

BANCA EXTRANJERA PRIVADA
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2024	2025				2026			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	78,111.08	77,876.00	80,260.68	80,705.98	82,524.22	83,499.87	0.00	0.00	0.00
ACTIVOS LIQUIDOS	8,907.41	7,183.53	7,865.40	7,690.99	8,778.91	7,965.48	0.00	0.00	0.00
TOTAL DE PRESTAMOS	50,451.92	51,154.98	52,467.60	52,908.92	52,992.87	53,426.14	0.00	0.00	0.00
LOCALES	27,410.48	27,808.11	28,136.73	28,504.61	28,142.82	28,095.73	0.00	0.00	0.00
EXTRANJEROS	23,041.44	23,346.86	24,330.87	24,404.31	24,850.05	25,330.41	0.00	0.00	0.00
TOTAL DE INVERSIONES	15,166.59	15,695.46	15,923.97	16,464.89	17,205.23	18,444.93	0.00	0.00	0.00
TOTAL DE DEPOSITOS	51,519.18	51,352.93	53,263.48	53,687.02	54,253.40	55,469.08	0.00	0.00	0.00
LOCALES	23,894.60	24,353.61	24,678.72	24,780.44	25,376.13	24,872.58	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	672.54	591.43	561.84	376.55	526.48	420.23	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	21,619.39	22,337.15	22,597.01	22,980.54	23,233.01	23,192.26	0.00	0.00	0.00
DEPOSITOS DE BANCOS	1,602.67	1,425.03	1,519.87	1,423.35	1,616.64	1,260.09	0.00	0.00	0.00
EXTRANJEROS	27,624.58	26,999.32	28,584.76	28,906.58	28,877.28	30,596.50	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	183.36	215.09	172.57	231.63	207.02	192.33	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	18,347.44	18,930.56	20,431.07	19,656.26	20,099.25	20,749.14	0.00	0.00	0.00
DEPOSITOS DE BANCOS	9,093.78	7,853.67	7,981.12	9,018.69	8,571.01	9,655.02	0.00	0.00	0.00
PATRIMONIO TOTAL	9,461.38	9,835.97	10,106.22	10,438.70	10,897.94	10,969.25	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	74,708.00	74,547.16	76,661.01	77,812.68	80,317.65	80,687.94	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	62,559.92	63,890.92	65,289.56	66,632.79	67,908.30	69,360.75	0.00	0.00	0.00
TOTAL DE PRESTAMOS	48,074.57	48,983.76	50,110.44	51,113.65	51,722.39	52,290.56	0.00	0.00	0.00
TOTAL DE INVERSIONES	14,485.36	14,907.16	15,179.12	15,519.14	16,185.91	17,070.20	0.00	0.00	0.00
PATRIMONIO TOTAL	9,065.78	9,383.02	9,674.66	10,000.67	10,179.66	10,402.61	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,491.77	1,127.85	2,280.91	3,465.48	4,639.64	1,138.36	0.00	0.00	0.00
EGRESOS DE OPERACIONES	2,975.85	747.23	1,505.78	2,284.97	3,060.90	741.22	0.00	0.00	0.00
INGRESO NETO DE INTERESES	1,515.91	380.62	775.13	1,180.51	1,578.74	397.14	0.00	0.00	0.00

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OTROS INGRESOS	2,071.30	427.89	1,016.09	1,509.75	2,062.08	505.91	0.00	0.00	0.00
INGRESO DE OPERACIONES	3,587.21	808.51	1,791.21	2,690.26	3,640.82	903.05	0.00	0.00	0.00
EGRESOS GENERALES	1,857.09	391.11	881.93	1,292.28	1,745.66	482.75	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,730.12	417.40	909.28	1,397.98	1,895.16	420.30	0.00	0.00	0.00
UTILIDAD DEL PERIODO	1,330.42	345.08	749.89	1,155.52	1,544.17	317.55	0.00	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,186.90	1,144.07	1,191.82	1,230.23	1,197.41	1,172.72	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,206.49	1,182.00	1,147.60	1,148.20	1,121.83	1,080.86	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.35	2.24	2.27	2.33	2.26	2.20	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	101.65	103.32	96.29	93.33	93.69	92.17	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.39	2.31	2.19	2.17	2.12	2.02	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.11	12.63	12.59	12.93	13.21	13.14	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.42	14.71	14.78	15.05	15.52	15.26	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.75	19.23	19.26	19.73	20.56	20.53	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.29	13.99	14.77	14.33	16.18	14.36	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.40	9.22	9.80	9.53	10.64	9.54	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.73	44.55	44.66	44.99	47.89	47.61	0.00	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.13	2.16	2.30	2.31	2.27	1.83	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.78	1.85	1.96	1.98	1.92	1.57	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.68	14.71	15.50	15.41	15.17	12.21	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.18	7.06	6.99	6.93	6.83	6.56	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.76	4.68	4.61	4.57	4.51	4.27	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.42	2.38	2.37	2.36	2.32	2.29	0.00	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.77	48.37	49.24	48.04	47.95	53.46	0.00	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.31	2.68	3.11	3.02	3.04	2.92	0.00	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10,593.00	10,618.00	10,601.00	10,486.00	10,528.00	10,531.00	0.00	0.00	0.00
NUMERO DE BANCOS	36.00	37.00	36.00	36.00	36.00	35.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	4.76	4.82	4.95	5.05	5.03	5.07	0.00	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	4.86	4.84	5.02	5.12	5.15	5.27	0.00	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.13	0.03	0.07	0.11	0.15	0.03	0.00	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.55	9.35	9.85	7.72	5.65	7.22	0.00	0.00	0.00
PRESTAMOS (%)	10.40	9.28	9.87	7.28	5.04	4.44	0.00	0.00	0.00
LOCALES (%)	4.78	3.99	4.15	4.87	2.67	1.03	0.00	0.00	0.00
EXTRANJEROS (%)	17.94	16.31	17.32	10.24	7.85	8.50	0.00	0.00	0.00
DEPOSITOS (%)	9.92	9.07	9.88	7.62	5.31	8.02	0.00	0.00	0.00
LOCALES (%)	10.36	11.48	9.19	8.94	6.20	2.13	0.00	0.00	0.00
EXTRANJEROS (%)	9.55	6.99	10.48	6.51	4.53	13.32	0.00	0.00	0.00
PATRIMONIO (%)	9.13	10.14	9.34	9.16	15.18	11.52	0.00	0.00	0.00
UTILIDAD NETA (%)	13.03	11.44	4.81	12.74	16.07	(7.98)	0.00	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	47,658.07	48,315.21	49,538.04	49,670.63	49,953.55	50,448.15	0.00	0.00	0.00
MENCION ESPECIAL	1,783.18	1,787.49	1,898.72	2,218.55	1,989.59	1,924.85	0.00	0.00	0.00
SUBNORMAL	658.40	691.71	723.31	689.95	647.31	620.98	0.00	0.00	0.00
DUDOSO	617.60	629.18	564.83	535.78	625.53	560.67	0.00	0.00	0.00
IRRECUPERABLE	941.17	913.40	890.30	942.22	898.71	952.34	0.00	0.00	0.00