

ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	36,020.00	54,352.09	61,079.11	59,248.99	49,718.36	51,020.99	32,085.73	0.00	0.00
ACTIVOS LIQUIDOS	5,565.52	5,634.04	5,565.95	14,088.45	4,429.54	4,586.99	16,729.52	0.00	0.00
TOTAL DE PRESTAMOS	7,625.71	18,628.55	19,512.74	19,957.61	20,067.08	20,844.18	10,479.34	0.00	0.00
LOCALES	7,625.71	18,628.55	19,512.74	19,957.61	20,067.08	20,844.18	10,479.34	0.00	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	10,859.33	18,629.36	24,446.98	14,045.75	14,043.74	14,071.61	50.22	0.00	0.00
TOTAL DE DEPOSITOS	17,239.85	9,085.92	10,796.55	12,676.24	9,992.79	10,166.28	11,779.58	0.00	0.00
LOCALES	17,239.85	6,780.67	5,671.11	9,707.33	7,686.79	8,179.58	8,673.28	0.00	0.00
DEPOSITOS DE OFICIALES	8.12	49.34	60.02	28.69	131.21	67.23	43.69	0.00	0.00
DEPOSITOS DE PARTICULARES	17,224.33	6,725.53	5,606.52	9,667.80	7,546.71	8,101.76	8,612.76	0.00	0.00
DEPOSITOS DE BANCOS	7.40	5.79	4.57	10.84	8.88	10.58	16.84	0.00	0.00
EXTRANJEROS	0.00	2,305.25	5,125.43	2,968.91	2,306.00	1,986.70	3,106.30	0.00	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	0.00	2,305.25	5,125.43	2,968.91	2,306.00	1,986.70	3,106.30	0.00	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	18,033.22	18,374.08	18,958.90	19,552.31	20,037.26	18,880.37	19,379.75	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	50,360.80	55,918.07	59,227.03	52,905.02	42,869.18	52,686.54	46,582.42	29,624.49	0.00
ACTIVOS GENERADORES DE INGRESOS	16,500.50	30,478.65	35,401.12	30,822.98	26,297.93	36,086.85	27,244.64	17,001.68	0.00
TOTAL DE PRESTAMOS	6,544.07	13,563.51	14,068.49	14,796.81	13,846.39	19,736.37	14,996.04	9,978.81	0.00
TOTAL DE INVERSIONES	9,956.43	16,915.14	21,332.64	16,026.17	12,451.54	16,350.48	12,248.60	7,022.87	0.00
PATRIMONIO TOTAL	18,603.44	18,257.02	18,387.34	18,701.74	19,035.24	18,627.23	19,169.32	9,776.16	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	564.45	182.56	421.88	833.21	1,147.89	334.63	870.86	870.86	0.00
EGRESOS DE OPERACIONES	624.99	36.21	60.56	86.73	118.26	25.78	51.64	51.64	0.00
INGRESO NETO DE INTERESES	(60.54)	146.35	361.31	746.48	1,029.63	308.85	819.23	819.23	0.00

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OTROS INGRESOS	5,203.49	1,059.90	2,273.16	3,256.13	4,404.15	902.97	1,832.96	1,832.96	0.00
INGRESO DE OPERACIONES	5,142.95	1,206.25	2,634.47	4,002.61	5,433.78	1,211.82	2,652.19	2,652.19	0.00
EGRESOS GENERALES	5,552.04	778.99	1,661.13	2,481.03	3,424.13	865.75	1,787.37	1,787.37	0.00
UTILIDAD ANTES DE PROVISIONES	(409.09)	427.26	973.34	1,521.59	2,009.65	346.07	864.82	864.82	0.00
UTILIDAD DEL PERIODO	(430.69)	(61.23)	475.92	1,019.67	1,506.63	336.86	861.50	861.50	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	77.03	188.17	197.10	201.59	202.70	210.55	105.85	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.01	1.01	1.01	1.01	1.01	1.01	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	50.06	33.81	31.04	33.00	40.30	37.01	60.40	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	97.56	49.32	43.13	57.50	58.74	54.07	184.05	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	236.48	98.63	97.16	97.97	99.85	90.58	184.93	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	11.16	9.85	10.23	10.04	9.77	9.65	10.04	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	32.28	62.01	51.55	111.14	44.33	45.12	142.02	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.45	10.37	9.11	23.78	8.91	8.99	52.14	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	95.27	267.04	277.99	221.94	184.87	183.53	142.45	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(2.61)	(0.80)	2.69	4.41	5.73	3.73	6.32	6.76	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.86)	(0.44)	1.61	2.57	3.51	2.56	3.70	3.88	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(2.32)	(1.34)	5.18	7.27	7.91	7.23	8.99	11.75	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.42	2.40	2.38	3.60	4.36	3.71	6.39	6.83	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.79	0.48	0.34	0.38	0.45	0.29	0.38	0.40	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	(0.37)	1.92	2.04	3.23	3.92	3.42	6.01	6.42	0.00

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ZONA LIBRE	0.00	3.50	3.50	3.50	3.62	3.71	3.80	0.00	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	4.17	3.97	3.97	3.70	4.08	4.06	4.06	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	3.45	3.39	3.15	3.13	3.13	3.12	3.19	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	1.57	1.54	1.54	1.54	1.65	1.58	1.65	0.00	0.00
PERSONA JURIDICA	1.48	1.66	1.61	1.77	1.60	1.57	1.59	0.00	0.00