

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2023	2024				2025			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	71,304.92	71,218.31	73,061.34	74,919.39	78,111.08	77,876.00	80,260.68	80,705.98	82,534.57
ACTIVOS LIQUIDOS	8,032.62	6,389.47	7,216.94	7,350.69	8,907.41	7,183.53	7,865.40	7,690.99	8,778.89
TOTAL DE PRESTAMOS	45,697.21	46,812.53	47,753.29	49,318.38	50,451.92	51,154.98	52,467.60	52,908.92	53,004.92
LOCALES	26,160.26	26,740.25	27,014.86	27,181.49	27,410.48	27,808.11	28,136.73	28,504.61	28,140.78
EXTRANJEROS	19,536.96	20,072.28	20,738.43	22,136.89	23,041.44	23,346.86	24,330.87	24,404.31	24,864.13
TOTAL DE INVERSIONES	13,804.12	14,118.87	14,434.27	14,573.39	15,166.59	15,695.46	15,923.97	16,464.89	17,205.23
TOTAL DE DEPOSITOS	46,868.76	47,081.21	48,475.02	49,886.57	51,519.18	51,352.93	53,263.48	53,687.02	54,253.40
LOCALES	21,651.62	21,846.60	22,602.41	22,747.17	23,894.60	24,353.61	24,678.72	24,780.44	25,376.13
DEPOSITOS DE OFICIALES	514.25	700.41	664.91	705.37	672.54	591.43	561.84	376.55	526.48
DEPOSITOS DE PARTICULARES	19,674.57	19,865.20	20,522.07	20,682.12	21,619.39	22,337.15	22,597.01	22,980.54	23,233.01
DEPOSITOS DE BANCOS	1,462.79	1,280.99	1,415.43	1,359.68	1,602.67	1,425.03	1,519.87	1,423.35	1,616.64
EXTRANJEROS	25,217.14	25,234.61	25,872.61	27,139.40	27,624.58	26,999.32	28,584.76	28,906.58	28,877.28
DEPOSITOS DE OFICIALES	249.62	244.57	176.98	214.96	183.36	215.09	172.57	231.63	207.02
DEPOSITOS DE PARTICULARES	17,356.16	16,970.55	17,621.50	18,505.68	18,347.44	18,930.56	20,431.07	19,656.26	20,099.25
DEPOSITOS DE BANCOS	7,611.36	8,019.49	8,074.13	8,418.75	9,093.78	7,853.67	7,981.12	9,018.69	8,571.01
PATRIMONIO TOTAL	8,670.17	8,930.08	9,243.10	9,562.64	9,461.38	9,835.97	10,106.22	10,438.70	10,911.04
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	67,763.55	68,077.70	69,901.66	70,902.12	74,708.00	74,547.16	76,661.01	77,812.68	80,322.83
ACTIVOS GENERADORES DE INGRESOS	56,647.98	57,891.68	59,036.17	60,352.01	62,559.92	63,890.92	65,289.56	66,632.79	67,914.33
TOTAL DE PRESTAMOS	43,701.81	44,665.23	45,363.61	46,476.23	48,074.57	48,983.76	50,110.44	51,113.65	51,728.42
TOTAL DE INVERSIONES	12,946.17	13,226.45	13,672.56	13,875.78	14,485.36	14,907.16	15,179.12	15,519.14	16,185.91
PATRIMONIO TOTAL	8,212.77	8,528.96	8,756.45	8,976.19	9,065.78	9,383.02	9,674.66	10,000.67	10,186.21
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,912.58	1,083.18	2,193.09	3,337.61	4,491.77	1,127.85	2,280.91	3,465.48	4,639.92
EGRESOS DE OPERACIONES	2,456.74	710.01	1,439.52	2,196.97	2,975.85	747.23	1,505.78	2,284.97	3,060.94
INGRESO NETO DE INTERESES	1,455.84	373.16	753.57	1,140.64	1,515.91	380.62	775.13	1,180.51	1,578.98

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OTROS INGRESOS	1,832.42	437.66	1,087.22	1,568.06	2,071.30	427.89	1,016.09	1,509.75	2,068.17
INGRESO DE OPERACIONES	3,288.26	810.82	1,840.79	2,708.70	3,587.21	808.51	1,791.21	2,690.26	3,647.14
EGRESOS GENERALES	1,741.31	421.64	956.64	1,409.67	1,857.09	391.11	881.93	1,292.28	1,747.47
UTILIDAD ANTES DE PROVISIONES	1,546.95	389.18	884.15	1,299.03	1,730.12	417.40	909.28	1,397.98	1,899.67
UTILIDAD DEL PERIODO	1,177.08	309.66	715.45	1,024.93	1,330.42	345.08	749.89	1,155.52	1,556.22
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,132.73	1,153.51	1,193.51	1,204.16	1,186.90	1,144.07	1,191.82	1,230.23	1,197.41
TOTAL PROVISIONES PARA PRESTAMOS	1,235.23	1,209.94	1,197.09	1,209.45	1,206.49	1,182.00	1,147.60	1,148.20	1,107.75
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.48	2.46	2.50	2.44	2.35	2.24	2.27	2.33	2.26
PROVISIONES / PRESTAMOS VENCIDOS (%)	109.05	104.89	100.30	100.44	101.65	103.32	96.29	93.33	92.51
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.70	2.58	2.51	2.45	2.39	2.31	2.19	2.17	2.09
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.16	12.54	12.65	12.76	12.11	12.63	12.59	12.93	13.22
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.57	14.66	14.86	14.97	14.42	14.71	14.78	15.05	15.54
PATRIMONIO / PRESTAMOS TOTALES (%)	18.97	19.08	19.36	19.39	18.75	19.23	19.26	19.73	20.58
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.14	13.57	14.89	14.73	17.29	13.99	14.77	14.33	16.18
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.27	8.97	9.88	9.81	11.40	9.22	9.80	9.53	10.64
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.59	43.56	44.66	43.95	46.73	44.55	44.66	44.99	47.89
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.08	2.14	2.42	2.26	2.13	2.16	2.30	2.31	2.29
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.74	1.82	2.05	1.93	1.78	1.85	1.96	1.98	1.94
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.33	14.52	16.34	15.22	14.68	14.71	15.50	15.41	15.28
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.91	7.48	7.43	7.37	7.18	7.06	6.99	6.93	6.83
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.34	4.91	4.88	4.85	4.76	4.68	4.61	4.57	4.51
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.57	2.58	2.55	2.52	2.42	2.38	2.37	2.36	2.32

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	52.96	52.00	51.97	52.04	51.77	48.37	49.24	48.04	47.91
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.23	3.02	3.68	3.46	3.31	2.68	3.11	3.02	3.05
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10,749.00	10,800.00	10,781.00	10,844.00	10,593.00	10,618.00	10,601.00	10,486.00	10,528.00
NUMERO DE BANCOS	36.00	36.00	36.00	36.00	36.00	36.00	35.00	35.00	35.00
PRESTAMOS / EMPLEADOS	4.25	4.33	4.43	4.55	4.76	4.82	4.95	5.05	5.03
DEPOSITOS TOTALES / EMPLEADOS	4.36	4.36	4.50	4.60	4.86	4.84	5.02	5.12	5.15
UTILIDAD NETA / EMPLEADOS	0.11	0.03	0.07	0.09	0.13	0.03	0.07	0.11	0.15
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	11.03	9.67	9.47	12.01	9.55	9.35	9.85	7.72	5.66
PRESTAMOS (%)	9.57	10.10	11.12	13.03	10.40	9.28	9.87	7.28	5.06
LOCALES (%)	7.44	10.48	10.08	9.08	4.78	3.99	4.15	4.87	2.66
EXTRANJEROS (%)	12.55	9.61	12.51	18.28	17.94	16.31	17.32	10.24	7.91
DEPOSITOS (%)	13.75	11.54	11.79	14.67	9.92	9.07	9.88	7.62	5.31
LOCALES (%)	8.35	10.45	13.61	14.09	10.36	11.48	9.19	8.94	6.20
EXTRANJEROS (%)	18.84	12.50	10.25	15.16	9.55	6.99	10.48	6.51	4.53
PATRIMONIO (%)	11.80	9.87	11.77	13.98	9.13	10.14	9.34	9.16	15.32
UTILIDAD NETA (%)	58.85	35.28	18.77	15.01	13.03	11.44	4.81	12.74	16.97
CLASIFICACION PRESTAMOS									
NORMAL	42,580.69	43,800.02	44,734.21	46,458.84	47,658.07	48,315.21	49,538.04	49,670.63	49,951.62
MENCION ESPECIAL	1,978.82	1,948.30	1,887.33	1,768.88	1,783.18	1,787.49	1,898.72	2,218.55	1,989.59
SUBNORMAL	934.97	816.24	807.90	762.18	658.40	691.71	723.31	689.95	647.47
DUDOSO	570.09	599.43	639.65	632.75	617.60	629.18	564.83	535.78	625.28
IRRECUPERABLE	867.87	858.49	881.28	905.19	941.17	913.40	890.30	942.22	898.70