

**BANCA EXTRANJERA PRIVADA**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas)**

	2016	2017				2018			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	47,733.88	46,630.76	45,403.09	45,622.42	45,888.58	45,572.39	45,341.00	46,149.63	48,256.13
ACTIVOS LIQUIDOS	8,324.98	7,801.01	7,064.97	6,603.03	6,182.60	6,206.19	5,603.61	5,711.57	7,087.01
TOTAL DE PRESTAMOS	31,790.50	30,962.93	30,365.39	30,605.94	31,256.42	30,729.15	30,967.94	31,448.33	32,079.74
LOCALES	18,213.66	18,529.20	18,839.78	19,085.22	19,039.81	19,068.05	19,171.91	19,580.68	19,729.75
EXTRANJEROS	13,576.84	12,433.73	11,525.61	11,520.72	12,216.61	11,661.10	11,796.03	11,867.65	12,349.98
TOTAL DE INVERSIONES	6,389.51	6,613.05	6,784.55	7,195.00	7,210.66	7,292.59	7,254.22	7,507.26	7,610.46
TOTAL DE DEPOSITOS	33,967.14	33,439.65	32,913.04	32,214.02	32,650.98	32,909.28	32,065.09	31,853.25	32,783.82
LOCALES	14,552.41	14,735.47	15,031.33	15,361.61	15,777.17	15,705.78	15,457.27	15,165.49	15,584.09
DEPOSITOS DE OFICIALES	384.65	389.64	386.13	385.80	354.06	333.93	334.67	369.83	329.99
DEPOSITOS DE PARTICULARES	13,143.52	13,373.16	13,599.79	13,933.20	14,094.12	14,250.87	14,033.07	13,918.40	14,309.48
DEPOSITOS DE BANCOS	1,024.24	972.66	1,045.41	1,042.61	1,328.99	1,120.98	1,089.53	877.26	944.63
EXTRANJEROS	19,414.73	18,704.18	17,881.71	16,852.41	16,873.82	17,203.50	16,607.82	16,687.76	17,199.73
DEPOSITOS DE OFICIALES	198.19	100.03	165.85	101.13	122.18	93.25	112.32	106.99	94.56
DEPOSITOS DE PARTICULARES	10,579.39	10,651.20	10,049.93	9,692.97	9,477.81	9,678.75	9,806.03	10,004.82	10,150.84
DEPOSITOS DE BANCOS	8,637.14	7,952.96	7,665.93	7,058.31	7,273.82	7,431.50	6,689.47	6,575.95	6,954.32
PATRIMONIO TOTAL	6,154.67	6,333.67	6,425.25	6,572.33	6,594.41	6,422.22	6,567.98	6,640.35	6,649.54
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	47,692.33	46,651.21	46,270.91	46,265.61	46,593.83	46,101.58	45,372.04	45,886.02	47,072.35
ACTIVOS GENERADORES DE INGRESOS	38,027.46	37,626.84	37,566.58	38,086.66	38,134.25	37,798.86	37,686.05	38,378.27	39,078.64
TOTAL DE PRESTAMOS	31,582.34	30,927.26	30,933.11	31,263.74	31,376.94	30,846.04	30,666.66	31,027.14	31,668.08
TOTAL DE INVERSIONES	6,445.12	6,699.58	6,633.46	6,822.93	6,757.30	6,952.82	7,019.38	7,351.13	7,410.56
PATRIMONIO TOTAL	5,964.34	6,147.90	6,257.94	6,417.05	6,353.22	6,377.95	6,496.62	6,606.34	6,621.97
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,891.34	504.20	998.52	1,497.00	2,011.50	516.38	1,057.75	1,628.02	2,215.15
EGRESOS DE OPERACIONES	809.19	222.58	446.06	676.73	926.03	237.47	486.70	761.99	1,050.22
INGRESO NETO DE INTERESES	1,082.15	281.63	552.46	820.27	1,085.47	278.91	571.05	866.03	1,164.93

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OTROS INGRESOS	1,115.93	276.18	536.32	807.13	1,110.03	262.44	531.29	795.23	1,079.75
INGRESO DE OPERACIONES	2,198.07	557.80	1,088.77	1,627.40	2,195.50	541.34	1,102.33	1,661.26	2,244.68
EGRESOS GENERALES	1,254.77	314.04	598.76	892.77	1,196.60	290.59	586.43	847.67	1,142.30
UTILIDAD ANTES DE PROVISIONES	943.30	243.77	490.02	734.63	998.90	250.75	515.90	813.58	1,102.37
UTILIDAD DEL PERIODO	606.94	162.19	346.08	508.33	675.04	192.16	370.62	507.73	681.78
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	430.22	582.66	567.47	653.85	486.05	499.74	590.27	718.42	626.47
TOTAL PROVISIONES PARA PRESTAMOS	375.20	402.49	455.27	425.67	419.73	641.21	646.92	760.77	756.34
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.35	1.88	1.87	2.14	1.56	1.63	1.91	2.28	1.95
PROVISIONES / PRESTAMOS VENCIDOS (%)	87.21	69.08	80.23	65.10	86.36	128.31	109.60	105.89	120.73
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.18	1.30	1.50	1.39	1.34	2.09	2.09	2.42	2.36
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.89	13.58	14.15	14.41	14.37	14.09	14.49	14.39	13.78
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.12	16.86	17.30	17.39	17.14	16.89	17.18	17.05	16.75
PATRIMONIO / PRESTAMOS TOTALES (%)	19.36	20.46	21.16	21.47	21.10	20.90	21.21	21.12	20.73
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.51	23.33	21.47	20.50	18.94	18.86	17.48	17.93	21.62
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.44	16.73	15.56	14.47	13.47	13.62	12.36	12.38	14.69
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.32	43.10	42.08	42.83	41.02	41.02	40.10	41.50	44.83
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.60	1.72	1.84	1.78	1.77	2.03	1.97	1.76	1.74
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.27	1.39	1.50	1.46	1.45	1.67	1.63	1.48	1.45
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.18	10.55	11.06	10.56	10.63	12.05	11.41	10.25	10.30
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.97	5.36	5.32	5.24	5.27	5.46	5.61	5.66	5.67
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.13	2.37	2.37	2.37	2.43	2.51	2.58	2.65	2.69
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.85	2.99	2.94	2.87	2.85	2.95	3.03	3.01	2.98

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.08	56.30	54.99	54.86	54.50	53.68	53.20	51.03	50.89
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.93	2.94	2.86	2.83	2.91	2.78	2.82	2.76	2.76
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	9,851.00	9,722.00	9,729.00	9,708.00	9,783.00	9,804.00	7,727.00	9,847.00	9,850.00
NUMERO DE BANCOS	37.00	37.00	37.00	37.00	38.00	38.00	38.00	37.00	37.00
PRESTAMOS / EMPLEADOS	3.23	3.18	3.12	3.15	3.19	3.13	4.01	3.19	3.26
DEPOSITOS TOTALES / EMPLEADOS	3.45	3.44	3.38	3.32	3.34	3.36	4.15	3.23	3.33
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.04	0.05	0.07	0.02	0.05	0.05	0.07
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.17	(0.09)	(3.68)	(2.74)	(3.87)	(2.27)	(0.14)	1.16	5.16
PRESTAMOS (%)	1.33	0.23	(3.60)	(4.12)	(1.68)	(0.76)	1.98	2.75	2.63
LOCALES (%)	6.34	7.19	7.86	5.32	4.54	2.91	1.76	2.60	3.62
EXTRANJEROS (%)	(4.70)	(8.61)	(17.88)	(16.52)	(10.02)	(6.21)	2.35	3.01	1.09
DEPOSITOS (%)	1.20	1.39	(1.67)	(3.60)	(3.87)	(1.59)	(2.58)	(1.12)	0.41
LOCALES (%)	(2.48)	2.18	4.78	8.20	8.42	6.58	2.83	(1.28)	(1.22)
EXTRANJEROS (%)	4.15	0.77	(6.51)	(12.33)	(13.09)	(8.02)	(7.12)	(0.98)	1.93
PATRIMONIO (%)	6.59	6.23	5.49	4.96	7.14	1.40	2.22	1.03	0.84
UTILIDAD NETA (%)	(17.67)	1.01	6.45	0.82	11.22	18.48	7.09	(0.12)	1.00
CLASIFICACION PRESTAMOS									
NORMAL	30,199.25	29,008.36	28,625.75	28,931.46	29,687.65	29,394.84	29,341.36	29,816.10	30,509.54
MENCION ESPECIAL	1,198.37	1,570.19	1,297.59	1,152.76	1,098.33	1,063.90	1,254.48	1,245.10	1,189.85
SUBNORMAL	321.28	308.76	381.23	424.60	365.68	366.26	426.62	398.55	375.31
DUDOSO	228.44	196.50	218.22	216.52	266.40	264.98	323.40	368.95	411.44
IRRECUPERABLE	218.35	281.61	297.87	306.26	258.09	280.38	268.99	380.40	349.94