

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2015	2016				2017			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	12,939.49	13,787.76	14,391.61	13,811.62	13,818.92	13,269.48	13,995.57	13,662.97	0.00
ACTIVOS LIQUIDOS	3,947.05	4,551.88	4,844.64	4,031.95	4,370.66	3,512.52	4,129.79	3,626.66	0.00
TOTAL DE PRESTAMOS	5,549.95	5,634.22	5,867.53	6,097.85	5,932.99	6,067.94	6,146.54	6,293.96	0.00
LOCALES	5,549.95	5,634.22	5,867.53	6,097.85	5,932.99	6,067.94	6,146.54	6,293.96	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	3,068.00	3,225.30	3,289.11	3,261.19	3,108.33	3,277.02	3,271.63	3,281.02	0.00
TOTAL DE DEPOSITOS	11,572.01	12,360.18	12,908.74	12,290.27	12,317.97	11,722.98	12,402.16	11,941.67	0.00
LOCALES	11,524.70	12,316.36	12,865.15	12,254.27	12,283.79	11,691.31	12,367.32	11,878.44	0.00
DEPOSITOS DE OFICIALES	8,103.42	8,716.97	9,294.44	8,649.95	8,298.97	7,796.03	8,452.99	7,846.47	0.00
DEPOSITOS DE PARTICULARES	2,369.43	2,802.10	2,750.93	2,832.63	2,828.96	3,024.10	3,134.35	3,241.41	0.00
DEPOSITOS DE BANCOS	1,051.85	797.30	819.79	771.68	1,155.86	871.17	779.98	790.55	0.00
EXTRANJEROS	47.31	43.82	43.59	36.00	34.17	31.67	34.84	63.24	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	47.31	43.82	43.59	36.00	34.17	31.67	34.84	63.24	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	998.87	1,033.67	1,082.70	1,164.00	1,076.24	1,149.26	1,214.86	1,288.04	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	12,495.15	13,387.44	13,529.41	13,341.18	13,379.21	13,528.62	14,193.59	13,737.30	0.00
ACTIVOS GENERADORES DE INGRESOS	7,900.78	8,112.00	8,524.06	8,780.22	8,829.63	9,102.24	9,287.40	9,467.01	0.00
TOTAL DE PRESTAMOS	5,269.46	5,380.01	5,526.98	5,700.91	5,741.47	5,851.08	6,007.03	6,195.91	0.00
TOTAL DE INVERSIONES	2,631.32	2,731.99	2,997.08	3,079.31	3,088.16	3,251.16	3,280.37	3,271.10	0.00
PATRIMONIO TOTAL	972.10	1,005.52	1,040.20	1,090.55	1,037.55	1,091.46	1,148.78	1,226.02	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	408.55	106.73	219.38	339.21	457.49	120.70	247.92	390.30	0.00
EGRESOS DE OPERACIONES	152.32	38.23	77.19	116.00	154.77	37.84	75.97	115.23	0.00
INGRESO NETO DE INTERESES	256.23	68.50	142.19	223.22	302.72	82.86	171.96	275.08	0.00

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OTROS INGRESOS	83.99	16.51	37.46	60.23	81.25	22.49	47.12	66.09	0.00
INGRESO DE OPERACIONES	340.21	85.01	179.65	283.44	383.97	105.35	219.07	341.17	0.00
EGRESOS GENERALES	207.15	51.59	104.04	159.91	215.71	50.73	103.83	160.20	0.00
UTILIDAD ANTES DE PROVISIONES	133.06	33.42	75.61	123.54	168.26	54.62	115.25	180.97	0.00
UTILIDAD DEL PERIODO	132.77	25.74	61.00	105.92	135.84	50.06	104.91	161.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	64.74	73.30	83.38	70.36	72.75	84.77	80.05	101.94	0.00
TOTAL PROVISIONES PARA PRESTAMOS	35.66	39.69	39.27	38.01	48.52	50.95	52.96	59.80	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.17	1.30	1.42	1.15	1.23	1.40	1.30	1.62	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	55.08	54.15	47.09	54.03	66.69	60.10	66.16	58.66	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.64	0.70	0.67	0.62	0.82	0.84	0.86	0.95	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.72	7.50	7.52	8.43	7.79	8.66	8.68	9.43	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.59	11.67	11.82	12.44	11.90	12.30	12.90	13.45	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.00	18.35	18.45	19.09	18.14	18.94	19.76	20.46	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	34.11	36.83	37.53	32.81	35.48	29.96	33.30	30.37	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	30.50	33.01	33.66	29.19	31.63	26.47	29.51	26.54	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	60.62	62.92	63.01	59.34	60.72	57.92	59.68	57.85	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.68	1.27	1.43	1.61	1.54	2.20	2.26	2.27	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.06	0.77	0.90	1.06	1.02	1.48	1.48	1.56	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.66	10.24	11.73	12.95	13.09	18.34	18.26	17.51	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.17	5.26	5.15	5.15	5.18	5.30	5.34	5.50	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.93	1.89	1.81	1.76	1.75	1.66	1.64	1.62	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.24	3.38	3.34	3.39	3.43	3.64	3.70	3.87	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	60.89	60.68	57.91	56.42	56.18	48.15	47.39	46.96	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.06	0.81	0.88	0.91	0.92	0.99	1.01	0.93	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	4,919.00	4,810.00	4,810.00	4,823.00	4,903.00	4,849.00	4,895.00	4,969.00	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	1.13	1.17	1.22	1.26	1.21	1.25	1.26	1.27	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.35	2.57	2.68	2.55	2.51	2.42	2.53	2.40	0.00
UTILIDAD NETA / EMPLEADOS	0.03	0.01	0.01	0.02	0.03	0.01	0.02	0.03	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.37	6.16	13.61	7.31	6.80	(3.76)	(2.75)	(1.08)	0.00
PRESTAMOS (%)	11.24	9.92	13.13	14.97	6.90	7.70	4.76	3.22	0.00
LOCALES (%)	11.24	9.92	13.13	14.97	6.90	7.70	4.76	3.22	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	7.91	7.15	14.29	7.36	6.45	(5.16)	(3.92)	(2.84)	0.00
LOCALES (%)	8.13	7.33	14.45	7.55	6.59	(5.08)	(3.87)	(3.07)	0.00
EXTRANJEROS (%)	(27.38)	(27.84)	(18.45)	(33.66)	(27.77)	(27.73)	(20.07)	75.66	0.00
PATRIMONIO (%)	5.66	5.76	8.52	14.44	7.75	11.18	12.21	10.66	0.00
UTILIDAD NETA (%)	11.37	(13.56)	0.83	14.48	2.31	94.49	71.99	52.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	5,341.40	5,395.01	5,626.63	5,807.22	5,385.79	5,733.65	5,798.74	5,916.12	0.00
MENCION ESPECIAL	117.58	148.76	154.39	200.05	206.74	229.17	245.61	276.13	0.00
SUBNORMAL	44.01	46.38	33.18	37.28	41.10	51.87	52.56	54.12	0.00
DUDOSO	55.88	54.69	68.01	55.37	54.82	57.80	57.78	58.06	0.00
IRRECUPERABLE	26.74	29.08	24.58	35.94	40.64	46.39	44.81	49.32	0.00