



BANCA EXTRANJERA PRIVADA ESTADISTICAS FINANCIERAS

(En Millones de Balboas)

Cuadro No. 16

| | 2001 | | 2002 | | | | 2003 | | | |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | |
| 1 BALANCE DE SITUACION | | | | | | | | | | |
| 2 Total de Activos | 15,231.39 | 13,601.13 | 12,725.02 | 12,114.10 | 11,763.03 | 11,525.52 | 11,673.96 | 11,103.70 | 10,933.86 | |
| 3 Activos Líquidos | 2,618.92 | 2,345.49 | 2,250.16 | 2,193.31 | 2,432.42 | 2,450.52 | 2,926.02 | 2,535.07 | 2,651.36 | |
| 4 Total de Préstamos | 10,349.37 | 9,270.80 | 8,590.06 | 8,017.79 | 7,432.11 | 7,296.94 | 7,095.89 | 6,879.34 | 6,515.14 | |
| 5 Locales | 4,114.02 | 3,939.52 | 3,838.55 | 3,649.35 | 3,510.91 | 3,495.52 | 3,424.49 | 3,536.99 | 3,239.76 | |
| 6 Extranjeros | 6,235.35 | 5,331.28 | 4,751.51 | 4,368.44 | 3,921.19 | 3,801.42 | 3,671.40 | 3,342.35 | 3,275.37 | |
| 7 Total de Inversiones | 1,490.07 | 1,377.86 | 1,330.20 | 1,340.12 | 1,265.41 | 1,282.38 | 1,159.93 | 1,157.22 | 1,218.27 | |
| 8 Total de Depósitos | 9,488.30 | 8,287.56 | 8,347.12 | 8,177.69 | 8,125.01 | 7,886.39 | 8,383.25 | 8,133.02 | 7,960.89 | |
| 9 Locales | 3,334.56 | 3,044.70 | 3,073.18 | 3,053.11 | 2,999.23 | 2,844.16 | 2,837.14 | 2,975.05 | 3,048.38 | |
| 10 Depósitos de Oficiales | 100.40 | 147.46 | 138.00 | 68.60 | 24.58 | 4.62 | 11.44 | 11.42 | 6.80 | |
| 11 Depósitos de Particulares | 2,214.18 | 2,177.69 | 2,189.86 | 2,204.04 | 2,326.78 | 2,350.99 | 2,290.79 | 2,338.76 | 2,455.52 | |
| 12 Depósitos de Bancos | 1,019.98 | 719.55 | 745.32 | 780.46 | 647.87 | 488.54 | 534.91 | 624.88 | 586.06 | |
| 13 Extranjeros | 6,153.74 | 5,242.86 | 5,273.94 | 5,124.59 | 5,125.78 | 5,042.23 | 5,546.11 | 5,157.97 | 4,912.51 | |
| 14 Depósitos de Oficiales | 13.30 | 6.82 | 13.50 | 4.15 | 10.09 | 6.02 | 44.13 | 31.30 | 55.05 | |
| 15 Depósitos de Particulares | 1,481.79 | 1,390.84 | 1,404.92 | 1,730.97 | 1,552.91 | 1,563.49 | 1,972.35 | 2,014.51 | 1,985.07 | |
| 16 Depósitos de Bancos | 4,658.65 | 3,845.19 | 3,855.52 | 3,389.47 | 3,562.78 | 3,472.73 | 3,529.63 | 3,112.16 | 2,872.39 | |
| 17 Patrimonio Total | 1,369.84 | 1,388.39 | 974.92 | 1,033.53 | 1,139.68 | 1,177.91 | 1,383.57 | 1,402.74 | 1,416.90 | |
| 18 PROMEDIO (12 MESES) | | | | | | | | | | |
| 19 Total de Activos | 15,231.39 | 13,601.13 | 12,725.02 | 12,114.10 | 13,497.21 | 12,563.32 | 12,199.49 | 11,608.90 | 11,348.44 | |
| 20 Activos Generadores de Ingresos | 11,839.44 | 10,648.66 | 9,920.26 | 9,357.91 | 10,268.48 | 9,613.99 | 9,088.04 | 8,697.24 | 8,215.46 | |
| 21 Total de Prestamos | 10,349.37 | 9,270.80 | 8,590.06 | 8,017.79 | 8,890.74 | 8,283.87 | 7,842.98 | 7,448.57 | 6,973.62 | |
| 22 Total de Inversiones | 1,490.07 | 1,377.86 | 1,330.20 | 1,340.12 | 1,377.74 | 1,330.12 | 1,245.06 | 1,248.67 | 1,241.84 | |
| 23 Patrimonio Total | 1,369.84 | 1,388.39 | 974.92 | 1,033.53 | 1,254.76 | 1,283.15 | 1,179.24 | 1,218.13 | 1,278.29 | |
| 24 ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| 25 Ingreso por Intereses | 982.63 | 172.24 | 322.63 | 472.60 | 607.57 | 125.00 | 259.68 | 378.34 | 485.41 | |
| 26 Egreso de Operaciones | 644.37 | 90.13 | 171.30 | 245.29 | 309.47 | 55.44 | 115.15 | 162.90 | 200.96 | |



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| 27 Ingreso Neto de Intereses | 338.25 | 82.11 | 151.33 | 227.31 | 298.10 | 69.56 | 144.54 | 215.44 | 284.45 | | | |
| 28 Otros Ingresos | 208.26 | 58.55 | 120.66 | 193.98 | 260.41 | 58.16 | 141.49 | 206.43 | 271.90 | | | |
| 29 Ingreso de Operaciones | 546.51 | 140.67 | 271.99 | 421.30 | 558.51 | 127.72 | 286.03 | 421.87 | 556.35 | | | |
| 30 Egresos Generales | 262.45 | 56.42 | 185.27 | 253.38 | 317.86 | 66.43 | 122.63 | 195.83 | 306.80 | | | |
| 31 Utilidad antes de Provisiones | 284.06 | 84.25 | 86.73 | 167.92 | 240.65 | 61.29 | 163.40 | 226.04 | 249.55 | | | |
| 32 Utilidad del Periodo | 119.46 | 36.36 | -259.82 | -189.42 | -165.27 | 37.14 | 161.73 | 223.68 | 249.15 | | | |
| 33 CALIDAD DE ACTIVOS | | | | | | | | | | | | |
| 34 Total de Préstamos Vencidos | 158.89 | 172.92 | 202.66 | 254.55 | 204.28 | 204.40 | 201.13 | 163.00 | 113.31 | | | |
| 35 Total Provisiones Para Préstamos | 263.72 | 310.40 | 575.60 | 588.39 | 576.29 | 562.34 | 452.00 | 382.89 | 384.92 | | | |
| 36 Préstamos Vencidos / Préstamos Totales (%) | 1.54 | 1.87 | 2.36 | 3.17 | 2.75 | 2.80 | 2.83 | 2.37 | 1.74 | | | |
| 37 Provisiones / Préstamos Vencidos (%) | 165.97 | 179.51 | 284.02 | 231.14 | 282.10 | 275.12 | 224.73 | 234.90 | 339.70 | | | |
| 38 Provisiones para Préstamos / Préstamos Totales (%) | 2.55 | 3.35 | 6.70 | 7.34 | 7.75 | 7.71 | 6.37 | 5.57 | 5.91 | | | |
| 39 RAZONES DE CAPITAL | | | | | | | | | | | | |
| 40 Patrimonio / Activos Totales (%) | 8.99 | 10.21 | 7.66 | 8.53 | 9.69 | 10.22 | 11.85 | 12.63 | 12.96 | | | |
| 41 Patrimonio / Activos Generadores de Ing. (%) | 11.57 | 13.04 | 9.83 | 11.04 | 13.10 | 13.73 | 16.76 | 17.45 | 18.32 | | | |
| 42 Patrimonio / Préstamos Totales (%) | 13.24 | 14.98 | 11.35 | 12.89 | 15.33 | 16.14 | 19.50 | 20.39 | 21.75 | | | |
| 43 LIQUIDEZ | | | | | | | | | | | | |
| 44 Activos Líquidos / Total de Depósitos (%) | 27.60 | 28.30 | 26.96 | 26.82 | 29.94 | 31.07 | 34.90 | 31.17 | 33.30 | | | |
| 45 Activos Líquidos / Activos Totales (%) | 17.19 | 17.24 | 17.68 | 18.11 | 20.68 | 21.26 | 25.06 | 22.83 | 24.25 | | | |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%) | 43.31 | 44.93 | 42.89 | 43.21 | 45.51 | 47.33 | 48.74 | 45.40 | 48.61 | | | |
| 47 RENTABILIDAD | | | | | | | | | | | | |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 1.01 | 1.37 | -5.24 | -2.70 | -1.61 | 1.55 | 3.56 | 3.43 | 3.03 | | | |
| 49 Utilidad Neta / Total de Activos (Promedio) (%) | 0.78 | 1.07 | -4.08 | -2.08 | -1.22 | 1.18 | 2.65 | 2.57 | 2.20 | | | |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%) | 8.72 | 10.48 | -53.30 | -24.44 | -13.17 | 11.58 | 27.43 | 24.48 | 19.49 | | | |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 8.30 | 6.47 | 6.50 | 6.73 | 5.92 | 5.20 | 5.71 | 5.80 | 5.91 | | | |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 5.44 | 3.39 | 3.45 | 3.49 | 3.01 | 2.31 | 2.53 | 2.50 | 2.45 | | | |



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| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 2.86 | 3.08 | 3.05 | 3.24 | 2.90 | 2.89 | 3.18 | 3.30 | 3.46 | | | |
| 54 Egresos Generales / Ingresos de Operaciones (%) | 48.02 | 40.11 | 68.11 | 60.14 | 56.91 | 52.01 | 42.87 | 46.42 | 55.14 | | | |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 1.76 | 2.20 | 2.43 | 2.76 | 2.54 | 2.42 | 3.11 | 3.16 | 3.31 | | | |
| 56 PRODUCTIVIDAD | | | | | | | | | | | | |
| 57 Número de Empleados | 2,914.00 | 2,757.00 | 2,728.00 | 2,789.00 | 2,927.00 | 2,764.00 | 2,921.00 | 2,914.00 | 2,853.00 | | | |
| 58 Número de Bancos | 25.00 | 26.00 | 25.00 | 25.00 | 25.00 | 24.00 | 24.00 | 23.00 | 23.00 | | | |
| 59 Préstamos / Empleados | 3.55 | 3.36 | 3.15 | 2.87 | 2.54 | 2.64 | 2.43 | 2.36 | 2.28 | | | |
| 60 Depósitos Totales / Empleados | 3.26 | 3.01 | 3.06 | 2.93 | 2.78 | 2.85 | 2.87 | 2.79 | 2.79 | | | |
| 61 Utilidad Neta / Empleados | 40.99 | 13.19 | -95.24 | -67.92 | -56.46 | 13.44 | 55.37 | 76.76 | 87.33 | | | |
| 62 TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | | | | |
| 63 Activos (%) | 0.00 | 0.00 | 0.00 | 0.00 | -22.77 | -15.26 | -8.26 | -8.34 | -7.05 | | | |
| 64 Préstamos (%) | 0.00 | 0.00 | 0.00 | 0.00 | -28.19 | -21.29 | -17.39 | -14.20 | -12.34 | | | |
| 65 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | -14.66 | -11.27 | -10.79 | -3.08 | -7.72 | | | |
| 66 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | -37.11 | -28.70 | -22.73 | -23.49 | -16.47 | | | |
| 67 Depósitos (%) | 0.00 | 0.00 | 0.00 | 0.00 | -14.37 | -4.84 | 0.43 | -0.55 | -2.02 | | | |
| 68 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | -10.06 | -6.59 | -7.68 | -2.56 | 1.64 | | | |
| 69 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | -16.70 | -3.83 | 5.16 | 0.65 | -4.16 | | | |
| 70 Patrimonio (%) | 0.00 | 0.00 | 0.00 | 0.00 | -16.80 | -15.16 | 41.92 | 35.72 | 24.32 | | | |
| 71 Utilidad Neta (%) | 0.00 | 0.00 | 0.00 | 0.00 | -238.35 | 2.12 | -162.25 | -218.09 | -250.75 | | | |