

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	12,667.20	12,870.73	0.00
ACTIVOS LIQUIDOS	3,415.88	2,659.52	2,966.53	4,116.12	4,480.44	5,253.88	4,394.81	4,274.24	0.00
TOTAL DE PRESTAMOS	4,935.59	5,447.78	5,501.29	5,030.84	4,988.97	5,125.80	5,186.43	5,303.96	0.00
LOCALES	4,935.59	5,447.78	5,501.29	5,030.84	4,988.97	5,125.80	5,186.43	5,303.96	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	2,705.06	2,897.44	0.00
TOTAL DE DEPOSITOS	9,989.95	9,602.46	9,805.44	10,246.02	10,723.61	11,535.62	11,294.70	11,448.02	0.00
LOCALES	9,911.72	9,527.95	9,729.94	10,174.04	10,658.45	11,474.89	11,241.25	11,393.75	0.00
DEPOSITOS DE OFICIALES	6,831.96	6,443.71	6,470.56	7,004.95	7,539.43	8,339.55	8,054.20	8,172.35	0.00
DEPOSITOS DE PARTICULARES	2,264.06	2,229.15	2,320.17	2,329.95	2,305.02	2,258.11	2,316.25	2,352.10	0.00
DEPOSITOS DE BANCOS	815.70	855.08	939.20	839.15	814.00	877.23	870.80	869.31	0.00
EXTRANJEROS	78.23	74.51	75.50	71.98	65.16	60.73	53.45	54.27	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	53.45	54.27	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	997.69	1,017.11	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	11,887.04	12,254.66	0.00
ACTIVOS GENERADORES DE INGRESOS	6,892.31	7,543.36	7,194.95	7,192.43	7,233.04	7,617.67	7,834.53	7,683.84	0.00
TOTAL DE PRESTAMOS	4,658.97	5,309.80	5,157.80	5,141.08	4,962.28	5,286.79	5,343.86	5,167.40	0.00
TOTAL DE INVERSIONES	2,233.34	2,233.56	2,037.14	2,051.34	2,270.76	2,330.88	2,490.67	2,516.44	0.00
PATRIMONIO TOTAL	864.85	883.68	866.67	900.50	893.60	919.54	951.50	973.19	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	376.63	96.87	196.57	297.03	396.73	96.42	196.84	301.84	0.00
EGRESOS DE OPERACIONES	153.76	36.42	72.54	109.20	144.92	36.12	77.39	113.22	0.00
INGRESO NETO DE INTERESES	222.88	60.44	124.03	187.83	251.80	60.29	119.45	188.63	0.00

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OTROS INGRESOS	122.09	13.22	29.86	43.33	90.55	19.54	40.60	57.89	0.00
INGRESO DE OPERACIONES	344.96	73.67	153.89	231.15	342.35	79.83	160.04	246.52	0.00
EGRESOS GENERALES	184.05	47.41	98.12	148.83	198.60	47.79	98.47	154.78	0.00
UTILIDAD ANTES DE PROVISIONES	160.91	26.25	55.77	82.33	143.76	32.05	61.58	91.74	0.00
UTILIDAD DEL PERIODO	160.97	26.14	55.56	82.05	119.21	29.77	60.49	92.52	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	41.90	39.53	44.39	46.36	59.25	60.59	68.41	65.36	0.00
TOTAL PROVISIONES PARA PRESTAMOS	55.38	55.08	53.87	40.23	40.14	46.16	41.31	37.87	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.85	0.73	0.81	0.92	1.19	1.18	1.32	1.23	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	132.15	139.34	121.34	86.79	67.75	76.19	60.38	57.94	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.12	1.01	0.98	0.80	0.80	0.90	0.80	0.71	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.47	7.92	8.15	7.98	7.84	7.53	7.88	7.90	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.56	10.95	11.64	12.97	13.16	13.27	12.64	12.40	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.06	15.82	16.46	18.47	18.95	19.07	19.24	19.18	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	34.19	27.70	30.25	40.17	41.78	45.54	38.91	37.34	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	30.32	24.44	26.71	35.37	37.18	40.45	34.69	33.21	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	57.69	52.93	53.47	61.01	62.25	64.95	62.86	62.65	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.34	1.39	1.54	1.52	1.65	1.56	1.54	1.61	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.52	0.99	1.03	0.99	1.02	1.00	1.02	1.01	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.61	11.83	12.82	12.15	13.34	12.95	12.72	12.68	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.46	5.14	5.46	5.51	5.48	5.06	5.02	5.24	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.23	1.93	2.02	2.02	2.00	1.90	1.98	1.96	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.23	3.21	3.45	3.48	3.48	3.17	3.05	3.27	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.35	64.36	63.76	64.38	58.01	59.86	61.52	62.79	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.77	0.70	0.83	0.80	1.25	1.03	1.04	1.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	4,779.00	4,734.00	4,768.00	4,775.00	4,866.00	4,874.00	4,896.00	4,908.00	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	1.03	1.15	1.15	1.05	1.03	1.05	1.06	1.08	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.09	2.03	2.06	2.15	2.20	2.37	2.31	2.33	0.00
UTILIDAD NETA / EMPLEADOS	0.03	0.01	0.01	0.02	0.02	0.01	0.01	0.02	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.61	6.84	5.89	10.11	6.97	19.32	14.05	10.59	0.00
PRESTAMOS (%)	12.62	5.34	14.27	(4.20)	1.08	(5.91)	(5.72)	5.43	0.00
LOCALES (%)	12.62	5.34	14.27	(4.20)	1.08	(5.91)	(5.72)	5.43	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	15.19	11.73	0.00
LOCALES (%)	17.66	9.54	6.10	10.90	7.53	20.43	15.53	11.99	0.00
EXTRANJEROS (%)	(2.98)	(6.88)	(4.17)	(9.14)	(16.72)	(18.50)	(29.21)	(24.60)	0.00
PATRIMONIO (%)	(5.18)	(4.85)	9.33	6.60	12.29	13.42	10.21	9.45	0.00
UTILIDAD NETA (%)	(3.81)	(37.86)	(35.72)	(26.32)	(25.94)	13.91	8.88	12.77	0.00
CLASIFICACION PRESTAMOS									
NORMAL	4,659.29	5,122.88	5,205.75	4,678.83	4,713.65	4,855.34	4,920.19	5,032.99	0.00
MENCION ESPECIAL	230.61	283.83	258.19	236.18	229.29	195.87	197.56	194.02	0.00
SUBNORMAL	39.71	33.22	39.17	79.67	42.26	78.98	63.98	38.32	0.00
DUDOSO	37.01	35.56	36.34	53.29	19.85	22.54	28.49	52.56	0.00
IRRECUPERABLE	24.34	27.38	15.70	23.10	24.07	19.23	17.52	23.95	0.00