

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	7,783.77	7,661.46	8,373.71	8,207.59	8,888.99	8,684.39	9,087.83	9,424.40	0.00
ACTIVOS LIQUIDOS	2,620.35	2,305.64	2,491.76	2,001.66	2,655.27	2,287.75	2,644.63	2,555.66	0.00
TOTAL DE PRESTAMOS	3,458.24	3,666.88	4,002.33	4,187.47	3,974.53	4,516.07	4,467.11	4,759.91	0.00
LOCALES	3,458.24	3,666.88	4,002.33	4,187.47	3,974.53	4,516.07	4,467.11	4,759.91	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	1,385.30	1,410.06	1,608.74	1,751.49	1,787.38	1,588.15	1,639.14	1,723.21	0.00
TOTAL DE DEPOSITOS	6,630.57	6,442.23	7,153.61	6,848.22	7,519.80	7,351.57	7,793.64	7,941.59	0.00
LOCALES	6,558.13	6,367.47	7,081.85	6,775.88	7,447.41	7,281.69	7,699.18	7,854.57	0.00
DEPOSITOS DE OFICIALES	4,249.81	4,014.46	4,641.45	4,305.20	4,762.11	4,695.11	5,094.14	5,251.38	0.00
DEPOSITOS DE PARTICULARES	1,799.89	1,830.90	1,911.11	1,932.16	1,945.61	1,913.59	1,953.58	1,985.59	0.00
DEPOSITOS DE BANCOS	508.43	522.11	529.29	538.52	739.70	672.98	651.47	617.60	0.00
EXTRANJEROS	72.45	74.75	71.76	72.33	72.39	69.88	94.46	87.02	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	72.45	74.75	71.76	72.33	72.39	69.88	94.46	87.02	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	731.55	761.24	759.89	903.46	843.74	893.00	864.20	931.31	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	7,714.20	7,640.88	7,887.48	7,896.24	8,336.38	8,172.92	8,730.77	8,815.99	0.00
ACTIVOS GENERADORES DE INGRESOS	4,502.21	4,684.76	5,049.94	5,427.87	5,302.73	5,590.58	5,858.66	6,211.04	0.00
TOTAL DE PRESTAMOS	3,224.97	3,364.38	3,627.92	3,907.03	3,716.39	4,091.47	4,234.72	4,473.69	0.00
TOTAL DE INVERSIONES	1,277.23	1,320.37	1,422.02	1,520.84	1,586.34	1,499.11	1,623.94	1,737.35	0.00
PATRIMONIO TOTAL	720.25	749.72	748.58	838.88	787.64	827.12	812.04	917.39	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	295.95	80.51	157.78	239.77	333.42	82.86	165.64	252.05	0.00
EGRESOS DE OPERACIONES	105.41	30.74	62.36	96.37	129.98	32.83	67.94	103.95	0.00
INGRESO NETO DE INTERESES	190.53	49.77	95.42	143.40	203.44	50.03	97.71	148.09	0.00

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OTROS INGRESOS	58.12	12.74	41.44	68.41	80.92	60.62	75.59	114.71	0.00
INGRESO DE OPERACIONES	248.66	62.51	136.86	211.81	284.35	110.65	173.30	262.80	0.00
EGRESOS GENERALES	127.66	32.45	68.45	105.28	144.33	37.78	75.61	116.94	0.00
UTILIDAD ANTES DE PROVISIONES	121.00	30.06	68.41	106.53	140.02	72.87	97.68	145.86	0.00
UTILIDAD DEL PERIODO	117.06	28.99	61.79	100.11	130.60	72.96	94.78	142.98	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	67.18	78.07	77.44	79.34	59.83	59.68	58.18	54.85	0.00
TOTAL PROVISIONES PARA PRESTAMOS	70.95	68.38	67.19	64.67	63.09	63.26	64.02	61.99	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.94	2.13	1.93	1.89	1.51	1.32	1.30	1.15	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	105.61	87.59	86.76	81.51	105.45	106.00	110.04	113.02	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.05	1.86	1.68	1.54	1.59	1.40	1.43	1.30	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.40	9.94	9.07	11.01	9.49	10.28	9.51	9.88	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.10	14.99	13.54	15.21	14.64	14.63	14.15	14.37	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	21.15	20.76	18.99	21.58	21.23	19.77	19.35	19.57	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	39.52	35.79	34.83	29.23	35.31	31.12	33.93	32.18	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	33.66	30.09	29.76	24.39	29.87	26.34	29.10	27.12	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	60.41	57.68	57.32	54.80	59.08	52.72	54.96	53.88	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.60	2.48	2.45	2.46	2.46	5.22	3.24	3.07	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.52	1.52	1.57	1.69	1.57	3.57	2.17	2.16	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.25	15.47	16.51	15.91	16.58	35.29	23.34	20.78	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.57	6.87	6.25	5.89	6.29	5.93	5.65	5.41	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.34	2.62	2.47	2.37	2.45	2.35	2.32	2.23	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.23	4.25	3.78	3.52	3.84	3.58	3.34	3.18	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.34	51.91	50.01	49.71	50.76	34.14	43.63	44.50	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.29	1.09	1.64	1.68	1.53	4.34	2.58	2.46	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	4,526.00	4,588.00	4,665.00	4,635.00	4,654.00	4,623.00	4,678.00	4,717.00	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	0.76	0.80	0.86	0.90	0.85	0.98	0.95	1.01	0.00
DEPOSITOS TOTALES / EMPLEADOS	1.46	1.40	1.53	1.48	1.62	1.59	1.67	1.68	0.00
UTILIDAD NETA / EMPLEADOS	0.03	0.01	0.01	0.02	0.03	0.02	0.02	0.03	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.82	0.54	13.14	8.21	14.20	13.35	8.53	14.83	0.00
PRESTAMOS (%)	15.59	19.76	23.02	15.47	14.93	23.16	11.61	13.67	0.00
LOCALES (%)	15.59	19.76	23.02	15.47	14.93	23.16	11.61	13.67	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	0.21	(0.11)	14.56	6.92	13.41	14.12	8.95	15.97	0.00
LOCALES (%)	0.19	(0.20)	14.73	7.00	13.56	14.36	8.72	15.92	0.00
EXTRANJEROS (%)	2.61	8.28	0.00	(0.51)	(0.08)	(6.52)	31.63	20.31	0.00
PATRIMONIO (%)	3.19	3.12	3.07	16.68	15.34	17.31	13.73	3.08	0.00
UTILIDAD NETA (%)	33.01	3.00	3.93	1.57	11.57	151.65	53.39	42.82	0.00
CLASIFICACION PRESTAMOS									
NORMAL	3,212.93	3,400.11	3,693.20	3,910.90	3,715.03	4,271.13	4,256.86	4,599.32	0.00
MENCION ESPECIAL	161.30	190.55	208.17	190.51	177.89	175.07	140.31	122.33	0.00
SUBNORMAL	50.56	42.84	62.32	49.57	51.57	43.14	36.96	33.14	0.00
DUDOSO	64.80	61.40	65.04	62.87	57.52	55.25	48.16	40.17	0.00
IRRECUPERABLE	39.60	40.37	40.78	38.29	35.62	34.73	48.86	26.93	0.00