

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2015	2016				2017			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	47,650.77	46,671.65	47,138.74	46,908.80	47,733.88	46,630.76	45,403.09	0.00	0.00
ACTIVOS LIQUIDOS	8,591.69	7,687.33	7,912.19	7,336.71	8,327.23	7,801.01	7,064.97	0.00	0.00
TOTAL DE PRESTAMOS	31,374.18	30,891.58	31,500.83	31,921.53	31,790.50	30,962.93	30,365.39	0.00	0.00
LOCALES	17,128.21	17,286.47	17,466.58	18,121.22	18,213.66	18,529.20	18,839.78	0.00	0.00
EXTRANJEROS	14,245.97	13,605.11	14,034.25	13,800.32	13,576.84	12,433.73	11,525.61	0.00	0.00
TOTAL DE INVERSIONES	6,500.74	6,786.12	6,482.38	6,450.86	6,387.26	6,613.05	6,784.55	0.00	0.00
TOTAL DE DEPOSITOS	33,564.21	32,981.18	33,473.04	33,418.67	33,967.14	33,439.65	32,913.04	0.00	0.00
LOCALES	14,922.22	14,420.60	14,346.15	14,197.02	14,552.41	14,735.47	15,031.33	0.00	0.00
DEPOSITOS DE OFICIALES	146.28	127.71	157.71	340.44	384.65	389.64	386.13	0.00	0.00
DEPOSITOS DE PARTICULARES	13,205.24	13,138.35	12,944.83	12,702.12	13,143.52	13,373.16	13,599.79	0.00	0.00
DEPOSITOS DE BANCOS	1,570.70	1,154.54	1,243.60	1,154.46	1,024.24	972.66	1,045.41	0.00	0.00
EXTRANJEROS	18,641.98	18,560.59	19,126.89	19,221.65	19,414.73	18,704.18	17,881.71	0.00	0.00
DEPOSITOS DE OFICIALES	838.85	142.38	177.32	152.53	198.19	100.03	165.85	0.00	0.00
DEPOSITOS DE PARTICULARES	10,607.04	10,487.17	10,433.40	10,486.04	10,579.39	10,651.20	10,049.93	0.00	0.00
DEPOSITOS DE BANCOS	7,196.10	7,931.04	8,516.17	8,583.08	8,637.14	7,952.96	7,665.93	0.00	0.00
PATRIMONIO TOTAL	5,774.01	5,962.13	6,090.63	6,261.77	6,154.67	6,333.67	6,425.25	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	46,179.44	46,053.41	47,492.49	47,645.61	47,692.33	46,651.21	46,270.91	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	36,187.03	36,420.05	37,491.20	38,082.85	38,026.34	37,626.84	37,566.58	0.00	0.00
TOTAL DE PRESTAMOS	30,016.94	29,957.49	30,976.63	31,567.31	31,582.34	30,927.26	30,933.11	0.00	0.00
TOTAL DE INVERSIONES	6,170.08	6,462.56	6,514.57	6,515.54	6,444.00	6,699.58	6,633.46	0.00	0.00
PATRIMONIO TOTAL	5,489.44	5,666.42	5,832.39	5,980.62	5,964.34	6,147.90	6,257.94	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,782.22	460.46	934.79	1,422.82	1,891.99	504.20	998.52	0.00	0.00
EGRESOS DE OPERACIONES	729.66	192.02	389.76	595.39	809.37	222.58	446.06	0.00	0.00
INGRESO NETO DE INTERESES	1,052.56	268.44	545.04	827.43	1,082.63	281.63	552.46	0.00	0.00

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OTROS INGRESOS	1,114.93	269.46	546.88	786.68	1,116.00	276.18	536.32	0.00	0.00
INGRESO DE OPERACIONES	2,167.49	537.90	1,091.91	1,614.11	2,198.63	557.80	1,088.77	0.00	0.00
EGRESOS GENERALES	1,266.18	327.94	631.69	904.97	1,254.90	314.04	598.76	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	901.31	209.96	460.22	709.14	943.73	243.77	490.01	0.00	0.00
UTILIDAD DEL PERIODO	737.19	160.57	325.11	504.20	607.36	162.19	346.08	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	335.78	411.71	354.07	445.40	430.22	582.64	567.45	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	242.13	251.25	305.24	319.63	375.20	402.49	455.27	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.07	1.33	1.12	1.40	1.35	1.88	1.87	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	72.11	61.03	86.21	71.76	87.21	69.08	80.23	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.77	0.81	0.97	1.00	1.18	1.30	1.50	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.12	12.77	12.92	13.35	12.89	13.58	14.15	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.24	15.82	16.04	16.32	16.12	16.86	17.30	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.40	19.30	19.33	19.62	19.36	20.46	21.16	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.60	23.31	23.64	21.95	24.52	23.33	21.47	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.03	16.47	16.78	15.64	17.45	16.73	15.56	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.97	43.88	43.00	41.26	43.32	43.10	42.08	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.04	1.76	1.73	1.77	1.60	1.72	1.84	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.60	1.39	1.37	1.41	1.27	1.39	1.50	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.43	11.33	11.15	11.24	10.18	10.55	11.06	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.93	5.06	4.99	4.98	4.98	5.36	5.32	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.02	2.11	2.08	2.08	2.13	2.37	2.37	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.91	2.95	2.91	2.90	2.85	2.99	2.94	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.42	60.97	57.85	56.07	57.08	56.30	54.99	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.08	2.96	2.92	2.75	2.93	2.94	2.86	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	9,771.00	9,931.00	9,823.00	9,871.00	9,851.00	9,722.00	9,729.00	0.00	0.00
NUMERO DE BANCOS	34.00	35.00	35.00	35.00	36.00	36.00	36.00	0.00	0.00
PRESTAMOS / EMPLEADOS	3.21	3.11	3.21	3.23	3.23	3.18	3.12	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.44	3.32	3.41	3.39	3.45	3.44	3.38	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.08	0.02	0.03	0.05	0.06	0.02	0.04	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.58	2.72	(1.48)	(3.05)	0.17	(0.09)	(3.68)	0.00	0.00
PRESTAMOS (%)	9.47	6.44	3.44	2.27	1.33	0.23	(3.60)	0.00	0.00
LOCALES (%)	10.45	7.03	7.96	7.39	6.34	7.19	7.86	0.00	0.00
EXTRANJEROS (%)	8.32	5.69	(1.68)	(3.76)	(4.70)	(8.61)	(17.88)	0.00	0.00
DEPOSITOS (%)	6.37	3.29	0.20	(2.18)	1.20	1.39	(1.67)	0.00	0.00
LOCALES (%)	2.87	0.00	1.00	(3.58)	(2.48)	2.18	4.78	0.00	0.00
EXTRANJEROS (%)	9.34	6.00	(0.39)	(1.11)	4.15	0.77	(6.51)	0.00	0.00
PATRIMONIO (%)	10.93	11.01	9.27	9.87	6.59	6.23	5.49	0.00	0.00
UTILIDAD NETA (%)	4.72	(9.32)	(6.44)	(15.01)	(17.61)	1.01	6.45	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	30,303.49	29,676.23	30,035.84	30,219.64	30,199.25	29,008.36	28,625.75	0.00	0.00
MENCION ESPECIAL	748.48	859.01	1,026.56	1,331.11	1,198.37	1,570.19	1,297.59	0.00	0.00
SUBNORMAL	288.04	284.04	376.96	320.12	321.28	308.76	381.23	0.00	0.00
DUDOSO	189.02	211.69	183.59	196.35	228.44	196.50	218.22	0.00	0.00
IRRECUPERABLE	87.28	111.84	183.14	173.94	218.35	281.61	297.87	0.00	0.00