

**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	46,908.80	47,744.71
ACTIVOS LIQUIDOS	8,920.72	8,956.03	8,771.51	8,420.44	8,591.69	7,687.33	7,912.19	7,336.71	8,327.22
TOTAL DE PRESTAMOS	28,659.71	29,023.39	30,452.43	31,213.09	31,374.18	30,891.58	31,500.83	31,921.53	31,805.82
LOCALES	15,507.54	16,150.52	16,178.70	16,874.21	17,128.21	17,286.47	17,466.58	18,121.22	18,213.37
EXTRANJEROS	13,152.17	12,872.87	14,273.72	14,338.88	14,245.97	13,605.11	14,034.25	13,800.32	13,592.45
TOTAL DE INVERSIONES	5,839.43	6,139.00	6,546.76	6,580.22	6,500.74	6,786.12	6,482.38	6,450.86	6,387.26
TOTAL DE DEPOSITOS	31,554.97	31,930.13	33,405.27	34,163.01	33,564.21	32,981.18	33,473.04	33,418.67	33,967.14
LOCALES	14,506.17	14,420.61	14,204.32	14,724.70	14,922.22	14,420.60	14,346.15	14,197.02	14,552.48
DEPOSITOS DE OFICIALES	96.95	96.62	111.87	111.79	146.28	127.71	157.71	340.44	384.65
DEPOSITOS DE PARTICULARES	12,660.99	12,509.16	12,373.58	12,750.70	13,205.24	13,138.35	12,944.83	12,702.12	13,143.59
DEPOSITOS DE BANCOS	1,748.23	1,814.82	1,718.86	1,862.20	1,570.70	1,154.54	1,243.60	1,154.46	1,024.24
EXTRANJEROS	17,048.81	17,509.52	19,200.96	19,438.31	18,641.98	18,560.59	19,126.89	19,221.65	19,414.66
DEPOSITOS DE OFICIALES	1,704.22	1,332.96	487.69	1,351.64	838.85	142.38	177.32	152.53	198.21
DEPOSITOS DE PARTICULARES	9,594.05	9,889.10	9,763.33	9,962.95	10,607.04	10,487.17	10,433.40	10,486.04	10,579.31
DEPOSITOS DE BANCOS	5,750.53	6,287.47	8,949.94	8,123.72	7,196.10	7,931.04	8,516.17	8,583.08	8,637.14
PATRIMONIO TOTAL	5,204.88	5,370.70	5,574.15	5,699.47	5,774.01	5,962.13	6,090.63	6,261.77	6,167.41
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	47,645.61	47,697.74
ACTIVOS GENERADORES DE INGRESOS	32,856.27	33,107.90	34,697.49	35,793.77	36,187.03	36,420.05	37,491.20	38,082.85	38,034.00
TOTAL DE PRESTAMOS	27,299.73	27,265.34	28,608.10	29,611.63	30,016.94	29,957.49	30,976.63	31,567.31	31,590.00
TOTAL DE INVERSIONES	5,556.54	5,842.57	6,089.38	6,182.13	6,170.08	6,462.56	6,514.57	6,515.54	6,444.00
PATRIMONIO TOTAL	4,904.06	5,055.55	5,231.10	5,408.02	5,489.44	5,666.42	5,832.39	5,980.62	5,970.71
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	1,422.82	1,919.37
EGRESOS DE OPERACIONES	691.91	176.00	353.14	540.03	729.66	192.02	389.76	595.39	811.75
INGRESO NETO DE INTERESES	993.73	261.78	529.12	802.11	1,052.56	268.44	545.04	827.43	1,107.62

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OTROS INGRESOS	905.90	240.05	470.93	809.44	1,114.93	269.46	546.88	786.68	1,093.39
INGRESO DE OPERACIONES	1,899.63	501.83	1,000.04	1,611.55	2,167.49	537.90	1,091.91	1,614.11	2,201.01
EGRESOS GENERALES	1,037.49	289.56	581.44	920.83	1,266.18	327.94	631.69	904.97	1,256.58
UTILIDAD ANTES DE PROVISIONES	862.14	212.27	418.60	690.72	901.31	209.96	460.22	709.14	944.43
UTILIDAD DEL PERIODO	703.97	177.07	347.48	593.22	737.19	160.57	325.11	504.20	618.72
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	296.28	242.89	281.12	257.51	335.78	411.71	354.07	445.40	432.75
TOTAL PROVISIONES PARA PRESTAMOS	217.10	219.06	203.55	221.46	242.13	251.25	305.24	319.63	359.88
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.03	0.84	0.92	0.82	1.07	1.33	1.12	1.40	1.36
PROVISIONES / PRESTAMOS VENCIDOS (%)	73.27	90.19	72.41	86.00	72.11	61.03	86.21	71.76	83.16
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.76	0.75	0.67	0.71	0.77	0.81	0.97	1.00	1.13
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.64	11.82	11.65	11.78	12.12	12.77	12.92	13.35	12.92
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.09	15.27	15.07	15.08	15.24	15.82	16.04	16.32	16.15
PATRIMONIO / PRESTAMOS TOTALES (%)	18.16	18.50	18.30	18.26	18.40	19.30	19.33	19.62	19.39
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.27	28.05	26.26	24.65	25.60	23.31	23.64	21.95	24.52
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.95	19.71	18.33	17.40	18.03	16.47	16.78	15.64	17.44
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.78	47.28	45.86	43.91	44.97	43.88	43.00	41.26	43.32
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.14	2.14	2.00	2.21	2.04	1.76	1.73	1.77	1.63
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.67	1.66	1.55	1.73	1.60	1.39	1.37	1.41	1.30
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.35	14.01	13.28	14.63	13.43	11.33	11.15	11.24	10.36
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.13	5.29	5.09	5.00	4.93	5.06	4.99	4.98	5.05
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.11	2.13	2.04	2.01	2.02	2.11	2.08	2.08	2.13
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.02	3.16	3.05	2.99	2.91	2.95	2.91	2.90	2.91

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.62	57.70	58.14	57.14	58.42	60.97	57.85	56.07	57.09
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.76	2.90	2.71	3.02	3.08	2.96	2.92	2.75	2.87
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	9,871.00	9,851.00
NUMERO DE BANCOS	34.00	35.00	35.00	34.00	34.00	35.00	35.00	35.00	35.00
PRESTAMOS / EMPLEADOS	2.97	2.99	3.13	3.17	3.21	3.11	3.21	3.23	3.23
DEPOSITOS TOTALES / EMPLEADOS	3.27	3.29	3.43	3.47	3.44	3.32	3.41	3.39	3.45
UTILIDAD NETA / EMPLEADOS	0.07	0.02	0.04	0.06	0.08	0.02	0.03	0.05	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.52	13.33	14.60	12.48	6.58	2.72	(1.48)	(3.05)	0.20
PRESTAMOS (%)	10.49	13.78	13.78	11.43	9.47	6.44	3.44	2.27	1.38
LOCALES (%)	5.29	12.00	9.96	9.62	10.45	7.03	7.96	7.39	6.34
EXTRANJEROS (%)	17.31	16.10	18.45	13.65	8.32	5.69	(1.68)	(3.76)	(4.59)
DEPOSITOS (%)	16.04	13.75	12.55	10.29	6.37	3.29	0.20	(2.18)	1.20
LOCALES (%)	8.07	2.76	(0.74)	(0.98)	2.87	0.00	1.00	(3.58)	(2.48)
EXTRANJEROS (%)	23.81	24.74	24.93	20.71	9.34	6.00	(0.39)	(1.11)	4.14
PATRIMONIO (%)	13.07	13.30	14.04	11.39	10.93	11.01	9.27	9.87	6.81
UTILIDAD NETA (%)	27.73	(8.31)	(3.90)	11.32	4.72	(9.32)	(6.44)	(15.01)	(16.07)
CLASIFICACION PRESTAMOS									
NORMAL	28,154.57	28,377.91	29,712.67	30,427.70	30,303.49	29,676.23	30,035.84	30,219.64	30,199.25
MENCION ESPECIAL	369.86	497.72	541.52	571.47	748.48	859.01	1,026.56	1,331.11	1,198.37
SUBNORMAL	162.93	139.01	176.15	181.41	288.04	284.04	376.96	320.12	314.74
DUDOSO	112.33	142.31	106.89	175.87	189.02	211.69	183.59	196.35	225.65
IRRECUPERABLE	77.11	85.50	118.76	78.09	87.28	111.84	183.14	173.94	227.68