

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	40,092.34	41,750.89	0.00	0.00
ACTIVOS LIQUIDOS	5,948.74	5,884.37	5,601.66	6,302.12	6,924.99	7,836.29	8,099.66	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	26,693.11	0.00	0.00
LOCALES	13,297.29	13,342.28	14,007.28	14,558.83	14,728.66	14,349.44	14,642.38	0.00	0.00
EXTRANJEROS	11,854.88	14,178.00	13,791.05	13,597.60	11,211.10	11,087.17	12,050.73	0.00	0.00
TOTAL DE INVERSIONES	5,367.06	5,746.34	5,716.65	5,512.86	5,273.65	5,546.14	5,632.01	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	29,680.66	0.00	0.00
LOCALES	12,661.45	12,695.24	12,750.22	13,022.16	13,422.99	14,033.34	14,310.69	0.00	0.00
DEPOSITOS DE OFICIALES	42.67	34.92	33.69	180.05	22.58	60.66	77.38	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	12,356.41	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	1,876.91	0.00	0.00
EXTRANJEROS	13,915.43	16,423.19	16,381.24	16,323.09	13,770.63	14,036.82	15,369.97	0.00	0.00
DEPOSITOS DE OFICIALES	44.39	51.70	74.66	57.76	93.91	152.67	56.10	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	9,254.72	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	6,059.15	0.00	0.00
PATRIMONIO TOTAL	4,508.21	4,691.12	4,722.80	4,778.40	4,603.23	4,740.41	4,888.04	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	40,344.78	41,114.36	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	29,529.15	30,867.10	31,522.13	31,940.76	30,866.32	32,124.68	32,920.05	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	27,245.72	0.00	0.00
TOTAL DE INVERSIONES	5,604.41	5,869.97	5,826.73	5,613.63	5,320.36	5,646.24	5,674.33	0.00	0.00
PATRIMONIO TOTAL	4,669.45	4,796.28	4,827.33	4,947.63	4,555.72	4,715.76	4,805.42	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	818.55	0.00	0.00
EGRESOS DE OPERACIONES	719.91	186.87	380.07	575.30	747.38	161.73	333.89	0.00	0.00
INGRESO NETO DE INTERESES	890.29	229.44	465.10	705.93	946.09	241.33	484.66	0.00	0.00

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OTROS INGRESOS	914.70	196.85	467.98	685.72	914.18	227.95	440.11	0.00	0.00
INGRESO DE OPERACIONES	1,804.99	426.30	933.08	1,391.65	1,860.27	469.28	924.77	0.00	0.00
EGRESOS GENERALES	1,002.83	244.33	555.18	882.85	1,152.34	249.76	486.45	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	802.16	181.97	377.91	508.80	707.93	219.52	438.32	0.00	0.00
UTILIDAD DEL PERIODO	666.61	138.74	301.29	400.17	551.15	193.11	361.57	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	180.65	156.35	167.88	171.51	192.46	200.74	199.27	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	289.40	309.10	312.45	318.48	335.65	333.88	350.19	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.72	0.57	0.60	0.61	0.74	0.79	0.75	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	160.20	197.70	186.12	185.69	174.40	166.32	175.73	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.15	1.12	1.12	1.13	1.29	1.31	1.31	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.96	11.56	11.67	11.56	11.69	11.82	11.71	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.77	14.10	14.09	14.19	14.75	15.30	15.12	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.92	17.05	16.99	16.97	17.75	18.64	18.31	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.38	20.21	19.23	21.48	25.47	27.92	27.29	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.78	14.49	13.84	15.25	17.58	19.55	19.40	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.58	39.94	38.85	40.26	44.86	47.67	46.26	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.26	1.80	1.91	1.67	1.79	2.40	2.20	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.82	1.45	1.56	1.36	1.43	1.91	1.76	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.28	11.57	12.48	10.78	12.10	16.38	15.05	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.45	5.39	5.36	5.35	5.49	5.02	4.97	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.44	2.42	2.41	2.40	2.42	2.01	2.03	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	2.94	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.56	57.31	59.50	63.44	61.94	53.22	52.60	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.10	2.55	2.97	2.86	2.96	2.84	2.67	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	9,435.00	0.00	0.00
NUMERO DE BANCOS	31.00	36.00	36.00	36.00	36.00	36.00	36.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2.93	3.16	3.13	3.11	2.84	2.73	2.83	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.10	3.35	3.28	3.25	2.98	3.02	3.15	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.08	0.02	0.03	0.04	0.06	0.02	0.04	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.36	13.31	10.47	11.80	4.50	(1.24)	3.15	0.00	0.00
PRESTAMOS (%)	12.90	22.45	17.83	14.93	3.13	(7.57)	(3.98)	0.00	0.00
LOCALES (%)	11.04	13.58	11.26	10.25	10.76	7.55	4.53	0.00	0.00
EXTRANJEROS (%)	15.06	32.18	25.35	20.41	(5.43)	(21.80)	(12.62)	0.00	0.00
DEPOSITOS (%)	7.79	15.05	11.86	13.90	2.32	(3.60)	1.89	0.00	0.00
LOCALES (%)	9.60	5.15	5.17	6.16	6.01	10.54	12.24	0.00	0.00
EXTRANJEROS (%)	6.20	24.08	17.69	20.94	(1.04)	(14.53)	(6.17)	0.00	0.00
PATRIMONIO (%)	(4.87)	(4.29)	(4.24)	(6.61)	2.11	1.05	3.50	0.00	0.00
UTILIDAD NETA (%)	6.03	(18.29)	(7.25)	(18.92)	(17.32)	39.19	20.01	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	24,734.12	27,168.00	27,474.88	27,673.47	25,404.84	24,886.93	26,201.97	0.00	0.00
MENCION ESPECIAL	440.69	411.59	387.83	509.74	503.29	524.40	451.43	0.00	0.00
SUBNORMAL	97.16	97.04	98.60	145.44	190.47	157.24	186.53	0.00	0.00
DUDOSO	126.69	114.31	113.83	112.24	134.92	148.33	154.90	0.00	0.00
IRRECUPERABLE	42.90	38.44	35.65	34.02	41.88	53.60	48.47	0.00	0.00