

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2017	2018				2019			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	45,888.62	45,572.39	45,335.57	46,149.63	48,238.86	47,495.24	47,253.70	47,411.33	48,712.09
ACTIVOS LIQUIDOS	6,182.60	6,206.19	5,603.61	5,711.57	7,087.01	5,672.08	5,865.43	5,896.70	6,609.43
TOTAL DE PRESTAMOS	31,256.42	30,729.15	30,960.78	31,448.33	32,073.66	31,761.50	31,561.96	31,596.73	31,960.06
LOCALES	19,039.81	19,066.22	19,164.74	19,580.68	19,724.59	19,808.19	19,510.77	19,842.79	19,906.81
EXTRANJEROS	12,216.61	11,662.93	11,796.03	11,867.65	12,349.07	11,953.31	12,051.19	11,753.95	12,053.26
TOTAL DE INVERSIONES	7,210.66	7,292.59	7,254.22	7,507.26	7,610.90	8,231.34	7,969.32	8,038.47	8,227.42
TOTAL DE DEPOSITOS	32,650.98	32,909.28	32,065.09	31,853.25	32,783.82	32,695.44	32,465.44	32,212.06	32,967.93
LOCALES	15,777.17	15,705.78	15,457.27	15,165.49	15,584.09	15,476.14	15,763.97	15,956.11	16,171.73
DEPOSITOS DE OFICIALES	354.06	333.93	334.67	369.83	329.99	462.21	476.73	476.19	478.67
DEPOSITOS DE PARTICULARES	14,094.12	14,250.87	14,033.07	13,918.40	14,309.48	13,992.29	14,093.89	14,081.80	14,452.81
DEPOSITOS DE BANCOS	1,328.99	1,120.98	1,089.53	877.26	944.63	1,021.64	1,193.35	1,398.13	1,240.25
EXTRANJEROS	16,873.82	17,203.50	16,607.82	16,687.76	17,199.73	17,219.29	16,701.47	16,255.94	16,796.19
DEPOSITOS DE OFICIALES	122.18	93.25	112.32	106.99	94.56	76.14	284.93	215.60	141.18
DEPOSITOS DE PARTICULARES	9,477.81	9,678.75	9,806.03	10,004.82	10,150.84	10,185.60	10,060.59	10,117.52	10,474.71
DEPOSITOS DE BANCOS	7,273.82	7,431.50	6,689.47	6,575.95	6,954.32	6,957.55	6,355.95	5,922.83	6,180.31
PATRIMONIO TOTAL	6,594.41	6,422.22	6,561.67	6,640.35	6,638.05	6,812.90	7,032.37	7,264.56	7,099.33
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	46,593.85	46,101.58	45,369.33	45,886.02	47,063.74	46,533.81	46,294.63	46,780.48	48,475.48
ACTIVOS GENERADORES DE INGRESOS	38,134.25	37,798.86	37,682.46	38,378.27	39,075.82	39,007.29	38,873.14	39,295.40	39,936.02
TOTAL DE PRESTAMOS	31,376.94	30,846.04	30,663.08	31,027.14	31,665.04	31,245.33	31,261.37	31,522.53	32,016.86
TOTAL DE INVERSIONES	6,757.30	6,952.82	7,019.38	7,351.13	7,410.78	7,761.96	7,611.77	7,772.87	7,919.16
PATRIMONIO TOTAL	6,353.22	6,377.95	6,493.46	6,606.34	6,616.23	6,617.56	6,797.02	6,952.46	6,868.69
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,011.50	516.38	1,057.75	1,628.02	2,215.15	591.79	1,185.67	1,773.40	2,357.89
EGRESOS DE OPERACIONES	926.03	237.47	486.70	761.99	1,050.22	296.01	593.00	889.69	1,188.37
INGRESO NETO DE INTERESES	1,085.47	278.91	571.05	866.03	1,164.93	295.78	592.67	883.72	1,169.52

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OTROS INGRESOS	1,110.03	262.44	531.29	795.23	1,079.67	233.55	479.88	777.64	1,056.28
INGRESO DE OPERACIONES	2,195.50	541.34	1,102.33	1,661.26	2,244.60	529.33	1,072.55	1,661.35	2,225.80
EGRESOS GENERALES	1,196.60	290.59	586.43	847.67	1,147.77	253.95	532.27	834.76	1,121.49
UTILIDAD ANTES DE PROVISIONES	998.90	250.75	515.90	813.58	1,096.84	275.37	540.28	826.60	1,104.31
UTILIDAD DEL PERIODO	675.04	192.16	370.62	507.73	675.27	184.67	370.16	555.89	669.26
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	486.05	499.74	590.27	718.42	651.20	661.41	645.29	721.91	677.60
TOTAL PROVISIONES PARA PRESTAMOS	419.73	641.21	654.08	760.77	762.42	778.78	786.07	798.43	854.34
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.56	1.63	1.91	2.28	2.03	2.08	2.04	2.28	2.12
PROVISIONES / PRESTAMOS VENCIDOS (%)	86.36	128.31	110.81	105.89	117.08	117.75	121.82	110.60	126.08
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.34	2.09	2.11	2.42	2.38	2.45	2.49	2.53	2.67
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.37	14.09	14.47	14.39	13.76	14.34	14.88	15.32	14.57
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.14	16.89	17.17	17.05	16.73	17.04	17.79	18.33	17.67
PATRIMONIO / PRESTAMOS TOTALES (%)	21.10	20.90	21.19	21.12	20.70	21.45	22.28	22.99	22.21
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.94	18.86	17.48	17.93	21.62	17.35	18.07	18.31	20.05
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.47	13.62	12.36	12.38	14.69	11.94	12.41	12.44	13.57
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.02	41.02	40.10	41.50	44.83	42.52	42.61	43.26	45.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.77	2.03	1.97	1.76	1.73	1.89	1.90	1.89	1.68
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.45	1.67	1.63	1.48	1.43	1.59	1.60	1.58	1.38
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.63	12.05	11.42	10.25	10.21	11.16	10.89	10.66	9.74
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.27	5.46	5.61	5.66	5.67	6.07	6.10	6.02	5.90
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.43	2.51	2.58	2.65	2.69	3.04	3.05	3.02	2.98
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.85	2.95	3.03	3.01	2.98	3.03	3.05	3.00	2.93

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.50	53.68	53.20	51.03	51.13	47.98	49.63	50.25	50.39
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.91	2.78	2.82	2.76	2.76	2.39	2.47	2.64	2.64
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	9,783.00	9,804.00	9,912.00	9,847.00	9,850.00	9,876.00	9,900.00	10,048.00	9,798.00
NUMERO DE BANCOS	38.00	38.00	38.00	37.00	37.00	37.00	37.00	37.00	36.00
PRESTAMOS / EMPLEADOS	3.19	3.13	3.12	3.19	3.26	3.22	3.19	3.14	3.26
DEPOSITOS TOTALES / EMPLEADOS	3.34	3.36	3.23	3.23	3.33	3.31	3.28	3.21	3.36
UTILIDAD NETA / EMPLEADOS	0.07	0.02	0.04	0.05	0.07	0.02	0.04	0.06	0.07
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(3.87)	(2.27)	(0.15)	1.16	5.12	4.22	4.23	2.73	0.98
PRESTAMOS (%)	(1.68)	(0.76)	1.96	2.75	2.61	3.36	1.94	0.47	(0.35)
LOCALES (%)	4.54	2.90	1.72	2.60	3.60	3.89	1.81	1.34	0.92
EXTRANJEROS (%)	(10.02)	(6.20)	2.35	3.01	1.08	2.49	2.16	(0.96)	(2.40)
DEPOSITOS (%)	(3.87)	(1.59)	(2.58)	(1.12)	0.41	(0.65)	1.25	1.13	0.56
LOCALES (%)	8.42	6.58	2.83	(1.28)	(1.22)	(1.46)	1.98	5.21	3.77
EXTRANJEROS (%)	(13.09)	(8.02)	(7.12)	(0.98)	1.93	0.09	0.56	(2.59)	(2.35)
PATRIMONIO (%)	7.14	1.40	2.12	1.03	0.66	6.08	7.17	9.40	6.95
UTILIDAD NETA (%)	11.06	18.48	7.09	(0.12)	0.03	(3.90)	(0.12)	9.49	(0.89)
CLASIFICACION PRESTAMOS									
NORMAL	29,687.65	29,394.84	29,341.36	29,816.10	30,509.54	30,118.58	30,079.43	29,856.70	29,890.05
MENCION ESPECIAL	1,098.33	1,063.90	1,254.48	1,245.10	1,189.85	1,279.98	1,144.25	1,319.58	1,707.38
SUBNORMAL	365.68	366.26	426.62	398.55	375.31	374.40	415.82	429.98	404.07
DUDOSO	266.40	264.98	323.40	368.95	411.44	294.49	239.96	343.92	381.70
IRRECUPERABLE	258.09	280.38	268.99	380.40	349.94	472.83	468.58	444.99	431.21