

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2014 | 2015 | | | | 2016 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 44,708.10 | 45,435.16 | 47,846.25 | 48,382.41 | 47,650.77 | 46,671.65 | 47,138.74 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 8,920.72 | 8,956.03 | 8,771.51 | 8,420.44 | 8,591.69 | 7,687.33 | 7,912.19 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 28,659.71 | 29,023.39 | 30,452.43 | 31,213.09 | 31,374.18 | 30,891.58 | 31,500.92 | 0.00 | 0.00 |
| LOCALES | 15,507.54 | 16,150.52 | 16,178.70 | 16,874.21 | 17,128.21 | 17,286.47 | 17,466.67 | 0.00 | 0.00 |
| EXTRANJEROS | 13,152.17 | 12,872.87 | 14,273.72 | 14,338.88 | 14,245.97 | 13,605.11 | 14,034.25 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 5,839.43 | 6,139.00 | 6,546.76 | 6,580.22 | 6,500.74 | 6,786.12 | 6,482.38 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 31,554.97 | 31,930.13 | 33,405.27 | 34,163.01 | 33,564.21 | 32,981.18 | 33,473.04 | 0.00 | 0.00 |
| LOCALES | 14,506.17 | 14,420.61 | 14,204.32 | 14,724.70 | 14,922.22 | 14,420.60 | 14,346.15 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 96.95 | 96.62 | 111.87 | 111.79 | 146.28 | 127.71 | 157.71 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 12,660.99 | 12,509.16 | 12,373.58 | 12,750.70 | 13,205.24 | 13,138.35 | 12,944.83 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 1,748.23 | 1,814.82 | 1,718.86 | 1,862.20 | 1,570.70 | 1,154.54 | 1,243.60 | 0.00 | 0.00 |
| EXTRANJEROS | 17,048.81 | 17,509.52 | 19,200.96 | 19,438.31 | 18,641.98 | 18,560.59 | 19,126.89 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 1,704.22 | 1,332.96 | 487.69 | 1,351.64 | 838.85 | 142.38 | 177.32 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 9,594.05 | 9,889.10 | 9,763.33 | 9,962.95 | 10,607.04 | 10,487.17 | 10,433.40 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 5,750.53 | 6,287.47 | 8,949.94 | 8,123.72 | 7,196.10 | 7,931.04 | 8,516.17 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 5,204.88 | 5,370.70 | 5,574.15 | 5,699.47 | 5,774.01 | 5,962.13 | 6,090.63 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 42,046.10 | 42,763.82 | 44,798.57 | 45,698.68 | 46,179.44 | 46,053.41 | 47,492.49 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 32,856.27 | 33,107.90 | 34,697.49 | 35,793.77 | 36,187.03 | 36,420.05 | 37,491.25 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 27,299.73 | 27,265.34 | 28,608.10 | 29,611.63 | 30,016.94 | 29,957.49 | 30,976.68 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 5,556.54 | 5,842.57 | 6,089.38 | 6,182.13 | 6,170.08 | 6,462.56 | 6,514.57 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 4,904.06 | 5,055.55 | 5,231.10 | 5,408.02 | 5,489.44 | 5,666.42 | 5,832.39 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 1,685.64 | 437.77 | 882.26 | 1,342.13 | 1,782.22 | 460.46 | 934.79 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 691.91 | 176.00 | 353.14 | 540.03 | 729.66 | 192.02 | 389.76 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 993.73 | 261.78 | 529.12 | 802.11 | 1,052.56 | 268.44 | 545.04 | 0.00 | 0.00 |

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| OTROS INGRESOS | 905.90 | 240.05 | 470.93 | 809.44 | 1,114.93 | 269.46 | 546.88 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 1,899.63 | 501.83 | 1,000.04 | 1,611.55 | 2,167.49 | 537.90 | 1,091.91 | 0.00 | 0.00 |
| EGRESOS GENERALES | 1,037.49 | 289.56 | 581.44 | 920.83 | 1,266.18 | 327.94 | 631.69 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 862.14 | 212.27 | 418.60 | 690.72 | 901.31 | 209.96 | 460.22 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 703.97 | 177.07 | 347.48 | 593.22 | 737.19 | 160.57 | 325.11 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 296.28 | 242.89 | 281.12 | 257.51 | 335.78 | 411.71 | 354.07 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 217.10 | 219.06 | 203.55 | 221.46 | 242.13 | 251.25 | 305.15 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.03 | 0.84 | 0.92 | 0.82 | 1.07 | 1.33 | 1.12 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 73.27 | 90.19 | 72.41 | 86.00 | 72.11 | 61.03 | 86.19 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.76 | 0.75 | 0.67 | 0.71 | 0.77 | 0.81 | 0.97 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.64 | 11.82 | 11.65 | 11.78 | 12.12 | 12.77 | 12.92 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 15.09 | 15.27 | 15.07 | 15.08 | 15.24 | 15.82 | 16.04 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 18.16 | 18.50 | 18.30 | 18.26 | 18.40 | 19.30 | 19.33 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 28.27 | 28.05 | 26.26 | 24.65 | 25.60 | 23.31 | 23.64 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 19.95 | 19.71 | 18.33 | 17.40 | 18.03 | 16.47 | 16.78 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 46.78 | 47.28 | 45.86 | 43.91 | 44.97 | 43.88 | 43.00 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.14 | 2.14 | 2.00 | 2.21 | 2.04 | 1.76 | 1.73 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.67 | 1.66 | 1.55 | 1.73 | 1.60 | 1.39 | 1.37 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 14.35 | 14.01 | 13.28 | 14.63 | 13.43 | 11.33 | 11.15 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.13 | 5.29 | 5.09 | 5.00 | 4.93 | 5.06 | 4.99 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.11 | 2.13 | 2.04 | 2.01 | 2.02 | 2.11 | 2.08 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.02 | 3.16 | 3.05 | 2.99 | 2.91 | 2.95 | 2.91 | 0.00 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 54.62 | 57.70 | 58.14 | 57.14 | 58.42 | 60.97 | 57.85 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.76 | 2.90 | 2.71 | 3.02 | 3.08 | 2.96 | 2.92 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 9,663.00 | 9,706.00 | 9,729.00 | 9,854.00 | 9,771.00 | 9,931.00 | 9,823.00 | 0.00 | 0.00 |
| NUMERO DE BANCOS | 34.00 | 35.00 | 35.00 | 34.00 | 34.00 | 35.00 | 35.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 2.97 | 2.99 | 3.13 | 3.17 | 3.21 | 3.11 | 3.21 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 3.27 | 3.29 | 3.43 | 3.47 | 3.44 | 3.32 | 3.41 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.07 | 0.02 | 0.04 | 0.06 | 0.08 | 0.02 | 0.03 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 13.52 | 13.33 | 14.60 | 12.48 | 6.58 | 2.72 | (1.48) | 0.00 | 0.00 |
| PRESTAMOS (%) | 10.49 | 13.78 | 13.78 | 11.43 | 9.47 | 6.44 | 3.44 | 0.00 | 0.00 |
| LOCALES (%) | 5.29 | 12.00 | 9.96 | 9.62 | 10.45 | 7.03 | 7.96 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 17.31 | 16.10 | 18.45 | 13.65 | 8.32 | 5.69 | (1.68) | 0.00 | 0.00 |
| DEPOSITOS (%) | 16.04 | 13.75 | 12.55 | 10.29 | 6.37 | 3.29 | 0.20 | 0.00 | 0.00 |
| LOCALES (%) | 8.07 | 2.76 | (0.74) | (0.98) | 2.87 | 0.00 | 1.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 23.81 | 24.74 | 24.93 | 20.71 | 9.34 | 6.00 | (0.39) | 0.00 | 0.00 |
| PATRIMONIO (%) | 13.07 | 13.30 | 14.04 | 11.39 | 10.93 | 11.01 | 9.27 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | 27.73 | (8.31) | (3.90) | 11.32 | 4.72 | (9.32) | (6.44) | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 28,154.57 | 28,377.91 | 29,712.67 | 30,427.70 | 30,303.49 | 29,676.23 | 30,035.84 | 0.00 | 0.00 |
| MENCION ESPECIAL | 369.86 | 497.72 | 541.52 | 571.47 | 748.48 | 859.01 | 1,026.56 | 0.00 | 0.00 |
| SUBNORMAL | 162.93 | 139.01 | 176.15 | 181.41 | 288.04 | 284.04 | 376.96 | 0.00 | 0.00 |
| DUDOSO | 112.33 | 142.31 | 106.89 | 175.87 | 189.02 | 211.69 | 183.59 | 0.00 | 0.00 |
| IRRECUPERABLE | 77.11 | 85.50 | 118.76 | 78.09 | 87.28 | 111.84 | 183.14 | 0.00 | 0.00 |