

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2013	2014				2015			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	39,384.11	40,092.47	41,750.89	43,014.96	44,708.10	45,435.16	47,846.25	0.00	0.00
ACTIVOS LIQUIDOS	6,924.99	7,836.29	8,099.66	7,860.83	8,920.72	8,956.03	8,771.51	0.00	0.00
TOTAL DE PRESTAMOS	25,939.75	25,507.28	26,763.78	28,010.18	28,659.71	29,023.39	30,452.43	0.00	0.00
LOCALES	14,728.66	14,419.86	14,713.05	15,393.83	15,507.54	16,150.52	16,180.30	0.00	0.00
EXTRANJEROS	11,211.10	11,087.42	12,050.73	12,616.35	13,152.17	12,872.87	14,272.12	0.00	0.00
TOTAL DE INVERSIONES	5,273.65	5,546.14	5,632.01	5,784.04	5,839.43	6,139.00	6,546.76	0.00	0.00
TOTAL DE DEPOSITOS	27,193.62	28,070.16	29,680.66	30,974.55	31,554.97	31,930.13	33,405.27	0.00	0.00
LOCALES	13,422.99	14,033.34	14,310.69	14,870.70	14,506.17	14,420.61	14,204.32	0.00	0.00
DEPOSITOS DE OFICIALES	22.58	60.66	77.38	140.38	96.95	96.62	111.87	0.00	0.00
DEPOSITOS DE PARTICULARES	11,908.90	12,215.75	12,356.41	12,458.52	12,660.99	12,509.16	12,373.58	0.00	0.00
DEPOSITOS DE BANCOS	1,491.51	1,756.92	1,876.91	2,271.79	1,748.23	1,814.82	1,718.86	0.00	0.00
EXTRANJEROS	13,770.63	14,036.82	15,369.97	16,103.85	17,048.81	17,509.52	19,200.96	0.00	0.00
DEPOSITOS DE OFICIALES	93.91	152.67	56.10	58.11	1,704.22	1,332.96	487.69	0.00	0.00
DEPOSITOS DE PARTICULARES	8,370.11	8,506.33	8,786.96	9,420.24	9,594.05	9,889.10	9,763.33	0.00	0.00
DEPOSITOS DE BANCOS	5,306.62	5,377.83	6,526.91	6,625.51	5,750.53	6,287.47	8,949.94	0.00	0.00
PATRIMONIO TOTAL	4,603.23	4,740.41	4,888.04	5,116.57	5,204.88	5,370.70	5,574.15	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	38,536.59	40,344.84	41,114.36	42,168.24	42,046.10	42,763.82	44,798.57	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	30,866.32	32,160.02	32,955.38	33,731.76	32,856.27	33,107.90	34,697.49	0.00	0.00
TOTAL DE PRESTAMOS	25,545.96	26,513.78	27,281.05	28,083.30	27,299.73	27,265.34	28,608.10	0.00	0.00
TOTAL DE INVERSIONES	5,320.36	5,646.24	5,674.33	5,648.45	5,556.54	5,842.57	6,089.38	0.00	0.00
PATRIMONIO TOTAL	4,555.72	4,715.76	4,805.42	4,947.49	4,904.06	5,055.55	5,231.10	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,693.47	402.95	818.55	1,247.07	1,685.64	437.77	882.26	0.00	0.00
EGRESOS DE OPERACIONES	747.38	161.73	333.89	512.31	691.91	176.00	353.14	0.00	0.00
INGRESO NETO DE INTERESES	946.09	241.22	484.65	734.76	993.73	261.78	529.12	0.00	0.00

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OTROS INGRESOS	914.18	226.71	438.40	665.85	905.90	240.05	470.93	0.00	0.00
INGRESO DE OPERACIONES	1,860.27	467.93	923.05	1,400.61	1,899.63	501.83	1,000.04	0.00	0.00
EGRESOS GENERALES	1,152.34	248.41	484.73	758.35	1,037.49	289.56	581.44	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	707.93	219.52	438.32	642.25	862.14	212.27	418.60	0.00	0.00
UTILIDAD DEL PERIODO	551.15	193.11	361.57	532.88	703.97	177.07	347.48	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	192.46	200.74	199.27	206.85	296.28	242.89	281.12	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	335.65	333.88	350.19	228.61	217.10	219.06	203.55	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.74	0.79	0.74	0.74	1.03	0.84	0.92	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	174.40	166.32	175.73	110.52	73.27	90.19	72.41	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.29	1.31	1.31	0.82	0.76	0.75	0.67	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.69	11.82	11.71	11.89	11.64	11.82	11.65	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.75	15.27	15.09	15.14	15.09	15.27	15.07	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.75	18.58	18.26	18.27	18.16	18.50	18.30	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.47	27.92	27.29	25.38	28.27	28.05	26.26	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.58	19.55	19.40	18.27	19.95	19.71	18.33	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.86	47.67	46.26	44.05	46.78	47.28	45.86	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.79	2.40	2.19	2.11	2.14	2.14	2.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.43	1.91	1.76	1.68	1.67	1.66	1.55	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.10	16.38	15.05	14.36	14.35	14.01	13.28	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.49	5.01	4.97	4.93	5.13	5.29	5.09	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.42	2.01	2.03	2.03	2.11	2.13	2.04	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.07	3.00	2.94	2.90	3.02	3.16	3.05	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	61.94	53.09	52.51	54.14	54.62	57.70	58.14	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.96	2.82	2.66	2.63	2.76	2.90	2.71	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	9,131.00	9,305.00	9,435.00	9,645.00	9,663.00	9,706.00	9,729.00	0.00	0.00
NUMERO DE BANCOS	36.00	37.00	37.00	36.00	34.00	34.00	34.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2.84	2.74	2.84	2.90	2.97	2.99	3.13	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.98	3.02	3.15	3.21	3.27	3.29	3.43	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.04	0.06	0.07	0.02	0.04	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	4.50	(1.24)	3.15	4.10	13.52	13.33	14.60	0.00	0.00
PRESTAMOS (%)	3.13	(7.31)	(3.72)	(0.52)	10.49	13.78	13.78	0.00	0.00
LOCALES (%)	10.76	8.08	5.04	5.74	5.29	12.00	9.97	0.00	0.00
EXTRANJEROS (%)	(5.43)	(21.80)	(12.62)	(7.22)	17.31	16.10	18.43	0.00	0.00
DEPOSITOS (%)	2.32	(3.60)	1.89	5.55	16.04	13.75	12.55	0.00	0.00
LOCALES (%)	6.01	10.54	12.24	14.20	8.07	2.76	(0.74)	0.00	0.00
EXTRANJEROS (%)	(1.04)	(14.53)	(6.17)	(1.34)	23.81	24.74	24.93	0.00	0.00
PATRIMONIO (%)	2.11	1.05	3.50	7.08	13.07	13.30	14.04	0.00	0.00
UTILIDAD NETA (%)	(17.32)	39.19	20.01	33.16	27.73	(8.31)	(3.90)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	25,404.84	24,956.41	26,272.63	27,376.35	28,154.57	28,377.91	29,712.67	0.00	0.00
MENCION ESPECIAL	503.29	524.95	451.43	455.53	369.86	497.72	541.52	0.00	0.00
SUBNORMAL	190.47	157.56	186.53	184.18	162.93	139.01	176.15	0.00	0.00
DUDOSO	134.92	148.64	154.90	165.72	112.33	142.31	106.89	0.00	0.00
IRRECUPERABLE	41.88	53.60	48.47	57.02	77.11	85.50	118.76	0.00	0.00