

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2012 | 2013 | | | | 2014 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 9,916.48 | 10,187.23 | 10,489.21 | 10,569.66 | 11,265.97 | 10,884.02 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 2,984.92 | 2,665.47 | 3,560.43 | 3,035.49 | 3,415.88 | 2,659.52 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 4,382.35 | 5,171.82 | 4,814.31 | 5,251.33 | 4,935.59 | 5,447.78 | 0.00 | 0.00 | 0.00 |
| LOCALES | 4,382.35 | 5,171.82 | 4,814.31 | 5,251.33 | 4,935.59 | 5,447.78 | 0.00 | 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 | 2,119.80 | 2,044.03 | 1,798.00 | 1,967.25 | 2,346.87 | 2,423.08 | 0.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 8,504.48 | 8,778.25 | 9,249.24 | 9,253.52 | 9,989.95 | 9,602.46 | 0.00 | 0.00 | 0.00 |
| LOCALES | 8,423.85 | 8,698.23 | 9,170.45 | 9,174.31 | 9,911.72 | 9,527.95 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 5,675.00 | 5,905.48 | 6,303.01 | 6,283.03 | 6,831.96 | 6,443.71 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 1,977.17 | 2,052.81 | 2,114.28 | 2,136.93 | 2,264.06 | 2,229.15 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 771.67 | 739.94 | 753.16 | 754.35 | 815.70 | 855.08 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 80.64 | 80.02 | 78.79 | 79.22 | 78.23 | 74.51 | 0.00 | 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 | 80.64 | 80.02 | 78.79 | 79.22 | 78.23 | 74.51 | 0.00 | 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 | 887.83 | 905.64 | 828.03 | 871.73 | 841.87 | 861.71 | 0.00 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 9,402.73 | 9,435.81 | 9,788.52 | 9,997.03 | 10,591.23 | 10,535.62 | 0.00 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 6,132.04 | 6,660.04 | 6,359.28 | 6,850.85 | 6,892.31 | 7,543.36 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 4,178.44 | 4,843.94 | 4,640.71 | 5,005.62 | 4,658.97 | 5,309.80 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 1,953.59 | 1,816.09 | 1,718.57 | 1,845.23 | 2,233.34 | 2,233.56 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 865.78 | 899.32 | 846.11 | 901.52 | 864.85 | 883.68 | 0.00 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 343.46 | 88.08 | 179.32 | 271.92 | 376.63 | 96.87 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 141.06 | 36.35 | 74.46 | 113.95 | 153.76 | 36.42 | 0.00 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 202.40 | 51.72 | 104.86 | 157.98 | 222.88 | 60.44 | 0.00 | 0.00 | 0.00 |

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| OTROS INGRESOS | 133.35 | 31.73 | 67.62 | 84.82 | 122.09 | 13.22 | 0.00 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 335.74 | 83.45 | 172.48 | 242.79 | 344.96 | 73.67 | 0.00 | 0.00 | 0.00 |
| EGRESOS GENERALES | 163.59 | 41.42 | 86.10 | 131.65 | 184.05 | 47.41 | 0.00 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 172.15 | 42.03 | 86.38 | 111.14 | 160.91 | 26.25 | 0.00 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 167.35 | 42.06 | 86.44 | 111.35 | 160.97 | 26.14 | 0.00 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 46.59 | 51.25 | 59.74 | 56.54 | 41.90 | 39.53 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 63.07 | 62.63 | 61.90 | 61.15 | 55.38 | 55.08 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.06 | 0.99 | 1.24 | 1.08 | 0.85 | 0.73 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 135.37 | 122.22 | 103.61 | 108.16 | 132.15 | 139.34 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.44 | 1.21 | 1.29 | 1.16 | 1.12 | 1.01 | 0.00 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 8.95 | 8.89 | 7.89 | 8.25 | 7.47 | 7.92 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 13.65 | 12.55 | 12.52 | 12.08 | 11.56 | 10.95 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 20.26 | 17.51 | 17.20 | 16.60 | 17.06 | 15.82 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 35.10 | 30.36 | 38.49 | 32.80 | 34.19 | 27.70 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 30.10 | 26.16 | 33.94 | 28.72 | 30.32 | 24.44 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 60.02 | 53.65 | 57.93 | 54.06 | 57.69 | 52.93 | 0.00 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.73 | 2.53 | 2.72 | 2.17 | 2.34 | 1.39 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.78 | 1.78 | 1.77 | 1.49 | 1.52 | 0.99 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 19.33 | 18.71 | 20.43 | 16.47 | 18.61 | 11.83 | 0.00 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.60 | 5.29 | 5.64 | 5.29 | 5.46 | 5.14 | 0.00 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.30 | 2.18 | 2.34 | 2.22 | 2.23 | 1.93 | 0.00 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.30 | 3.11 | 3.30 | 3.07 | 3.23 | 3.21 | 0.00 | 0.00 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 48.72 | 49.64 | 49.92 | 54.22 | 53.35 | 64.36 | 0.00 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.17 | 1.91 | 2.13 | 1.65 | 1.77 | 0.70 | 0.00 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 4,722.00 | 4,744.00 | 4,696.00 | 4,672.00 | 4,779.00 | 4,734.00 | 0.00 | 0.00 | 0.00 |
| NUMERO DE BANCOS | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 0.93 | 1.09 | 1.03 | 1.12 | 1.03 | 1.15 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 1.80 | 1.85 | 1.97 | 1.98 | 2.09 | 2.03 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.04 | 0.01 | 0.02 | 0.02 | 0.03 | 0.01 | 0.00 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 11.56 | 17.31 | 15.42 | 12.15 | 13.61 | 6.84 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS (%) | 10.26 | 14.52 | 7.77 | 10.32 | 12.62 | 5.34 | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | 10.26 | 14.52 | 7.77 | 10.32 | 12.62 | 5.34 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS (%) | 13.09 | 19.41 | 18.68 | 16.52 | 17.47 | 9.39 | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | 13.11 | 19.45 | 19.11 | 16.80 | 17.66 | 9.54 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 11.40 | 14.51 | (16.59) | (8.97) | (2.98) | (6.88) | 0.00 | 0.00 | 0.00 |
| PATRIMONIO (%) | 5.23 | 1.42 | (4.18) | (6.40) | (5.18) | (4.85) | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | 28.14 | (42.35) | (8.80) | (22.12) | (3.81) | (37.86) | 0.00 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 4,227.71 | 5,002.45 | 4,617.08 | 4,975.50 | 4,659.29 | 5,122.88 | 0.00 | 0.00 | 0.00 |
| MENCION ESPECIAL | 129.67 | 136.03 | 156.01 | 242.47 | 230.61 | 283.83 | 0.00 | 0.00 | 0.00 |
| SUBNORMAL | 28.30 | 36.36 | 37.08 | 32.55 | 39.71 | 33.22 | 0.00 | 0.00 | 0.00 |
| DUDOSO | 34.96 | 33.35 | 39.96 | 31.48 | 37.01 | 35.56 | 0.00 | 0.00 | 0.00 |
| IRRECUPERABLE | 24.78 | 26.26 | 26.09 | 30.48 | 24.34 | 27.38 | 0.00 | 0.00 | 0.00 |