

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2016 | 2017 | | | | 2018 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 13,818.92 | 13,269.48 | 13,995.57 | 13,662.97 | 13,604.14 | 12,861.07 | 12,720.27 | 12,483.60 | 0.00 |
| ACTIVOS LIQUIDOS | 4,370.66 | 3,512.52 | 4,129.79 | 3,626.66 | 3,505.82 | 2,430.73 | 2,568.97 | 1,769.71 | 0.00 |
| TOTAL DE PRESTAMOS | 5,932.99 | 6,067.94 | 6,146.54 | 6,293.96 | 6,175.00 | 6,394.97 | 6,585.93 | 7,087.39 | 0.00 |
| LOCALES | 5,932.99 | 6,067.94 | 6,146.54 | 6,293.96 | 6,175.00 | 6,394.97 | 6,585.93 | 7,087.39 | 0.00 |
| EXTRANJEROS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 3,108.33 | 3,277.02 | 3,271.63 | 3,281.02 | 3,422.61 | 3,531.07 | 3,055.22 | 3,069.34 | 0.00 |
| TOTAL DE DEPOSITOS | 12,317.97 | 11,722.98 | 12,402.16 | 11,941.67 | 11,970.11 | 11,118.29 | 11,148.68 | 10,782.65 | 0.00 |
| LOCALES | 12,283.79 | 11,691.31 | 12,367.32 | 11,878.44 | 11,926.19 | 11,072.61 | 11,107.00 | 10,739.14 | 0.00 |
| DEPOSITOS DE OFICIALES | 8,298.97 | 7,796.03 | 8,452.99 | 7,846.47 | 7,702.86 | 7,222.85 | 7,211.65 | 6,833.76 | 0.00 |
| DEPOSITOS DE PARTICULARES | 2,828.96 | 3,024.10 | 3,134.35 | 3,241.41 | 3,085.83 | 3,123.65 | 3,089.98 | 3,088.54 | 0.00 |
| DEPOSITOS DE BANCOS | 1,155.86 | 871.17 | 779.98 | 790.55 | 1,137.50 | 726.11 | 805.37 | 816.84 | 0.00 |
| EXTRANJEROS | 34.17 | 31.67 | 34.84 | 63.24 | 43.92 | 45.68 | 41.68 | 43.50 | 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 | 34.17 | 31.67 | 34.84 | 63.24 | 43.92 | 45.68 | 41.68 | 43.50 | 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 | 1,076.24 | 1,149.26 | 1,214.86 | 1,288.04 | 1,219.90 | 1,166.66 | 1,177.56 | 1,213.22 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 13,379.21 | 13,528.62 | 14,193.59 | 13,737.30 | 13,711.53 | 13,065.28 | 13,357.92 | 13,073.28 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 8,829.63 | 9,102.24 | 9,287.40 | 9,467.01 | 9,319.46 | 9,635.50 | 9,529.66 | 9,865.86 | 0.00 |
| TOTAL DE PRESTAMOS | 5,741.47 | 5,851.08 | 6,007.03 | 6,195.91 | 6,053.99 | 6,231.45 | 6,366.24 | 6,690.68 | 0.00 |
| TOTAL DE INVERSIONES | 3,088.16 | 3,251.16 | 3,280.37 | 3,271.10 | 3,265.47 | 3,404.05 | 3,163.42 | 3,175.18 | 0.00 |
| PATRIMONIO TOTAL | 1,037.55 | 1,091.46 | 1,148.78 | 1,226.02 | 1,148.07 | 1,157.96 | 1,196.21 | 1,250.63 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 457.49 | 120.70 | 247.92 | 390.30 | 524.86 | 130.41 | 280.75 | 417.20 | 0.00 |
| EGRESOS DE OPERACIONES | 154.77 | 37.84 | 75.97 | 115.23 | 156.60 | 42.18 | 85.25 | 129.68 | 0.00 |
| INGRESO NETO DE INTERESES | 302.72 | 82.86 | 171.96 | 275.08 | 368.26 | 88.23 | 195.51 | 287.53 | 0.00 |

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2016 | 2017 | | | | 2018 | | | |
|---|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| OTROS INGRESOS | 81.25 | 22.49 | 47.12 | 66.09 | 89.18 | 19.51 | 39.29 | 59.65 | 0.00 |
| INGRESO DE OPERACIONES | 383.97 | 105.35 | 219.07 | 341.17 | 457.45 | 107.74 | 234.80 | 347.18 | 0.00 |
| EGRESOS GENERALES | 215.71 | 50.73 | 103.83 | 160.20 | 223.49 | 52.44 | 106.70 | 162.75 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 168.26 | 54.62 | 115.25 | 180.97 | 233.95 | 55.30 | 128.10 | 184.43 | 0.00 |
| UTILIDAD DEL PERIODO | 135.84 | 50.06 | 104.91 | 161.00 | 201.98 | 53.51 | 122.21 | 177.73 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 76.93 | 84.77 | 80.05 | 101.94 | 97.40 | 143.90 | 124.04 | 121.71 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 48.52 | 50.95 | 52.96 | 59.80 | 65.07 | 92.14 | 88.79 | 97.52 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.30 | 1.40 | 1.30 | 1.62 | 1.58 | 2.25 | 1.88 | 1.72 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 63.07 | 60.10 | 66.16 | 58.66 | 66.81 | 64.03 | 71.59 | 80.13 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.82 | 0.84 | 0.86 | 0.95 | 1.05 | 1.44 | 1.35 | 1.38 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 7.79 | 8.66 | 8.68 | 9.43 | 8.97 | 9.07 | 9.26 | 9.72 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 11.90 | 12.30 | 12.90 | 13.45 | 12.71 | 11.75 | 12.21 | 11.94 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 18.14 | 18.94 | 19.76 | 20.46 | 19.76 | 18.24 | 17.88 | 17.12 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 35.48 | 29.96 | 33.30 | 30.37 | 29.29 | 21.86 | 23.04 | 16.41 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 31.63 | 26.47 | 29.51 | 26.54 | 25.77 | 18.90 | 20.20 | 14.18 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 60.72 | 57.92 | 59.68 | 57.85 | 57.88 | 53.62 | 50.45 | 44.88 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.54 | 2.20 | 2.26 | 2.27 | 2.17 | 2.22 | 2.56 | 2.40 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.02 | 1.48 | 1.48 | 1.56 | 1.47 | 1.64 | 1.83 | 1.81 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 13.09 | 18.34 | 18.26 | 17.51 | 17.59 | 18.49 | 20.43 | 18.95 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.18 | 5.30 | 5.34 | 5.50 | 5.63 | 5.41 | 5.89 | 5.64 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.75 | 1.66 | 1.64 | 1.62 | 1.68 | 1.75 | 1.79 | 1.75 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.43 | 3.64 | 3.70 | 3.87 | 3.95 | 3.66 | 4.10 | 3.89 | 0.00 |

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2016 | 2017 | | | | 2018 | | | |
|---|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 56.18 | 48.15 | 47.39 | 46.96 | 48.86 | 48.67 | 45.44 | 46.88 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.92 | 0.99 | 1.01 | 0.93 | 0.96 | 0.81 | 0.82 | 0.81 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 4,903.00 | 4,849.00 | 4,895.00 | 4,969.00 | 5,049.00 | 5,044.00 | 5,145.00 | 5,241.00 | 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 | 1.21 | 1.25 | 1.26 | 1.27 | 1.22 | 1.27 | 1.28 | 1.35 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2.51 | 2.42 | 2.53 | 2.40 | 2.37 | 2.20 | 2.17 | 2.06 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.03 | 0.01 | 0.02 | 0.03 | 0.04 | 0.01 | 0.02 | 0.03 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 6.80 | (3.76) | (2.75) | (1.08) | (1.55) | (3.08) | (9.11) | (8.63) | 0.00 |
| PRESTAMOS (%) | 6.90 | 7.70 | 4.76 | 3.22 | 4.08 | 5.39 | 7.15 | 12.61 | 0.00 |
| LOCALES (%) | 6.90 | 7.70 | 4.76 | 3.22 | 4.08 | 5.39 | 7.15 | 12.61 | 0.00 |
| EXTRANJEROS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS (%) | 6.45 | (5.16) | (3.92) | (2.84) | (2.82) | (5.16) | (10.11) | (9.71) | 0.00 |
| LOCALES (%) | 6.59 | (5.08) | (3.87) | (3.07) | (2.91) | (5.29) | (10.19) | (9.59) | 0.00 |
| EXTRANJEROS (%) | (27.77) | (27.73) | (20.07) | 75.66 | 28.53 | 44.23 | 19.63 | (31.21) | 0.00 |
| PATRIMONIO (%) | 7.75 | 11.18 | 12.21 | 10.66 | 13.35 | 1.51 | (3.07) | (5.81) | 0.00 |
| UTILIDAD NETA (%) | 2.31 | 94.49 | 71.99 | 52.00 | 48.69 | 6.91 | 16.50 | 10.39 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 5,627.68 | 5,733.65 | 5,798.74 | 5,916.12 | 5,787.19 | 6,021.58 | 6,209.74 | 6,726.72 | 0.00 |
| MENCION ESPECIAL | 211.38 | 229.17 | 245.61 | 276.13 | 286.01 | 298.20 | 295.29 | 285.69 | 0.00 |
| SUBNORMAL | 43.55 | 51.87 | 52.56 | 54.12 | 53.86 | 48.72 | 53.22 | 54.94 | 0.00 |
| DUDOSO | 56.52 | 57.80 | 57.78 | 58.06 | 63.19 | 48.78 | 64.14 | 60.76 | 0.00 |
| IRRECUPERABLE | 42.38 | 46.39 | 44.81 | 49.32 | 49.81 | 69.83 | 52.33 | 56.80 | 0.00 |