

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2022	2023				2024			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	64,222.18	64,937.08	66,741.99	66,884.85	71,304.92	71,218.31	73,061.34	74,919.39	78,112.48
ACTIVOS LIQUIDOS	7,091.28	6,712.25	7,299.32	6,253.47	8,032.62	6,389.47	7,216.94	7,350.69	8,907.41
TOTAL DE PRESTAMOS	41,706.40	42,517.92	42,973.94	43,634.09	45,697.21	46,812.53	47,753.29	49,318.38	50,451.92
LOCALES	24,348.49	24,204.74	24,541.84	24,918.67	26,160.26	26,740.25	27,014.86	27,181.49	27,410.48
EXTRANJEROS	17,357.91	18,313.18	18,432.09	18,715.41	19,536.96	20,072.28	20,738.43	22,136.89	23,041.44
TOTAL DE INVERSIONES	12,088.22	12,334.04	12,910.85	13,178.16	13,804.12	14,118.87	14,434.27	14,573.39	15,166.58
TOTAL DE DEPOSITOS	41,203.55	42,210.20	43,362.45	43,505.21	46,868.76	47,081.21	48,475.02	49,886.57	51,519.18
LOCALES	19,983.59	19,778.74	19,895.49	19,938.72	21,651.62	21,846.60	22,602.41	22,747.17	23,894.60
DEPOSITOS DE OFICIALES	555.44	566.10	517.76	538.26	514.25	700.41	664.91	705.37	672.54
DEPOSITOS DE PARTICULARES	17,808.63	17,948.97	17,968.94	18,074.99	19,674.57	19,865.20	20,522.07	20,682.12	21,619.39
DEPOSITOS DE BANCOS	1,619.52	1,263.67	1,408.79	1,325.46	1,462.79	1,280.99	1,415.43	1,359.68	1,602.67
EXTRANJEROS	21,219.95	22,431.46	23,466.96	23,566.49	25,217.14	25,234.61	25,872.61	27,139.40	27,624.58
DEPOSITOS DE OFICIALES	180.98	216.49	224.36	208.91	249.62	244.57	176.98	214.96	183.36
DEPOSITOS DE PARTICULARES	14,798.18	15,146.61	16,174.24	16,250.69	17,356.16	16,970.55	17,621.50	18,505.68	18,347.44
DEPOSITOS DE BANCOS	6,240.80	7,068.36	7,068.36	7,106.89	7,611.36	8,019.49	8,074.13	8,418.75	9,093.78
PATRIMONIO TOTAL	7,755.37	8,127.83	8,269.80	8,389.74	8,670.17	8,930.08	9,243.10	9,562.64	9,462.06
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	61,390.48	62,163.59	63,951.92	64,709.36	67,763.55	68,077.70	69,901.66	70,902.12	74,708.70
ACTIVOS GENERADORES DE INGRESOS	50,521.66	52,268.08	53,799.58	55,134.44	56,647.98	57,891.68	59,036.17	60,352.01	62,559.92
TOTAL DE PRESTAMOS	38,976.54	40,211.12	41,238.58	42,445.36	43,701.81	44,665.23	45,363.61	46,476.23	48,074.57
TOTAL DE INVERSIONES	11,545.12	12,056.96	12,561.00	12,689.08	12,946.17	13,226.45	13,672.56	13,875.78	14,485.35
PATRIMONIO TOTAL	7,592.45	7,764.09	7,835.37	7,930.71	8,212.77	8,528.96	8,756.45	8,976.19	9,066.11
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,737.09	882.03	1,835.95	2,841.04	3,912.58	1,083.18	2,193.09	3,337.61	4,491.77
EGRESOS DE OPERACIONES	1,470.26	525.29	1,113.09	1,754.43	2,456.74	710.01	1,439.52	2,196.97	2,975.85
INGRESO NETO DE INTERESES	1,266.82	356.75	722.86	1,086.61	1,455.84	373.16	753.57	1,140.64	1,515.91

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OTROS INGRESOS	1,515.93	375.90	836.34	1,283.92	1,832.42	437.66	1,087.22	1,568.06	2,071.60
INGRESO DE OPERACIONES	2,782.75	732.64	1,559.20	2,370.52	3,288.26	810.82	1,840.79	2,708.70	3,587.52
EGRESOS GENERALES	1,552.41	409.28	800.11	1,214.11	1,741.31	421.64	956.64	1,409.67	1,856.38
UTILIDAD ANTES DE PROVISIONES	1,230.35	323.36	759.10	1,156.41	1,546.95	389.18	884.15	1,299.03	1,731.13
UTILIDAD DEL PERIODO	740.99	228.91	602.40	891.19	1,177.08	309.66	715.45	1,024.93	1,331.70
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	895.33	1,183.28	1,123.97	1,132.82	1,132.73	1,153.51	1,193.51	1,204.16	1,183.17
TOTAL PROVISIONES PARA PRESTAMOS	1,297.93	1,302.05	1,227.75	1,249.89	1,235.23	1,209.94	1,197.09	1,209.45	1,206.49
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.15	2.78	2.62	2.60	2.48	2.46	2.50	2.44	2.35
PROVISIONES / PRESTAMOS VENCIDOS (%)	144.97	110.04	109.23	110.33	109.05	104.89	100.30	100.44	101.97
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.11	3.06	2.86	2.86	2.70	2.58	2.51	2.45	2.39
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.08	12.52	12.39	12.54	12.16	12.54	12.65	12.76	12.11
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.42	14.82	14.80	14.77	14.57	14.66	14.86	14.97	14.42
PATRIMONIO / PRESTAMOS TOTALES (%)	18.60	19.12	19.24	19.23	18.97	19.08	19.36	19.39	18.75
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.21	15.90	16.83	14.37	17.14	13.57	14.89	14.73	17.29
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.04	10.34	10.94	9.35	11.27	8.97	9.88	9.81	11.40
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.55	45.12	46.61	44.67	46.59	43.56	44.66	43.95	46.73
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.47	1.75	2.24	2.16	2.08	2.14	2.42	2.26	2.13
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.21	1.47	1.88	1.84	1.74	1.82	2.05	1.93	1.78
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.76	11.79	15.38	14.98	14.33	14.52	16.34	15.22	14.69
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.42	6.75	6.83	6.87	6.91	7.48	7.43	7.37	7.18
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.91	4.02	4.14	4.24	4.34	4.91	4.88	4.85	4.76
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.51	2.73	2.69	2.63	2.57	2.58	2.55	2.52	2.42

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.79	55.86	51.32	51.22	52.96	52.00	51.97	52.04	51.75
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.00	2.88	3.11	3.10	3.23	3.02	3.68	3.46	3.31
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10,476.00	10,448.00	10,539.00	10,569.00	10,749.00	10,800.00	10,781.00	10,844.00	10,593.00
NUMERO DE BANCOS	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00
PRESTAMOS / EMPLEADOS	3.98	4.07	4.08	4.13	4.25	4.33	4.43	4.55	4.76
DEPOSITOS TOTALES / EMPLEADOS	3.93	4.04	4.11	4.12	4.36	4.36	4.50	4.60	4.86
UTILIDAD NETA / EMPLEADOS	0.07	0.02	0.06	0.08	0.11	0.03	0.07	0.09	0.13
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.67	9.34	9.12	6.96	11.03	9.67	9.47	12.01	9.55
PRESTAMOS (%)	15.06	12.17	8.79	5.76	9.57	10.10	11.12	13.03	10.40
LOCALES (%)	7.01	5.17	5.11	3.87	7.44	10.48	10.08	9.08	4.78
EXTRANJEROS (%)	28.64	23.00	14.10	8.39	12.55	9.61	12.51	18.28	17.94
DEPOSITOS (%)	2.84	5.32	7.31	6.66	13.75	11.54	11.79	14.67	9.92
LOCALES (%)	(1.69)	(2.49)	(1.84)	(0.66)	8.35	10.45	13.61	14.09	10.36
EXTRANJEROS (%)	7.51	13.33	16.51	13.76	18.84	12.50	10.25	15.16	9.55
PATRIMONIO (%)	4.39	9.83	11.74	12.29	11.80	9.87	11.77	13.98	9.13
UTILIDAD NETA (%)	20.91	31.45	46.01	67.87	58.85	35.28	18.77	15.01	13.14
CLASIFICACION PRESTAMOS									
NORMAL	38,345.53	39,274.19	39,821.57	40,558.73	42,580.69	43,800.02	44,734.21	46,458.84	47,658.07
MENCION ESPECIAL	2,155.22	2,099.80	2,093.84	2,032.98	1,978.82	1,948.30	1,887.33	1,768.88	1,783.18
SUBNORMAL	1,103.16	995.40	911.79	908.58	934.97	816.24	807.90	762.18	658.40
DUDOSO	793.47	587.11	506.72	491.36	570.09	599.43	639.65	632.75	617.60
IRRECUPERABLE	606.94	863.47	867.76	892.32	867.87	858.49	881.28	905.19	941.17