

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2012 | 2013 | | | | 2014 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 37,689.08 | 40,597.22 | 40,477.84 | 41,321.53 | 39,384.11 | 40,093.57 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 5,948.74 | 5,884.37 | 5,601.66 | 6,302.12 | 6,924.99 | 7,836.29 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 25,152.17 | 27,520.28 | 27,798.33 | 28,156.43 | 25,939.75 | 25,436.61 | 0.00 | 0.00 | 0.00 |
| LOCALES | 13,297.29 | 13,342.28 | 14,007.28 | 14,558.83 | 14,728.66 | 14,349.44 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 11,854.88 | 14,178.00 | 13,791.05 | 13,597.60 | 11,211.10 | 11,087.17 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 5,367.06 | 5,746.34 | 5,716.65 | 5,512.86 | 5,273.65 | 5,547.37 | 0.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 26,576.88 | 29,118.44 | 29,131.46 | 29,345.24 | 27,193.62 | 28,070.16 | 0.00 | 0.00 | 0.00 |
| LOCALES | 12,661.45 | 12,695.24 | 12,750.22 | 13,022.16 | 13,422.99 | 14,033.34 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 42.67 | 34.92 | 33.69 | 180.05 | 22.58 | 60.66 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 11,413.15 | 11,306.02 | 11,282.36 | 11,512.92 | 11,908.90 | 12,215.75 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 1,205.63 | 1,354.31 | 1,434.16 | 1,329.19 | 1,491.51 | 1,756.92 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 13,915.43 | 16,423.19 | 16,381.24 | 16,323.09 | 13,770.63 | 14,036.82 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 44.39 | 51.70 | 74.66 | 57.76 | 93.91 | 152.67 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 9,494.76 | 9,898.36 | 10,072.80 | 10,365.26 | 8,370.11 | 8,506.33 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 4,376.28 | 6,473.13 | 6,233.78 | 5,900.07 | 5,306.62 | 5,377.83 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 4,508.21 | 4,691.12 | 4,722.80 | 4,778.40 | 4,603.23 | 4,741.64 | 0.00 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 36,725.02 | 38,213.42 | 38,559.24 | 39,140.41 | 38,536.59 | 40,345.40 | 0.00 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 29,529.15 | 30,867.10 | 31,522.13 | 31,940.76 | 30,866.32 | 32,125.30 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 23,924.74 | 24,997.13 | 25,695.40 | 26,327.14 | 25,545.96 | 26,478.45 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 5,604.41 | 5,869.97 | 5,826.73 | 5,613.63 | 5,320.36 | 5,646.85 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 4,669.45 | 4,796.28 | 4,827.33 | 4,947.63 | 4,555.72 | 4,716.38 | 0.00 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 1,610.19 | 416.32 | 845.17 | 1,281.23 | 1,693.47 | 403.07 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 719.91 | 186.87 | 380.07 | 575.30 | 747.38 | 161.73 | 0.00 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 890.29 | 229.44 | 465.10 | 705.93 | 946.09 | 241.33 | 0.00 | 0.00 | 0.00 |

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| OTROS INGRESOS | 914.70 | 196.85 | 467.98 | 685.72 | 914.18 | 229.97 | 0.00 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 1,804.99 | 426.30 | 933.08 | 1,391.65 | 1,860.27 | 471.30 | 0.00 | 0.00 | 0.00 |
| EGRESOS GENERALES | 1,002.83 | 244.33 | 555.18 | 882.85 | 1,152.34 | 249.76 | 0.00 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 802.16 | 181.97 | 377.91 | 508.80 | 707.93 | 221.54 | 0.00 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 666.61 | 138.74 | 301.29 | 400.17 | 551.15 | 195.13 | 0.00 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 180.65 | 156.35 | 167.88 | 171.51 | 192.46 | 200.74 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 289.40 | 309.10 | 312.45 | 318.48 | 335.65 | 333.88 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.72 | 0.57 | 0.60 | 0.61 | 0.74 | 0.79 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 160.20 | 197.70 | 186.12 | 185.69 | 174.40 | 166.32 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.15 | 1.12 | 1.12 | 1.13 | 1.29 | 1.31 | 0.00 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.96 | 11.56 | 11.67 | 11.56 | 11.69 | 11.83 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.77 | 14.10 | 14.09 | 14.19 | 14.75 | 15.30 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 17.92 | 17.05 | 16.99 | 16.97 | 17.75 | 18.64 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 22.38 | 20.21 | 19.23 | 21.48 | 25.47 | 27.92 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 15.78 | 14.49 | 13.84 | 15.25 | 17.58 | 19.54 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 42.58 | 39.94 | 38.85 | 40.26 | 44.86 | 47.68 | 0.00 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.26 | 1.80 | 1.91 | 1.67 | 1.79 | 2.43 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.82 | 1.45 | 1.56 | 1.36 | 1.43 | 1.93 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 14.28 | 11.57 | 12.48 | 10.78 | 12.10 | 16.55 | 0.00 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.45 | 5.39 | 5.36 | 5.35 | 5.49 | 5.02 | 0.00 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.44 | 2.42 | 2.41 | 2.40 | 2.42 | 2.01 | 0.00 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.01 | 2.97 | 2.95 | 2.95 | 3.07 | 3.00 | 0.00 | 0.00 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 55.56 | 57.31 | 59.50 | 63.44 | 61.94 | 52.99 | 0.00 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.10 | 2.55 | 2.97 | 2.86 | 2.96 | 2.86 | 0.00 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 8,585.00 | 8,696.00 | 8,875.00 | 9,043.00 | 9,131.00 | 9,305.00 | 0.00 | 0.00 | 0.00 |
| NUMERO DE BANCOS | 31.00 | 36.00 | 36.00 | 36.00 | 36.00 | 36.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 2.93 | 3.16 | 3.13 | 3.11 | 2.84 | 2.73 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 3.10 | 3.35 | 3.28 | 3.25 | 2.98 | 3.02 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.08 | 0.02 | 0.03 | 0.04 | 0.06 | 0.02 | 0.00 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 7.36 | 13.31 | 10.47 | 11.80 | 4.50 | (1.24) | 0.00 | 0.00 | 0.00 |
| PRESTAMOS (%) | 12.90 | 22.45 | 17.83 | 14.93 | 3.13 | (7.57) | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | 11.04 | 13.58 | 11.26 | 10.25 | 10.76 | 7.55 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 15.06 | 32.18 | 25.35 | 20.41 | (5.43) | (21.80) | 0.00 | 0.00 | 0.00 |
| DEPOSITOS (%) | 7.79 | 15.05 | 11.86 | 13.90 | 2.32 | (3.60) | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | 9.60 | 5.15 | 5.17 | 6.16 | 6.01 | 10.54 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 6.20 | 24.08 | 17.69 | 20.94 | (1.04) | (14.53) | 0.00 | 0.00 | 0.00 |
| PATRIMONIO (%) | (4.87) | (4.29) | (4.24) | (6.61) | 2.11 | 1.08 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | 6.03 | (18.29) | (7.25) | (18.92) | (17.32) | 40.64 | 0.00 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 24,734.12 | 27,168.00 | 27,474.88 | 27,673.47 | 25,404.84 | 24,883.71 | 0.00 | 0.00 | 0.00 |
| MENCION ESPECIAL | 440.69 | 411.59 | 387.83 | 509.74 | 503.29 | 524.40 | 0.00 | 0.00 | 0.00 |
| SUBNORMAL | 97.16 | 97.04 | 98.60 | 145.44 | 190.47 | 155.43 | 0.00 | 0.00 | 0.00 |
| DUDOSO | 126.69 | 114.31 | 113.83 | 112.24 | 134.92 | 145.10 | 0.00 | 0.00 | 0.00 |
| IRRECUPERABLE | 42.90 | 38.44 | 35.65 | 34.02 | 41.88 | 61.85 | 0.00 | 0.00 | 0.00 |