

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	7,644.64	7,620.30	7,401.25	7,584.90	7,783.77	7,661.46	8,373.71	8,207.59	0.00
ACTIVOS LIQUIDOS	3,153.83	3,072.52	2,643.54	2,425.69	2,620.35	2,305.64	2,491.76	2,001.66	0.00
TOTAL DE PRESTAMOS	2,991.71	3,061.89	3,253.52	3,626.58	3,458.24	3,666.88	4,002.33	4,187.47	0.00
LOCALES	2,991.71	3,061.89	3,253.52	3,626.58	3,458.24	3,666.88	4,002.33	4,187.47	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	1,169.17	1,230.68	1,235.30	1,290.19	1,385.30	1,410.06	1,608.74	1,751.49	0.00
TOTAL DE DEPOSITOS	6,616.46	6,449.20	6,244.49	6,405.13	6,630.57	6,442.23	7,153.61	6,848.22	0.00
LOCALES	6,545.86	6,380.16	6,172.72	6,332.43	6,558.13	6,367.47	7,081.85	6,775.88	0.00
DEPOSITOS DE OFICIALES	4,151.71	4,202.78	3,849.41	3,988.01	4,249.81	4,014.46	4,641.45	4,305.20	0.00
DEPOSITOS DE PARTICULARES	1,854.63	1,712.61	1,727.07	1,779.12	1,799.89	1,830.90	1,911.11	1,932.16	0.00
DEPOSITOS DE BANCOS	539.52	464.77	596.25	565.30	508.43	522.11	529.29	538.52	0.00
EXTRANJEROS	70.60	69.04	71.76	72.70	72.45	74.75	71.76	72.33	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	70.60	69.04	71.76	72.70	72.45	74.75	71.76	72.33	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	708.96	738.20	737.27	774.29	731.55	761.24	759.89	903.46	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	7,319.22	7,467.79	7,279.24	7,286.15	7,714.20	7,640.88	7,887.48	7,896.24	0.00
ACTIVOS GENERADORES DE INGRESOS	4,008.52	4,116.73	4,173.71	4,467.55	4,502.21	4,684.76	5,049.94	5,427.87	0.00
TOTAL DE PRESTAMOS	3,009.14	3,131.86	3,200.25	3,429.33	3,224.97	3,364.38	3,627.92	3,907.03	0.00
TOTAL DE INVERSIONES	999.38	984.87	973.46	1,038.22	1,277.23	1,320.37	1,422.02	1,520.84	0.00
PATRIMONIO TOTAL	699.23	724.17	735.23	767.06	720.25	749.72	748.58	838.88	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	281.94	71.66	143.51	218.40	295.95	80.51	157.78	239.77	0.00
EGRESOS DE OPERACIONES	112.98	25.72	51.07	76.79	105.41	30.74	62.36	96.37	0.00
INGRESO NETO DE INTERESES	168.96	45.94	92.44	141.61	190.53	49.77	95.42	143.40	0.00

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OTROS INGRESOS	41.76	9.97	24.34	45.10	58.12	12.74	41.44	68.41	0.00
INGRESO DE OPERACIONES	210.72	55.91	116.79	186.71	248.66	62.51	136.86	211.81	0.00
EGRESOS GENERALES	117.86	27.70	57.06	87.02	127.66	32.45	68.45	105.28	0.00
UTILIDAD ANTES DE PROVISIONES	92.86	28.21	59.72	99.69	121.00	30.06	68.41	106.53	0.00
UTILIDAD DEL PERIODO	88.01	28.15	59.45	98.56	117.06	28.99	61.79	100.11	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	80.54	77.68	84.28	85.38	67.18	78.07	77.44	79.34	0.00
TOTAL PROVISIONES PARA PRESTAMOS	94.65	94.42	91.63	82.64	70.95	68.38	67.19	64.67	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.69	2.54	2.59	2.35	1.94	2.13	1.93	1.89	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	117.52	121.55	108.72	96.79	105.61	87.59	86.76	81.51	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.16	3.08	2.82	2.28	2.05	1.86	1.68	1.54	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.27	9.69	9.96	10.21	9.40	9.94	9.07	11.01	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.04	17.20	16.42	15.75	15.10	14.99	13.54	15.21	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	23.70	24.11	22.66	21.35	21.15	20.76	18.99	21.58	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	47.67	47.64	42.33	37.87	39.52	35.79	34.83	29.23	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	41.26	40.32	35.72	31.98	33.66	30.09	29.76	24.39	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	65.34	66.72	62.12	58.01	60.41	57.68	57.32	54.80	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.20	2.74	2.85	2.94	2.60	2.48	2.45	2.46	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.20	1.51	1.63	1.80	1.52	1.52	1.57	1.69	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.59	15.55	16.17	17.13	16.25	15.47	16.51	15.91	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.03	6.96	6.88	6.52	6.57	6.87	6.25	5.89	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.82	2.50	2.45	2.29	2.34	2.62	2.47	2.37	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.22	4.46	4.43	4.23	4.23	4.25	3.78	3.52	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.93	49.54	48.86	46.61	51.34	51.91	50.01	49.71	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.04	0.97	1.17	1.35	1.29	1.09	1.64	1.68	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	4,272.00	4,221.00	4,299.00	4,403.00	4,526.00	4,588.00	4,665.00	4,635.00	0.00
NUMERO DE BANCOS	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00
PRESTAMOS / EMPLEADOS	0.70	0.73	0.76	0.82	0.76	0.80	0.86	0.90	0.00
DEPOSITOS TOTALES / EMPLEADOS	1.55	1.53	1.45	1.45	1.46	1.40	1.53	1.48	0.00
UTILIDAD NETA / EMPLEADOS	0.02	0.01	0.01	0.02	0.03	0.01	0.01	0.02	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.31	4.17	3.41	8.55	1.82	0.54	13.14	8.21	0.00
PRESTAMOS (%)	(1.15)	(4.37)	3.39	12.21	15.59	19.76	23.02	15.47	0.00
LOCALES (%)	(1.15)	(4.37)	3.39	12.21	15.59	19.76	23.02	15.47	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	10.95	3.33	2.29	8.07	0.21	(0.11)	14.56	6.92	0.00
LOCALES (%)	11.07	3.30	2.22	8.08	0.19	(0.20)	14.73	7.00	0.00
EXTRANJEROS (%)	0.88	5.26	9.25	7.00	2.61	8.28	0.00	(0.51)	0.00
PATRIMONIO (%)	2.82	3.95	0.56	1.90	3.19	3.12	3.07	16.68	0.00
UTILIDAD NETA (%)	(35.08)	26.22	41.57	48.10	33.01	3.00	3.93	1.57	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,791.24	2,861.80	3,026.43	3,392.39	3,212.93	3,400.11	3,693.20	3,910.90	0.00
MENCION ESPECIAL	119.86	121.41	144.52	156.30	161.30	190.55	208.17	190.51	0.00
SUBNORMAL	63.50	62.71	66.72	53.49	50.56	42.84	62.32	49.57	0.00
DUDOSO	56.61	56.96	54.40	55.99	64.80	61.40	65.04	62.87	0.00
IRRECUPERABLE	55.15	53.42	53.08	51.05	39.60	40.37	40.78	38.29	0.00