

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2014 | 2015 | | | | 2016 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 12,050.80 | 12,987.12 | 12,667.20 | 12,870.73 | 12,939.49 | 13,787.76 | 14,391.61 | 13,811.62 | 0.00 |
| ACTIVOS LIQUIDOS | 4,480.44 | 5,253.88 | 4,394.81 | 4,274.24 | 3,947.05 | 4,551.88 | 4,844.64 | 4,031.95 | 0.00 |
| TOTAL DE PRESTAMOS | 4,988.97 | 5,125.80 | 5,186.43 | 5,303.96 | 5,549.95 | 5,634.22 | 5,867.53 | 6,097.85 | 0.00 |
| LOCALES | 4,988.97 | 5,125.80 | 5,186.43 | 5,303.96 | 5,549.95 | 5,634.22 | 5,867.53 | 6,097.85 | 0.00 |
| EXTRANJEROS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 2,194.65 | 2,238.68 | 2,705.06 | 2,897.44 | 3,068.00 | 3,225.30 | 3,289.11 | 3,261.19 | 0.00 |
| TOTAL DE DEPOSITOS | 10,723.61 | 11,535.62 | 11,294.70 | 11,448.02 | 11,572.01 | 12,360.18 | 12,908.74 | 12,290.27 | 0.00 |
| LOCALES | 10,658.45 | 11,474.89 | 11,241.25 | 11,393.75 | 11,524.70 | 12,316.36 | 12,865.15 | 12,254.27 | 0.00 |
| DEPOSITOS DE OFICIALES | 7,539.43 | 8,339.55 | 8,054.20 | 8,172.35 | 8,103.42 | 8,716.97 | 9,294.44 | 8,649.95 | 0.00 |
| DEPOSITOS DE PARTICULARES | 2,305.02 | 2,258.11 | 2,316.25 | 2,352.10 | 2,369.43 | 2,802.10 | 2,750.93 | 2,832.63 | 0.00 |
| DEPOSITOS DE BANCOS | 814.00 | 877.23 | 870.80 | 869.31 | 1,051.85 | 797.30 | 819.79 | 771.68 | 0.00 |
| EXTRANJEROS | 65.16 | 60.73 | 53.45 | 54.27 | 47.31 | 43.82 | 43.59 | 36.00 | 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 | 65.16 | 60.73 | 53.45 | 54.27 | 47.31 | 43.82 | 43.59 | 36.00 | 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 | 945.34 | 977.37 | 997.69 | 1,017.11 | 998.87 | 1,033.67 | 1,082.70 | 1,164.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 11,658.39 | 11,935.57 | 11,887.04 | 12,254.66 | 12,495.15 | 13,387.44 | 13,529.41 | 13,341.18 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 7,233.04 | 7,617.67 | 7,834.53 | 7,683.84 | 7,900.78 | 8,112.00 | 8,524.06 | 8,780.22 | 0.00 |
| TOTAL DE PRESTAMOS | 4,962.28 | 5,286.79 | 5,343.86 | 5,167.40 | 5,269.46 | 5,380.01 | 5,526.98 | 5,700.91 | 0.00 |
| TOTAL DE INVERSIONES | 2,270.76 | 2,330.88 | 2,490.67 | 2,516.44 | 2,631.32 | 2,731.99 | 2,997.08 | 3,079.31 | 0.00 |
| PATRIMONIO TOTAL | 893.60 | 919.54 | 951.50 | 973.19 | 972.10 | 1,005.52 | 1,040.20 | 1,090.55 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 396.73 | 96.42 | 196.84 | 301.84 | 408.55 | 106.73 | 219.38 | 339.21 | 0.00 |
| EGRESOS DE OPERACIONES | 144.92 | 36.12 | 77.39 | 113.22 | 152.32 | 38.23 | 77.19 | 116.00 | 0.00 |
| INGRESO NETO DE INTERESES | 251.80 | 60.29 | 119.45 | 188.63 | 256.23 | 68.50 | 142.19 | 223.22 | 0.00 |

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| OTROS INGRESOS | 90.55 | 19.54 | 40.60 | 57.89 | 83.99 | 16.51 | 37.46 | 60.23 | 0.00 |
| INGRESO DE OPERACIONES | 342.35 | 79.83 | 160.04 | 246.52 | 340.21 | 85.01 | 179.65 | 283.44 | 0.00 |
| EGRESOS GENERALES | 198.60 | 47.79 | 98.47 | 154.78 | 207.15 | 51.59 | 104.04 | 159.91 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 143.76 | 32.05 | 61.58 | 91.74 | 133.06 | 33.42 | 75.61 | 123.54 | 0.00 |
| UTILIDAD DEL PERIODO | 119.21 | 29.77 | 60.49 | 92.52 | 132.77 | 25.74 | 61.00 | 105.92 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 59.25 | 60.59 | 68.41 | 65.36 | 64.74 | 73.30 | 83.38 | 70.36 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 40.14 | 46.16 | 41.31 | 37.87 | 35.66 | 39.69 | 39.27 | 38.01 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.19 | 1.18 | 1.32 | 1.23 | 1.17 | 1.30 | 1.42 | 1.15 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 67.75 | 76.19 | 60.38 | 57.94 | 55.08 | 54.15 | 47.09 | 54.03 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.80 | 0.90 | 0.80 | 0.71 | 0.64 | 0.70 | 0.67 | 0.62 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 7.84 | 7.53 | 7.88 | 7.90 | 7.72 | 7.50 | 7.52 | 8.43 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 13.16 | 13.27 | 12.64 | 12.40 | 11.59 | 11.67 | 11.82 | 12.44 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 18.95 | 19.07 | 19.24 | 19.18 | 18.00 | 18.35 | 18.45 | 19.09 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 41.78 | 45.54 | 38.91 | 37.34 | 34.11 | 36.83 | 37.53 | 32.81 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 37.18 | 40.45 | 34.69 | 33.21 | 30.50 | 33.01 | 33.66 | 29.19 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 62.25 | 64.95 | 62.86 | 62.65 | 60.62 | 62.92 | 63.01 | 59.34 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.65 | 1.56 | 1.54 | 1.61 | 1.68 | 1.27 | 1.43 | 1.61 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.02 | 1.00 | 1.02 | 1.01 | 1.06 | 0.77 | 0.90 | 1.06 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 13.34 | 12.95 | 12.72 | 12.68 | 13.66 | 10.24 | 11.73 | 12.95 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.48 | 5.06 | 5.02 | 5.24 | 5.17 | 5.26 | 5.15 | 5.15 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.00 | 1.90 | 1.98 | 1.96 | 1.93 | 1.89 | 1.81 | 1.76 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.48 | 3.17 | 3.05 | 3.27 | 3.24 | 3.38 | 3.34 | 3.39 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 58.01 | 59.86 | 61.52 | 62.79 | 60.89 | 60.68 | 57.91 | 56.42 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.25 | 1.03 | 1.04 | 1.00 | 1.06 | 0.81 | 0.88 | 0.91 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 4,866.00 | 4,874.00 | 4,896.00 | 4,908.00 | 4,919.00 | 4,810.00 | 4,810.00 | 4,823.00 | 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 | 1.05 | 1.06 | 1.08 | 1.13 | 1.17 | 1.22 | 1.26 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2.20 | 2.37 | 2.31 | 2.33 | 2.35 | 2.57 | 2.68 | 2.55 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.02 | 0.01 | 0.01 | 0.02 | 0.03 | 0.01 | 0.01 | 0.02 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 6.97 | 19.32 | 14.05 | 10.59 | 7.37 | 6.16 | 13.61 | 7.31 | 0.00 |
| PRESTAMOS (%) | 1.08 | (5.91) | (5.72) | 5.43 | 11.24 | 9.92 | 13.13 | 14.97 | 0.00 |
| LOCALES (%) | 1.08 | (5.91) | (5.72) | 5.43 | 11.24 | 9.92 | 13.13 | 14.97 | 0.00 |
| EXTRANJEROS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS (%) | 7.34 | 20.13 | 15.19 | 11.73 | 7.91 | 7.15 | 14.29 | 7.36 | 0.00 |
| LOCALES (%) | 7.53 | 20.43 | 15.53 | 11.99 | 8.13 | 7.33 | 14.45 | 7.55 | 0.00 |
| EXTRANJEROS (%) | (16.72) | (18.50) | (29.21) | (24.60) | (27.38) | (27.84) | (18.45) | (33.66) | 0.00 |
| PATRIMONIO (%) | 12.29 | 13.42 | 10.21 | 9.45 | 5.66 | 5.76 | 8.52 | 14.44 | 0.00 |
| UTILIDAD NETA (%) | (25.94) | 13.91 | 8.88 | 12.77 | 11.37 | (13.56) | 0.83 | 14.48 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 4,713.65 | 4,855.34 | 4,920.19 | 5,032.99 | 5,341.40 | 5,395.01 | 5,626.63 | 5,807.22 | 0.00 |
| MENCION ESPECIAL | 229.29 | 195.87 | 197.56 | 194.02 | 117.58 | 148.76 | 154.39 | 200.05 | 0.00 |
| SUBNORMAL | 42.26 | 78.98 | 63.98 | 38.32 | 44.01 | 46.38 | 33.18 | 37.28 | 0.00 |
| DUDOSO | 19.85 | 22.54 | 28.49 | 52.56 | 55.88 | 54.69 | 68.01 | 55.37 | 0.00 |
| IRRECUPERABLE | 24.07 | 19.23 | 17.52 | 23.95 | 26.74 | 29.08 | 24.58 | 35.94 | 0.00 |