40,477.84	41,321.53	39,396.87
ACTIVOS LIQUIDOS	5,805.30	5,917.27	5,852.86	5,396.15	5,948.74	5,884.37	5,601.66	6,302.12	6,927.01
TOTAL DE PRESTAMOS	22,279.20	22,473.98	23,592.48	24,497.84	25,152.17	27,520.28	27,798.33	28,156.43	25,942.22
LOCALES	11,975.73	11,747.35	12,590.15	13,205.23	13,297.29	13,342.28	14,007.28	14,558.83	14,731.04
EXTRANJEROS	10,303.48	10,726.63	11,002.32	11,292.61	11,854.88	14,178.00	13,791.05	13,597.60	11,211.17
TOTAL DE INVERSIONES	5,688.76	5,993.59	5,936.81	5,714.40	5,367.06	5,746.34	5,716.65	5,512.86	5,273.65
TOTAL DE DEPOSITOS	24,655.15	25,310.08	26,042.27	25,763.87	26,576.88	29,118.44	29,131.46	29,345.24	27,190.77
LOCALES	11,552.35	12,073.83	12,122.95	12,266.60	12,661.45	12,695.24	12,750.22	13,022.16	13,420.30
DEPOSITOS DE OFICIALES	124.46	126.99	41.71	41.24	42.67	34.92	33.69	180.05	22.58
DEPOSITOS DE PARTICULARES	10,323.61	10,822.26	10,963.24	11,137.23	11,413.15	11,306.02	11,282.36	11,512.92	11,906.21
DEPOSITOS DE BANCOS	1,104.28	1,124.59	1,118.01	1,088.13	1,205.63	1,354.31	1,434.16	1,329.19	1,491.51
EXTRANJEROS	13,102.80	13,236.25	13,919.32	13,497.27	13,915.43	16,423.19	16,381.24	16,323.09	13,770.47
DEPOSITOS DE OFICIALES	28.23	64.37	22.33	94.81	44.39	51.70	74.66	57.76	93.91
DEPOSITOS DE PARTICULARES	8,724.05	9,311.18	9,262.00	9,109.26	9,494.76	9,898.36	10,072.80	10,365.26	8,369.94
DEPOSITOS DE BANCOS	4,350.51	3,860.70	4,634.99	4,293.19	4,376.28	6,473.13	6,233.78	5,900.07	5,306.62
PATRIMONIO TOTAL	4,738.76	4,901.44	4,931.86	5,116.85	4,508.21	4,691.12	4,722.80	4,778.40	4,604.15
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	33,060.45	33,940.71	34,763.94	35,571.75	36,725.02	38,213.42	38,559.24	39,140.41	38,542.97
ACTIVOS GENERADORES DE INGRESOS	26,193.81	27,094.28	28,237.31	29,184.24	29,529.15	30,867.10	31,522.13	31,940.76	30,867.55
TOTAL DE PRESTAMOS	20,613.97	21,068.36	22,271.20	23,320.25	23,924.74	24,997.13	25,695.40	26,327.14	25,547.19
TOTAL DE INVERSIONES	5,579.85	6,025.92	5,966.11	5,863.99	5,604.41	5,869.97	5,826.73	5,613.63	5,320.36
PATRIMONIO TOTAL	4,555.28	4,707.24	4,763.81	4,899.40	4,669.45	4,796.28	4,827.33	4,947.63	4,556.18
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,458.00	390.12	782.77	1,192.35	1,610.19	416.32	845.17	1,281.23	1,693.14
EGRESOS DE OPERACIONES	648.56	171.31	346.86	531.14	719.91	186.87	380.07	575.30	747.18
INGRESO NETO DE INTERESES	809.45	218.81	435.91	661.21	890.29	229.44	465.10	705.93	945.96

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OTROS INGRESOS	805.77	224.61	469.03	686.09	914.70	196.85	467.98	685.72	914.77
INGRESO DE OPERACIONES	1,615.22	443.42	904.94	1,347.30	1,804.99	426.30	933.08	1,391.65	1,860.74
EGRESOS GENERALES	870.63	247.47	516.00	756.00	1,002.83	244.33	555.18	882.85	1,153.16
UTILIDAD ANTES DE PROVISIONES	744.59	195.95	388.94	591.31	802.16	181.97	377.91	508.80	707.58
UTILIDAD DEL PERIODO	628.72	169.79	324.83	493.55	666.61	138.74	301.29	400.17	553.20
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	191.56	175.21	178.48	196.36	180.65	156.35	167.88	171.51	192.46
TOTAL PROVISIONES PARA PRESTAMOS	292.78	277.85	293.16	306.41	289.40	309.10	312.45	318.48	333.18
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.86	0.78	0.76	0.80	0.72	0.57	0.60	0.61	0.74
PROVISIONES / PRESTAMOS VENCIDOS (%)	152.84	158.58	164.25	156.05	160.20	197.70	186.12	185.69	173.11
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.31	1.24	1.24	1.25	1.15	1.12	1.12	1.13	1.28
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	13.50	13.68	13.46	13.84	11.96	11.56	11.67	11.56	11.69
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.94	17.22	16.70	16.94	14.77	14.10	14.09	14.19	14.75
PATRIMONIO / PRESTAMOS TOTALES (%)	21.27	21.81	20.90	20.89	17.92	17.05	16.99	16.97	17.75
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.55	23.38	22.47	20.94	22.38	20.21	19.23	21.48	25.48
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.54	16.52	15.97	14.60	15.78	14.49	13.84	15.25	17.58
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.62	47.06	45.27	43.12	42.58	39.94	38.85	40.26	44.87
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.40	2.51	2.30	2.25	2.26	1.80	1.91	1.67	1.79
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.90	2.00	1.87	1.85	1.82	1.45	1.56	1.36	1.44
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.80	14.43	13.64	13.43	14.28	11.57	12.48	10.78	12.14
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.57	5.76	5.54	5.45	5.45	5.39	5.36	5.35	5.49
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.48	2.53	2.46	2.43	2.44	2.42	2.41	2.40	2.42
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.09	3.23	3.09	3.02	3.01	2.97	2.95	2.95	3.06

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.90	55.81	57.02	56.11	55.56	57.31	59.50	63.44	61.97
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.08	3.32	3.32	3.13	3.10	2.55	2.97	2.86	2.96
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	8,195.00	8,324.00	8,287.00	8,378.00	8,585.00	8,696.00	8,875.00	9,043.00	9,131.00
NUMERO DE BANCOS	30.00	29.00	29.00	30.00	31.00	36.00	36.00	36.00	36.00
PRESTAMOS / EMPLEADOS	2.72	2.70	2.85	2.92	2.93	3.16	3.13	3.11	2.84
DEPOSITOS TOTALES / EMPLEADOS	3.01	3.04	3.14	3.08	3.10	3.35	3.28	3.25	2.98
UTILIDAD NETA / EMPLEADOS	0.08	0.02	0.04	0.06	0.08	0.02	0.03	0.04	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	15.02	13.66	13.60	10.05	7.36	13.31	10.47	11.80	4.53
PRESTAMOS (%)	19.12	15.76	14.26	12.37	12.90	22.45	17.83	14.93	3.14
LOCALES (%)	19.11	14.99	16.74	12.82	11.04	13.58	11.26	10.25	10.78
EXTRANJEROS (%)	19.13	16.62	11.55	11.85	15.06	32.18	25.35	20.41	(5.43)
DEPOSITOS (%)	11.56	12.38	12.99	7.93	7.79	15.05	11.86	13.90	2.31
LOCALES (%)	4.37	9.33	9.10	11.29	9.60	5.15	5.17	6.16	5.99
EXTRANJEROS (%)	18.77	15.30	16.60	5.04	6.20	24.08	17.69	20.94	(1.04)
PATRIMONIO (%)	10.00	10.27	9.42	11.32	(4.87)	(4.29)	(4.24)	(6.61)	2.13
UTILIDAD NETA (%)	15.88	22.04	4.35	2.67	6.03	(18.29)	(7.25)	(18.92)	(17.01)
CLASIFICACION PRESTAMOS									
NORMAL	21,875.69	22,078.64	23,163.74	24,150.29	24,734.12	27,168.00	27,474.88	27,673.47	25,382.19
MENCION ESPECIAL	348.36	362.50	396.32	341.42	440.69	411.59	387.83	509.74	527.67
SUBNORMAL	149.60	131.54	131.96	112.94	97.16	97.04	98.60	145.44	188.79
DUDOSO	163.08	139.25	139.24	144.15	126.69	114.31	113.83	112.24	135.42
IRRECUPERABLE	35.26	39.89	54.38	55.44	42.90	38.44	35.65	34.02	41.33