

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

	2020	2021				2022			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	55,127.90	54,979.49	55,152.07	55,795.98	58,562.29	59,390.10	61,161.86	62,533.87	0.00
ACTIVOS LIQUIDOS	7,754.61	7,479.44	7,118.31	6,810.32	8,055.49	6,438.52	6,233.20	5,894.84	0.00
TOTAL DE PRESTAMOS	34,105.89	33,865.53	33,941.43	34,704.28	36,249.21	37,904.32	39,503.23	41,256.63	0.00
LOCALES	22,067.23	21,934.90	22,022.58	22,381.54	22,752.75	23,015.03	23,348.23	23,990.12	0.00
EXTRANJEROS	12,038.66	11,930.63	11,918.85	12,322.74	13,496.46	14,889.30	16,155.00	17,266.51	0.00
TOTAL DE INVERSIONES	10,042.73	10,474.06	10,862.27	10,954.33	11,002.75	11,779.88	12,211.14	12,199.99	0.00
TOTAL DE DEPOSITOS	38,675.12	39,514.24	39,434.58	39,774.37	40,065.57	40,077.01	40,409.81	40,788.48	0.00
LOCALES	19,542.76	19,930.01	20,223.68	20,247.00	20,327.73	20,283.75	20,267.73	20,071.95	0.00
DEPOSITOS DE OFICIALES	531.12	575.94	517.98	399.72	333.19	335.40	337.61	623.68	0.00
DEPOSITOS DE PARTICULARES	17,331.71	17,474.97	17,942.67	18,219.16	18,410.41	18,535.51	18,561.63	18,243.61	0.00
DEPOSITOS DE BANCOS	1,679.93	1,879.10	1,763.03	1,628.13	1,584.12	1,412.84	1,368.48	1,204.66	0.00
EXTRANJEROS	19,132.36	19,584.22	19,210.90	19,527.37	19,737.84	19,793.26	20,142.09	20,716.53	0.00
DEPOSITOS DE OFICIALES	184.60	80.96	165.30	358.88	347.79	323.19	425.85	306.28	0.00
DEPOSITOS DE PARTICULARES	12,861.27	11,701.78	12,679.29	12,857.25	13,161.67	13,601.94	13,789.02	13,629.53	0.00
DEPOSITOS DE BANCOS	6,086.49	7,801.49	6,366.30	6,311.24	6,228.38	5,868.14	5,927.22	6,780.72	0.00
PATRIMONIO TOTAL	7,239.79	7,227.60	7,382.59	7,409.62	7,428.08	7,400.34	7,400.95	7,471.67	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	49,445.88	52,109.76	55,016.77	54,725.52	56,443.57	57,184.80	58,156.96	59,164.92	0.00
ACTIVOS GENERADORES DE INGRESOS	40,060.88	41,955.16	43,865.43	44,253.83	45,329.38	47,011.90	48,259.04	49,557.61	0.00
TOTAL DE PRESTAMOS	31,490.98	32,813.05	33,943.99	33,909.23	34,831.61	35,884.93	36,722.33	37,980.46	0.00
TOTAL DE INVERSIONES	8,569.90	9,142.11	9,921.44	10,344.60	10,497.78	11,126.97	11,536.71	11,577.16	0.00
PATRIMONIO TOTAL	6,955.16	7,181.59	7,308.94	7,359.70	7,311.44	7,313.97	7,391.77	7,440.65	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,277.92	561.63	1,117.13	1,686.72	2,277.12	573.77	1,200.39	1,909.89	0.00
EGRESOS DE OPERACIONES	1,211.94	302.57	603.23	899.21	1,199.53	298.69	618.17	998.85	0.00
INGRESO NETO DE INTERESES	1,065.98	259.06	513.90	787.52	1,077.59	275.08	582.23	911.03	0.00

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OTROS INGRESOS	1,093.88	299.64	593.88	878.52	1,248.86	351.64	812.79	1,108.28	0.00
INGRESO DE OPERACIONES	2,159.86	558.70	1,107.78	1,666.04	2,326.45	626.72	1,395.02	2,019.31	0.00
EGRESOS GENERALES	1,164.33	302.52	581.82	877.76	1,239.58	356.52	804.33	1,133.50	0.00
UTILIDAD ANTES DE PROVISIONES	995.53	256.18	525.96	788.27	1,086.88	270.20	590.68	885.81	0.00
UTILIDAD DEL PERIODO	400.35	149.14	295.06	461.44	601.95	174.14	412.59	530.88	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	716.68	723.43	718.66	810.39	679.84	804.68	900.22	913.71	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,155.53	1,192.09	1,283.02	1,324.95	1,372.98	1,399.40	1,361.76	1,394.87	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.10	2.14	2.12	2.34	1.88	2.12	2.28	2.21	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	161.23	164.78	178.53	163.50	201.96	173.91	151.27	152.66	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.39	3.52	3.78	3.82	3.79	3.69	3.45	3.38	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	13.13	13.15	13.39	13.28	12.68	12.46	12.10	11.95	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.40	16.30	16.48	16.23	15.72	14.89	14.31	13.98	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	21.23	21.34	21.75	21.35	20.49	19.52	18.74	18.11	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.05	18.93	18.05	17.12	20.11	16.07	15.42	14.45	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.07	13.60	12.91	12.21	13.76	10.84	10.19	9.43	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.02	45.44	45.60	44.66	47.57	45.46	45.64	44.36	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.00	1.42	1.35	1.39	1.33	1.48	1.71	1.43	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.81	1.14	1.07	1.12	1.07	1.22	1.42	1.20	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.76	8.31	8.07	8.36	8.23	9.52	11.16	9.51	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.69	5.35	5.09	5.08	5.02	4.88	4.97	5.14	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.03	2.88	2.75	2.71	2.65	2.54	2.56	2.69	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.66	2.47	2.34	2.37	2.38	2.34	2.41	2.45	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.91	54.15	52.52	52.69	53.28	56.89	57.66	56.13	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.73	2.86	2.71	2.65	2.76	2.99	3.37	2.98	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	9,865.00	9,771.00	9,859.00	9,888.00	10,010.00	10,051.00	10,174.00	10,258.00	0.00
NUMERO DE BANCOS	37.00	36.00	37.00	37.00	37.00	36.00	36.00	36.00	0.00
PRESTAMOS / EMPLEADOS	3.46	3.47	3.44	3.51	3.62	3.77	3.88	4.02	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.92	4.04	4.00	4.02	4.00	3.99	3.97	3.98	0.00
UTILIDAD NETA / EMPLEADOS	0.04	0.02	0.03	0.05	0.06	0.02	0.04	0.05	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.17	11.63	0.21	3.45	6.23	8.02	10.90	12.08	0.00
PRESTAMOS (%)	6.71	6.63	(0.45)	3.95	6.28	11.93	16.39	18.88	0.00
LOCALES (%)	10.85	8.43	(3.73)	1.10	3.11	4.92	6.02	7.19	0.00
EXTRANJEROS (%)	(0.12)	3.46	6.26	9.56	12.11	24.80	35.54	40.12	0.00
DEPOSITOS (%)	17.31	18.78	5.34	6.20	3.60	1.42	2.47	2.55	0.00
LOCALES (%)	20.85	22.05	9.04	6.99	4.02	1.77	0.22	(0.86)	0.00
EXTRANJEROS (%)	13.91	15.62	1.71	5.39	3.16	1.07	4.85	6.09	0.00
PATRIMONIO (%)	1.98	1.12	1.37	0.72	2.60	2.39	0.25	0.84	0.00
UTILIDAD NETA (%)	(40.18)	(10.99)	16.59	16.33	50.35	16.76	39.83	15.05	0.00
CLASIFICACION PRESTAMOS									
NORMAL	31,860.48	31,624.76	31,398.98	28,861.67	30,664.92	32,732.69	34,918.49	37,494.27	0.00
MENCION ESPECIAL	1,791.03	1,761.64	2,108.26	2,625.34	2,494.38	1,837.26	1,814.52	1,901.24	0.00
SUBNORMAL	665.02	729.97	782.22	1,952.47	2,837.89	3,108.54	2,406.93	1,577.48	0.00
DUDOSO	265.56	285.00	283.48	1,615.98	852.99	829.67	952.38	889.45	0.00
IRRECUPERABLE	679.32	675.80	651.51	973.76	772.01	795.57	772.66	789.06	0.00