

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2013 | 2014 | | | | 2015 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 11,265.97 | 10,884.02 | 11,106.87 | 11,638.60 | 12,050.80 | 12,987.12 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 3,415.88 | 2,659.52 | 2,966.53 | 4,116.12 | 4,480.44 | 5,253.88 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 4,935.59 | 5,447.78 | 5,501.29 | 5,030.84 | 4,988.97 | 5,125.80 | 0.00 | 0.00 | 0.00 |
| LOCALES | 4,935.59 | 5,447.78 | 5,501.29 | 5,030.84 | 4,988.97 | 5,125.80 | 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 | 2,346.87 | 2,423.08 | 2,276.28 | 2,135.44 | 2,194.65 | 2,238.68 | 0.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 9,989.95 | 9,602.46 | 9,805.44 | 10,246.02 | 10,723.61 | 11,535.62 | 0.00 | 0.00 | 0.00 |
| LOCALES | 9,911.72 | 9,527.95 | 9,729.94 | 10,174.04 | 10,658.45 | 11,474.89 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 6,831.96 | 6,443.71 | 6,470.56 | 7,004.95 | 7,539.43 | 8,339.55 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 2,264.06 | 2,229.15 | 2,320.17 | 2,329.95 | 2,305.02 | 2,258.11 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 815.70 | 855.08 | 939.20 | 839.15 | 814.00 | 877.23 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 78.23 | 74.51 | 75.50 | 71.98 | 65.16 | 60.73 | 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 | 78.23 | 74.51 | 75.50 | 71.98 | 65.16 | 60.73 | 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 | 841.87 | 861.71 | 905.31 | 929.28 | 945.34 | 977.37 | 0.00 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 10,591.23 | 10,535.62 | 10,798.04 | 11,104.13 | 11,658.39 | 11,935.57 | 0.00 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 6,892.31 | 7,543.36 | 7,194.95 | 7,192.43 | 7,233.04 | 7,617.67 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 4,658.97 | 5,309.80 | 5,157.80 | 5,141.08 | 4,962.28 | 5,286.79 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 2,233.34 | 2,233.56 | 2,037.14 | 2,051.34 | 2,270.76 | 2,330.88 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 864.85 | 883.68 | 866.67 | 900.50 | 893.60 | 919.54 | 0.00 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 376.63 | 96.87 | 196.57 | 297.03 | 396.73 | 96.42 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 153.76 | 36.42 | 72.54 | 109.20 | 144.92 | 36.12 | 0.00 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 222.88 | 60.44 | 124.03 | 187.83 | 251.80 | 60.29 | 0.00 | 0.00 | 0.00 |

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| OTROS INGRESOS | 122.09 | 13.22 | 29.86 | 43.33 | 90.55 | 19.54 | 0.00 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 344.96 | 73.67 | 153.89 | 231.15 | 342.35 | 79.83 | 0.00 | 0.00 | 0.00 |
| EGRESOS GENERALES | 184.05 | 47.41 | 98.12 | 148.83 | 198.60 | 47.79 | 0.00 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 160.91 | 26.25 | 55.77 | 82.33 | 143.76 | 32.05 | 0.00 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 160.97 | 26.14 | 55.56 | 82.05 | 119.21 | 29.77 | 0.00 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 41.90 | 39.53 | 44.39 | 46.36 | 59.25 | 60.59 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 55.38 | 55.08 | 53.87 | 40.23 | 40.14 | 46.16 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.85 | 0.73 | 0.81 | 0.92 | 1.19 | 1.18 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 132.15 | 139.34 | 121.34 | 86.79 | 67.75 | 76.19 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.12 | 1.01 | 0.98 | 0.80 | 0.80 | 0.90 | 0.00 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 7.47 | 7.92 | 8.15 | 7.98 | 7.84 | 7.53 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 11.56 | 10.95 | 11.64 | 12.97 | 13.16 | 13.27 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 17.06 | 15.82 | 16.46 | 18.47 | 18.95 | 19.07 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 34.19 | 27.70 | 30.25 | 40.17 | 41.78 | 45.54 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 30.32 | 24.44 | 26.71 | 35.37 | 37.18 | 40.45 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 57.69 | 52.93 | 53.47 | 61.01 | 62.25 | 64.95 | 0.00 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.34 | 1.39 | 1.54 | 1.52 | 1.65 | 1.56 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.52 | 0.99 | 1.03 | 0.99 | 1.02 | 1.00 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 18.61 | 11.83 | 12.82 | 12.15 | 13.34 | 12.95 | 0.00 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.46 | 5.14 | 5.46 | 5.51 | 5.48 | 5.06 | 0.00 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.23 | 1.93 | 2.02 | 2.02 | 2.00 | 1.90 | 0.00 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.23 | 3.21 | 3.45 | 3.48 | 3.48 | 3.17 | 0.00 | 0.00 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 53.35 | 64.36 | 63.76 | 64.38 | 58.01 | 59.86 | 0.00 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.77 | 0.70 | 0.83 | 0.80 | 1.25 | 1.03 | 0.00 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 4,779.00 | 4,734.00 | 4,768.00 | 4,775.00 | 4,866.00 | 4,874.00 | 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 | 1.03 | 1.15 | 1.15 | 1.05 | 1.03 | 1.05 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2.09 | 2.03 | 2.06 | 2.15 | 2.20 | 2.37 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.03 | 0.01 | 0.01 | 0.02 | 0.02 | 0.01 | 0.00 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 13.61 | 6.84 | 5.89 | 10.11 | 6.97 | 19.32 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS (%) | 12.62 | 5.34 | 14.27 | (4.20) | 1.08 | (5.91) | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | 12.62 | 5.34 | 14.27 | (4.20) | 1.08 | (5.91) | 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 (%) | 17.47 | 9.39 | 6.01 | 10.73 | 7.34 | 20.13 | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | 17.66 | 9.54 | 6.10 | 10.90 | 7.53 | 20.43 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (2.98) | (6.88) | (4.17) | (9.14) | (16.72) | (18.50) | 0.00 | 0.00 | 0.00 |
| PATRIMONIO (%) | (5.18) | (4.85) | 9.33 | 6.60 | 12.29 | 13.42 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | (3.81) | (37.86) | (35.72) | (26.32) | (25.94) | 13.91 | 0.00 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 4,659.29 | 5,122.88 | 5,205.75 | 4,678.83 | 4,713.65 | 4,855.34 | 0.00 | 0.00 | 0.00 |
| MENCION ESPECIAL | 230.61 | 283.83 | 258.19 | 236.18 | 229.29 | 195.87 | 0.00 | 0.00 | 0.00 |
| SUBNORMAL | 39.71 | 33.22 | 39.17 | 79.67 | 42.26 | 78.98 | 0.00 | 0.00 | 0.00 |
| DUDOSO | 37.01 | 35.56 | 36.34 | 53.29 | 19.85 | 22.54 | 0.00 | 0.00 | 0.00 |
| IRRECUPERABLE | 24.34 | 27.38 | 15.70 | 23.10 | 24.07 | 19.23 | 0.00 | 0.00 | 0.00 |