

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2021	2022				2023			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	58,558.79	59,390.10	61,161.86	62,533.87	64,222.18	64,937.08	66,741.99	66,884.85	71,299.43
ACTIVOS LIQUIDOS	8,054.31	6,438.52	6,233.20	5,894.84	7,091.28	6,712.25	7,299.32	6,253.47	8,032.62
TOTAL DE PRESTAMOS	36,246.68	37,904.32	39,503.23	41,256.63	41,706.40	42,517.92	42,973.94	43,634.09	45,688.40
LOCALES	22,753.47	23,015.03	23,348.23	23,990.12	24,348.49	24,204.74	24,541.84	24,918.67	26,148.11
EXTRANJEROS	13,493.21	14,889.30	16,155.00	17,266.51	17,357.91	18,313.18	18,432.09	18,715.41	19,540.28
TOTAL DE INVERSIONES	11,002.03	11,779.88	12,211.14	12,199.99	12,088.22	12,334.04	12,910.85	13,178.16	13,803.08
TOTAL DE DEPOSITOS	40,065.57	40,077.01	40,409.81	40,788.48	41,203.55	42,210.20	43,362.45	43,505.21	46,868.76
LOCALES	20,327.73	20,283.75	20,267.73	20,071.95	19,983.59	19,778.74	19,895.49	19,938.72	21,651.62
DEPOSITOS DE OFICIALES	333.19	335.40	337.61	623.68	555.44	566.10	517.76	538.26	514.25
DEPOSITOS DE PARTICULARES	18,410.41	18,535.51	18,561.63	18,243.61	17,808.63	17,948.97	17,968.94	18,074.99	19,716.57
DEPOSITOS DE BANCOS	1,584.12	1,412.84	1,368.48	1,204.66	1,619.52	1,263.67	1,408.79	1,325.46	1,420.79
EXTRANJEROS	19,737.84	19,793.26	20,142.09	20,716.53	21,219.95	22,431.46	23,466.96	23,566.49	25,217.14
DEPOSITOS DE OFICIALES	347.79	323.19	425.85	306.28	180.98	216.49	224.36	208.91	249.62
DEPOSITOS DE PARTICULARES	13,161.67	13,601.94	13,789.02	13,629.53	14,798.18	15,146.61	16,174.24	16,250.69	17,356.16
DEPOSITOS DE BANCOS	6,228.38	5,868.14	5,927.22	6,780.72	6,240.80	7,068.36	7,068.36	7,106.89	7,611.36
PATRIMONIO TOTAL	7,429.53	7,400.34	7,400.95	7,471.67	7,755.37	8,127.83	8,269.80	8,389.74	8,664.84
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	56,843.35	57,198.38	58,156.96	59,164.82	61,390.48	62,163.59	63,951.92	64,709.36	67,760.80
ACTIVOS GENERADORES DE INGRESOS	45,698.66	47,013.22	48,259.04	49,557.51	50,521.66	52,268.08	53,799.58	55,134.44	56,643.04
TOTAL DE PRESTAMOS	35,176.28	35,884.93	36,722.33	37,980.35	38,976.54	40,211.12	41,238.58	42,445.36	43,697.40
TOTAL DE INVERSIONES	10,522.38	11,128.29	11,536.71	11,577.16	11,545.12	12,056.96	12,561.00	12,689.08	12,945.65
PATRIMONIO TOTAL	7,334.66	7,313.17	7,391.77	7,440.54	7,592.45	7,764.09	7,835.37	7,930.71	8,210.10
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,268.65	573.77	1,200.39	1,909.89	2,737.09	882.03	1,835.95	2,841.04	3,912.52
EGRESOS DE OPERACIONES	1,195.56	298.69	618.17	998.85	1,470.26	525.29	1,113.09	1,754.43	2,456.74
INGRESO NETO DE INTERESES	1,073.09	275.08	582.23	911.03	1,266.82	356.75	722.86	1,086.61	1,455.78

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OTROS INGRESOS	1,249.19	351.64	812.79	1,108.28	1,515.93	375.90	836.34	1,283.92	1,832.55
INGRESO DE OPERACIONES	2,322.29	626.72	1,395.02	2,019.31	2,782.75	732.64	1,559.20	2,370.52	3,288.33
EGRESOS GENERALES	1,234.33	356.52	804.33	1,133.50	1,552.41	409.28	800.11	1,214.11	1,738.00
UTILIDAD ANTES DE PROVISIONES	1,087.96	270.20	590.68	885.81	1,230.35	323.36	759.10	1,156.41	1,550.33
UTILIDAD DEL PERIODO	612.86	174.14	412.59	530.88	740.99	228.91	602.40	891.19	1,169.35
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	679.84	804.68	900.22	913.71	895.33	1,183.28	1,123.97	1,132.82	1,132.73
TOTAL PROVISIONES PARA PRESTAMOS	1,375.51	1,399.40	1,361.76	1,394.87	1,297.93	1,302.05	1,227.75	1,249.89	1,244.05
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.88	2.12	2.28	2.21	2.15	2.78	2.62	2.60	2.48
PROVISIONES / PRESTAMOS VENCIDOS (%)	202.33	173.91	151.27	152.66	144.97	110.04	109.23	110.33	109.83
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.79	3.69	3.45	3.38	3.11	3.06	2.86	2.86	2.72
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.69	12.46	12.10	11.95	12.08	12.52	12.39	12.54	12.15
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.72	14.89	14.31	13.98	14.42	14.82	14.80	14.77	14.56
PATRIMONIO / PRESTAMOS TOTALES (%)	20.50	19.52	18.74	18.11	18.60	19.12	19.24	19.23	18.97
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.10	16.07	15.42	14.45	17.21	15.90	16.83	14.37	17.14
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.75	10.84	10.19	9.43	11.04	10.34	10.94	9.35	11.27
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.56	45.46	45.64	44.36	46.55	45.12	46.61	44.67	46.59
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.34	1.48	1.71	1.43	1.47	1.75	2.24	2.16	2.06
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.08	1.22	1.42	1.20	1.21	1.47	1.88	1.84	1.73
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.36	9.52	11.16	9.51	9.76	11.79	15.38	14.98	14.24
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.96	4.88	4.97	5.14	5.42	6.75	6.83	6.87	6.91
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.62	2.54	2.56	2.69	2.91	4.02	4.14	4.24	4.34
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.35	2.34	2.41	2.45	2.51	2.73	2.69	2.63	2.57

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.15	56.89	57.66	56.13	55.79	55.86	51.32	51.22	52.85
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.73	2.99	3.37	2.98	3.00	2.88	3.11	3.10	3.24
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10,010.00	10,051.00	10,174.00	10,258.00	10,476.00	10,448.00	10,539.00	10,569.00	10,749.00
NUMERO DE BANCOS	38.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00
PRESTAMOS / EMPLEADOS	3.62	3.77	3.88	4.02	3.98	4.07	4.08	4.13	4.25
DEPOSITOS TOTALES / EMPLEADOS	4.00	3.99	3.97	3.98	3.93	4.04	4.11	4.12	4.36
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.04	0.05	0.07	0.02	0.06	0.08	0.11
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.22	7.97	10.90	12.08	9.67	9.34	9.12	6.96	11.02
PRESTAMOS (%)	6.28	11.93	16.39	18.88	15.06	12.17	8.79	5.76	9.55
LOCALES (%)	3.11	4.92	6.02	7.19	7.01	5.17	5.11	3.87	7.39
EXTRANJEROS (%)	12.08	24.80	35.54	40.12	28.64	23.00	14.10	8.39	12.57
DEPOSITOS (%)	3.60	1.37	2.47	2.55	2.84	5.32	7.31	6.66	13.75
LOCALES (%)	4.02	1.76	0.22	(0.86)	(1.69)	(2.49)	(1.84)	(0.66)	8.35
EXTRANJEROS (%)	3.16	0.97	4.85	6.09	7.51	13.33	16.51	13.76	18.84
PATRIMONIO (%)	2.62	2.41	0.25	0.84	4.39	9.83	11.74	12.29	11.73
UTILIDAD NETA (%)	53.08	13.86	38.00	13.81	20.91	31.45	46.01	67.87	57.81
CLASIFICACION PRESTAMOS									
NORMAL	30,664.65	32,732.69	34,918.49	37,494.27	38,345.53	39,274.19	39,821.57	40,558.73	42,600.27
MENCION ESPECIAL	2,468.07	1,837.26	1,814.52	1,901.24	2,155.22	2,099.80	2,093.84	2,032.98	1,959.25
SUBNORMAL	2,794.61	3,108.54	2,406.93	1,577.48	1,103.16	995.40	911.79	908.58	934.97
DUDOSO	923.18	829.67	952.38	889.45	793.47	587.11	506.72	491.36	570.09
IRRECUPERABLE	771.68	795.57	772.66	789.06	606.94	863.47	867.76	892.32	867.87