

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2019 | 2020 | | | | 2021 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 48,712.09 | 49,252.02 | 55,036.03 | 53,933.20 | 55,127.90 | 55,091.44 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 6,609.43 | 7,782.57 | 9,493.38 | 8,093.25 | 7,754.61 | 7,503.59 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 31,960.06 | 31,760.57 | 34,093.62 | 33,385.25 | 34,105.89 | 33,865.25 | 0.00 | 0.00 | 0.00 |
| LOCALES | 19,906.81 | 20,229.44 | 22,876.81 | 22,137.79 | 22,067.23 | 21,933.82 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 12,053.26 | 11,531.13 | 11,216.81 | 11,247.46 | 12,038.66 | 11,931.43 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 8,227.42 | 7,810.15 | 8,980.61 | 9,734.87 | 10,042.73 | 10,488.03 | 0.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 32,967.93 | 33,267.81 | 37,434.04 | 37,452.52 | 38,675.12 | 39,535.60 | 0.00 | 0.00 | 0.00 |
| LOCALES | 16,171.73 | 16,330.04 | 18,546.29 | 18,923.99 | 19,542.76 | 19,932.32 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 478.67 | 498.04 | 646.94 | 545.75 | 531.12 | 575.94 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 14,452.81 | 14,500.86 | 16,409.04 | 16,767.55 | 17,331.71 | 17,600.93 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 1,240.25 | 1,331.15 | 1,490.31 | 1,610.68 | 1,679.93 | 1,755.45 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 16,796.19 | 16,937.76 | 18,887.76 | 18,528.53 | 19,132.36 | 19,603.28 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 141.18 | 163.91 | 143.88 | 224.95 | 184.60 | 80.96 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 10,474.71 | 10,532.27 | 11,800.68 | 12,336.36 | 12,861.27 | 13,194.73 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 6,180.31 | 6,241.59 | 6,943.20 | 5,967.21 | 6,086.49 | 6,327.59 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 7,099.33 | 7,147.43 | 7,283.10 | 7,356.95 | 7,239.79 | 7,227.00 | 0.00 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 48,475.48 | 48,373.63 | 48,622.88 | 48,132.14 | 49,445.88 | 52,171.73 | 0.00 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 39,936.02 | 39,781.78 | 39,121.42 | 39,174.51 | 40,060.88 | 41,962.00 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 32,016.86 | 31,761.04 | 31,260.30 | 30,927.35 | 31,490.98 | 32,812.91 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 7,919.16 | 8,020.75 | 7,861.12 | 8,247.16 | 8,569.90 | 9,149.09 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 6,868.69 | 6,980.17 | 6,895.00 | 7,076.63 | 6,955.16 | 7,187.22 | 0.00 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 2,357.89 | 561.04 | 1,117.33 | 1,695.58 | 2,277.92 | 561.56 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 1,188.37 | 290.74 | 575.63 | 887.46 | 1,211.94 | 302.12 | 0.00 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 1,169.52 | 270.30 | 541.70 | 808.11 | 1,065.98 | 259.43 | 0.00 | 0.00 | 0.00 |

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| OTROS INGRESOS | 1,056.28 | 303.93 | 518.97 | 790.27 | 1,093.88 | 300.47 | 0.00 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 2,225.80 | 574.24 | 1,060.67 | 1,598.39 | 2,159.86 | 559.90 | 0.00 | 0.00 | 0.00 |
| EGRESOS GENERALES | 1,121.49 | 290.50 | 565.06 | 858.28 | 1,164.33 | 305.61 | 0.00 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 1,104.31 | 283.74 | 495.61 | 740.11 | 995.53 | 254.28 | 0.00 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 669.26 | 167.54 | 253.09 | 396.65 | 400.35 | 152.98 | 0.00 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 677.60 | 792.22 | 792.48 | 771.03 | 716.68 | 723.43 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 854.34 | 875.94 | 920.11 | 977.09 | 1,155.53 | 1,211.92 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 2.12 | 2.49 | 2.32 | 2.31 | 2.10 | 2.14 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 126.08 | 110.57 | 116.11 | 126.73 | 161.23 | 167.52 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 2.67 | 2.76 | 2.70 | 2.93 | 3.39 | 3.58 | 0.00 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 14.57 | 14.51 | 13.23 | 13.64 | 13.13 | 13.12 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 17.67 | 18.06 | 16.91 | 17.06 | 16.40 | 16.29 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 22.21 | 22.50 | 21.36 | 22.04 | 21.23 | 21.34 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 20.05 | 23.39 | 25.36 | 21.61 | 20.05 | 18.98 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 13.57 | 15.80 | 17.25 | 15.01 | 14.07 | 13.62 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 45.00 | 46.87 | 49.35 | 47.60 | 46.02 | 45.51 | 0.00 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.68 | 1.68 | 1.29 | 1.35 | 1.00 | 1.46 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.38 | 1.39 | 1.04 | 1.10 | 0.81 | 1.17 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 9.74 | 9.60 | 7.34 | 7.47 | 5.76 | 8.51 | 0.00 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.90 | 5.64 | 5.71 | 5.77 | 5.69 | 5.35 | 0.00 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.98 | 2.92 | 2.94 | 3.02 | 3.03 | 2.88 | 0.00 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.93 | 2.72 | 2.77 | 2.75 | 2.66 | 2.47 | 0.00 | 0.00 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 50.39 | 50.59 | 53.27 | 53.70 | 53.91 | 54.58 | 0.00 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.64 | 3.06 | 2.65 | 2.69 | 2.73 | 2.86 | 0.00 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 9,798.00 | 9,801.00 | 10,639.00 | 10,259.00 | 9,865.00 | 9,771.00 | 0.00 | 0.00 | 0.00 |
| NUMERO DE BANCOS | 36.00 | 36.00 | 37.00 | 37.00 | 37.00 | 36.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 3.26 | 3.24 | 3.20 | 3.25 | 3.46 | 3.47 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 3.36 | 3.39 | 3.52 | 3.65 | 3.92 | 4.05 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.07 | 0.02 | 0.02 | 0.04 | 0.04 | 0.02 | 0.00 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 0.98 | 3.70 | 16.47 | 13.76 | 13.17 | 11.86 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS (%) | (0.35) | 0.00 | 8.02 | 5.66 | 6.71 | 6.63 | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | 0.92 | 2.13 | 17.25 | 11.57 | 10.85 | 8.43 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (2.40) | (3.53) | (6.92) | (4.31) | (0.12) | 3.47 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS (%) | 0.56 | 1.75 | 15.30 | 16.27 | 17.31 | 18.84 | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | 3.77 | 5.52 | 17.65 | 18.60 | 20.85 | 22.06 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (2.35) | (1.63) | 13.09 | 13.98 | 13.91 | 15.74 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO (%) | 6.95 | 4.91 | 3.57 | 1.27 | 1.98 | 1.11 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | (0.89) | (9.27) | (31.63) | (28.65) | (40.18) | (8.69) | 0.00 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 29,890.05 | 29,650.16 | 31,755.86 | 30,852.74 | 31,860.48 | 31,624.76 | 0.00 | 0.00 | 0.00 |
| MENCION ESPECIAL | 1,707.38 | 1,708.54 | 1,633.47 | 1,889.79 | 1,791.03 | 1,761.64 | 0.00 | 0.00 | 0.00 |
| SUBNORMAL | 404.07 | 441.81 | 671.08 | 654.20 | 665.02 | 729.97 | 0.00 | 0.00 | 0.00 |
| DUDOSO | 381.70 | 351.20 | 410.36 | 328.42 | 265.56 | 285.00 | 0.00 | 0.00 | 0.00 |
| IRRECUPERABLE | 431.21 | 484.80 | 542.96 | 637.19 | 679.32 | 675.80 | 0.00 | 0.00 | 0.00 |