

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	11,106.87	11,638.60	0.00
ACTIVOS LIQUIDOS	2,984.92	2,665.47	3,560.43	3,035.49	3,415.88	2,659.52	2,966.53	4,116.12	0.00
TOTAL DE PRESTAMOS	4,382.35	5,171.82	4,814.31	5,251.33	4,935.59	5,447.78	5,501.29	5,030.84	0.00
LOCALES	4,382.35	5,171.82	4,814.31	5,251.33	4,935.59	5,447.78	5,501.29	5,030.84	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	2,276.28	2,135.44	0.00
TOTAL DE DEPOSITOS	8,504.48	8,778.25	9,249.24	9,253.52	9,989.95	9,602.46	9,805.44	10,246.02	0.00
LOCALES	8,423.85	8,698.23	9,170.45	9,174.31	9,911.72	9,527.95	9,729.94	10,174.04	0.00
DEPOSITOS DE OFICIALES	5,675.00	5,905.48	6,303.01	6,283.03	6,831.96	6,443.71	6,470.56	7,004.95	0.00
DEPOSITOS DE PARTICULARES	1,977.17	2,052.81	2,114.28	2,136.93	2,264.06	2,229.15	2,320.17	2,329.95	0.00
DEPOSITOS DE BANCOS	771.67	739.94	753.16	754.35	815.70	855.08	939.20	839.15	0.00
EXTRANJEROS	80.64	80.02	78.79	79.22	78.23	74.51	75.50	71.98	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	75.50	71.98	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	905.31	929.28	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	10,798.04	11,104.13	0.00
ACTIVOS GENERADORES DE INGRESOS	6,132.04	6,660.04	6,359.28	6,850.85	6,892.31	7,543.36	7,194.95	7,192.43	0.00
TOTAL DE PRESTAMOS	4,178.44	4,843.94	4,640.71	5,005.62	4,658.97	5,309.80	5,157.80	5,141.08	0.00
TOTAL DE INVERSIONES	1,953.59	1,816.09	1,718.57	1,845.23	2,233.34	2,233.56	2,037.14	2,051.34	0.00
PATRIMONIO TOTAL	865.78	899.32	846.11	901.52	864.85	883.68	866.67	900.50	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	343.46	88.08	179.32	271.92	376.63	96.87	196.57	297.03	0.00
EGRESOS DE OPERACIONES	141.06	36.35	74.46	113.95	153.76	36.42	72.54	109.20	0.00
INGRESO NETO DE INTERESES	202.40	51.72	104.86	157.98	222.88	60.44	124.03	187.83	0.00

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OTROS INGRESOS	133.35	31.73	67.62	84.82	122.09	13.22	29.86	43.33	0.00
INGRESO DE OPERACIONES	335.74	83.45	172.48	242.79	344.96	73.67	153.89	231.15	0.00
EGRESOS GENERALES	163.59	41.42	86.10	131.65	184.05	47.41	98.12	148.83	0.00
UTILIDAD ANTES DE PROVISIONES	172.15	42.03	86.38	111.14	160.91	26.25	55.77	82.33	0.00
UTILIDAD DEL PERIODO	167.35	42.06	86.44	111.35	160.97	26.14	55.56	82.05	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	46.59	51.25	59.74	56.54	41.90	39.53	44.39	46.36	0.00
TOTAL PROVISIONES PARA PRESTAMOS	63.07	62.63	61.90	61.15	55.38	55.08	53.87	40.23	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.06	0.99	1.24	1.08	0.85	0.73	0.81	0.92	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	135.37	122.22	103.61	108.16	132.15	139.34	121.34	86.79	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.44	1.21	1.29	1.16	1.12	1.01	0.98	0.80	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.95	8.89	7.89	8.25	7.47	7.92	8.15	7.98	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.65	12.55	12.52	12.08	11.56	10.95	11.64	12.97	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.26	17.51	17.20	16.60	17.06	15.82	16.46	18.47	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	35.10	30.36	38.49	32.80	34.19	27.70	30.25	40.17	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	30.10	26.16	33.94	28.72	30.32	24.44	26.71	35.37	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	60.02	53.65	57.93	54.06	57.69	52.93	53.47	61.01	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.73	2.53	2.72	2.17	2.34	1.39	1.54	1.52	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.78	1.78	1.77	1.49	1.52	0.99	1.03	0.99	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.33	18.71	20.43	16.47	18.61	11.83	12.82	12.15	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.60	5.29	5.64	5.29	5.46	5.14	5.46	5.51	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.30	2.18	2.34	2.22	2.23	1.93	2.02	2.02	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.30	3.11	3.30	3.07	3.23	3.21	3.45	3.48	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	48.72	49.64	49.92	54.22	53.35	64.36	63.76	64.38	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.17	1.91	2.13	1.65	1.77	0.70	0.83	0.80	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	4,722.00	4,744.00	4,696.00	4,672.00	4,779.00	4,734.00	4,768.00	4,775.00	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	0.93	1.09	1.03	1.12	1.03	1.15	1.15	1.05	0.00
DEPOSITOS TOTALES / EMPLEADOS	1.80	1.85	1.97	1.98	2.09	2.03	2.06	2.15	0.00
UTILIDAD NETA / EMPLEADOS	0.04	0.01	0.02	0.02	0.03	0.01	0.01	0.02	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	11.56	17.31	15.42	12.15	13.61	6.84	5.89	10.11	0.00
PRESTAMOS (%)	10.26	14.52	7.77	10.32	12.62	5.34	14.27	(4.20)	0.00
LOCALES (%)	10.26	14.52	7.77	10.32	12.62	5.34	14.27	(4.20)	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	6.01	10.73	0.00
LOCALES (%)	13.11	19.45	19.11	16.80	17.66	9.54	6.10	10.90	0.00
EXTRANJEROS (%)	11.40	14.51	(16.59)	(8.97)	(2.98)	(6.88)	(4.17)	(9.14)	0.00
PATRIMONIO (%)	5.23	1.42	(4.18)	(6.40)	(5.18)	(4.85)	9.33	6.60	0.00
UTILIDAD NETA (%)	28.14	(42.35)	(8.80)	(22.12)	(3.81)	(37.86)	(35.72)	(26.32)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	4,227.71	5,002.45	4,617.08	4,975.50	4,659.29	5,122.88	5,205.75	4,678.83	0.00
MENCION ESPECIAL	129.67	136.03	156.01	242.47	230.61	283.83	258.19	236.18	0.00
SUBNORMAL	28.30	36.36	37.08	32.55	39.71	33.22	39.17	79.67	0.00
DUDOSO	34.96	33.35	39.96	31.48	37.01	35.56	36.34	53.29	0.00
IRRECUPERABLE	24.78	26.26	26.09	30.48	24.34	27.38	15.70	23.10	0.00