



BANCA OFICIAL ESTADISTICAS FINANCIERAS

(En Millones de Balboas)

Cuadro No. 14

| | 2003 | | 2004 | | | | 2005 | | | |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | |
| 1 BALANCE DE SITUACION | | | | | | | | | | |
| 2 Total de Activos | 4,280.15 | 4,365.06 | 4,262.51 | 4,167.25 | 4,239.36 | 4,635.07 | 4,687.51 | 4,407.93 | 4,770.32 | |
| 3 Activos Líquidos | 1,251.69 | 1,189.74 | 991.02 | 687.14 | 825.21 | 1,276.21 | 1,393.50 | 1,158.37 | 1,508.37 | |
| 4 Total de Préstamos | 2,176.09 | 2,431.17 | 2,552.77 | 2,766.08 | 2,674.01 | 2,615.88 | 2,582.58 | 2,576.33 | 2,584.45 | |
| 5 Locales | 2,176.09 | 2,431.17 | 2,552.77 | 2,766.08 | 2,674.01 | 2,615.88 | 2,582.58 | 2,576.33 | 2,584.45 | |
| 6 Extranjeros | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 7 Total de Inversiones | 452.76 | 481.78 | 486.86 | 495.19 | 466.43 | 446.96 | 461.54 | 419.21 | 423.40 | |
| 8 Total de Depósitos | 3,301.32 | 3,329.40 | 3,193.14 | 3,064.90 | 3,151.44 | 3,538.82 | 3,632.62 | 3,332.01 | 3,674.99 | |
| 9 Locales | 3,261.72 | 3,288.94 | 3,156.31 | 3,023.55 | 3,105.85 | 3,495.23 | 3,587.17 | 3,288.80 | 3,631.88 | |
| 10 Depósitos de Oficiales | 1,952.47 | 1,948.30 | 1,833.43 | 1,699.64 | 1,791.66 | 2,190.49 | 2,291.10 | 1,949.80 | 2,228.56 | |
| 11 Depósitos de Particulares | 1,094.18 | 1,129.39 | 1,127.28 | 1,129.01 | 1,088.10 | 1,073.52 | 1,082.08 | 1,124.19 | 1,136.41 | |
| 12 Depósitos de Bancos | 215.07 | 211.24 | 195.60 | 194.90 | 226.09 | 231.22 | 214.00 | 214.81 | 266.91 | |
| 13 Extranjeros | 39.60 | 40.46 | 36.83 | 41.35 | 45.59 | 43.59 | 45.45 | 43.21 | 43.11 | |
| 14 Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 15 Depósitos de Particulares | 21.87 | 22.79 | 23.05 | 25.49 | 27.49 | 28.24 | 27.65 | 28.31 | 28.78 | |
| 16 Depósitos de Bancos | 17.73 | 17.67 | 13.78 | 15.85 | 18.11 | 15.35 | 17.80 | 14.90 | 14.33 | |
| 17 Patrimonio Total | 632.02 | 645.63 | 622.90 | 635.53 | 628.98 | 643.52 | 634.82 | 660.62 | 665.18 | |
| 18 PROMEDIO (12 MESES) | | | | | | | | | | |
| 19 Total de Activos | 4,382.14 | 4,442.28 | 4,335.12 | 4,215.94 | 4,259.76 | 4,500.07 | 4,475.01 | 4,287.59 | 4,504.84 | |
| 20 Activos Generadores de Ingresos | 2,576.39 | 2,749.74 | 2,795.50 | 2,964.13 | 2,884.64 | 2,987.89 | 3,041.87 | 3,128.40 | 3,074.14 | |
| 21 Total de Prestamos | 2,107.62 | 2,259.23 | 2,339.70 | 2,508.66 | 2,425.05 | 2,523.52 | 2,567.67 | 2,671.20 | 2,629.23 | |
| 22 Total de Inversiones | 468.77 | 490.51 | 455.80 | 455.47 | 459.59 | 464.37 | 474.20 | 457.20 | 444.91 | |
| 23 Patrimonio Total | 624.00 | 632.79 | 621.86 | 628.62 | 630.50 | 644.58 | 628.86 | 648.07 | 647.08 | |
| 24 ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| 25 Ingreso por Intereses | 228.34 | 55.80 | 112.39 | 171.37 | 238.98 | 64.75 | 128.21 | 194.86 | 267.10 | |
| 26 Egreso de Operaciones | 69.50 | 16.29 | 33.39 | 51.46 | 72.09 | 22.81 | 46.51 | 71.52 | 98.45 | |



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| 27 Ingreso Neto de Intereses | 158.84 | 39.51 | 79.00 | 119.91 | 166.89 | 41.94 | 81.70 | 123.34 | 168.65 | | | |
| 28 Otros Ingresos | 40.10 | 13.33 | 16.97 | 31.03 | 38.26 | 7.63 | 15.75 | 23.28 | 30.66 | | | |
| 29 Ingreso de Operaciones | 198.94 | 52.84 | 95.97 | 150.94 | 205.15 | 49.57 | 97.45 | 146.62 | 199.32 | | | |
| 30 Egresos Generales | 83.16 | 20.97 | 48.32 | 71.47 | 97.03 | 22.16 | 48.44 | 72.00 | 90.26 | | | |
| 31 Utilidad Antes de Provisiones | 115.78 | 31.87 | 47.65 | 79.47 | 108.12 | 27.41 | 49.01 | 74.62 | 109.06 | | | |
| 32 Utilidad del Periodo | 99.80 | 27.94 | 39.12 | 57.65 | 6.59 | 21.23 | 42.94 | 68.49 | 99.71 | | | |
| 33 CALIDAD DE ACTIVOS | | | | | | | | | | | | |
| 34 Total de Préstamos Vencidos | 109.00 | 134.04 | 106.79 | 109.84 | 148.96 | 182.24 | 194.50 | 202.95 | 175.32 | | | |
| 35 Total Provisiones Para Préstamos | 56.29 | 60.02 | 63.15 | 71.80 | 137.85 | 137.91 | 135.03 | 134.49 | 129.60 | | | |
| 36 Préstamos Vencidos / Préstamos Totales (%) | 5.01 | 5.51 | 4.18 | 3.97 | 5.57 | 6.97 | 7.53 | 7.88 | 6.78 | | | |
| 37 Provisiones / Préstamos Vencidos (%) | 51.64 | 44.78 | 59.14 | 65.36 | 92.54 | 75.68 | 69.42 | 66.27 | 73.92 | | | |
| 38 Provisiones Para Préstamos / Préstamos Totales (%) | 2.59 | 2.47 | 2.47 | 2.60 | 5.16 | 5.27 | 5.23 | 5.22 | 5.01 | | | |
| 39 RAZONES DE CAPITAL | | | | | | | | | | | | |
| 40 Patrimonio / Activos Totales (%) | 14.77 | 14.79 | 14.61 | 15.25 | 14.84 | 13.88 | 13.54 | 14.99 | 13.94 | | | |
| 41 Patrimonio / Activos Generadores de Ing. (%) | 24.04 | 22.16 | 20.49 | 19.49 | 20.03 | 21.01 | 20.85 | 22.05 | 22.11 | | | |
| 42 Patrimonio / Préstamos Totales (%) | 29.04 | 26.56 | 24.40 | 22.98 | 23.52 | 24.60 | 24.58 | 25.64 | 25.74 | | | |
| 43 LIQUIDEZ | | | | | | | | | | | | |
| 44 Activos Líquidos / Total de Depósitos (%) | 37.91 | 35.73 | 31.04 | 22.42 | 26.19 | 36.06 | 38.36 | 34.76 | 41.04 | | | |
| 45 Activos Líquidos / Activos Totales (%) | 29.24 | 27.26 | 23.25 | 16.49 | 19.47 | 27.53 | 29.73 | 26.28 | 31.62 | | | |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%) | 51.63 | 50.20 | 46.28 | 38.58 | 40.99 | 48.69 | 51.07 | 47.35 | 52.57 | | | |
| 47 RENTABILIDAD | | | | | | | | | | | | |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 3.87 | 4.06 | 2.80 | 2.59 | 0.23 | 2.84 | 2.82 | 2.92 | 3.24 | | | |
| 49 Utilidad Neta / Total de Activos (Promedio) (%) | 2.28 | 2.52 | 1.80 | 1.82 | 0.15 | 1.89 | 1.92 | 2.13 | 2.21 | | | |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%) | 15.99 | 17.66 | 12.58 | 12.23 | 1.05 | 13.18 | 13.66 | 14.09 | 15.41 | | | |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 8.86 | 8.12 | 8.04 | 7.71 | 8.28 | 8.67 | 8.43 | 8.30 | 8.69 | | | |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 2.70 | 2.37 | 2.39 | 2.31 | 2.50 | 3.05 | 3.06 | 3.05 | 3.20 | | | |



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| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 6.17 | 5.75 | 5.65 | 5.39 | 5.79 | 5.62 | 5.37 | 5.26 | 5.49 | |
| 54 Egresos Generales / Ingresos de Operaciones (%) | 41.80 | 39.69 | 50.35 | 47.35 | 47.30 | 44.71 | 49.71 | 49.11 | 45.28 | |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 1.56 | 1.94 | 1.21 | 1.40 | 1.33 | 1.02 | 1.04 | 0.99 | 1.00 | |
| 56 PRODUCTIVIDAD | | | | | | | | | | |
| 57 Número de Empleados | 3,707.00 | 4,075.00 | 4,127.00 | 4,140.00 | 4,099.00 | 4,029.00 | 4,030.00 | 4,044.00 | 4,053.00 | |
| 58 Número de Bancos | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | |
| 59 Préstamos / Empleados | 0.59 | 0.60 | 0.62 | 0.67 | 0.65 | 0.65 | 0.64 | 0.64 | 0.64 | |
| 60 Depósitos Totales / Empleados | 0.89 | 0.82 | 0.77 | 0.74 | 0.77 | 0.88 | 0.90 | 0.82 | 0.91 | |
| 61 Utilidad Neta / Empleados | 26.92 | 6.86 | 9.48 | 13.92 | 1.61 | 5.27 | 10.66 | 16.94 | 24.60 | |
| 62 TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | | |
| 63 Activos (%) | -4.55 | -3.42 | -3.29 | -2.28 | -0.95 | 6.19 | 9.97 | 5.78 | 12.52 | |
| 64 Préstamos (%) | 6.72 | 16.48 | 20.04 | 22.87 | 22.88 | 7.60 | 1.17 | -6.86 | -3.35 | |
| 65 Locales (%) | 6.72 | 16.48 | 20.04 | 22.87 | 22.88 | 7.60 | 1.17 | -6.86 | -3.35 | |
| 66 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 67 Depósitos (%) | -5.35 | -6.86 | -7.66 | -7.03 | -4.54 | 6.29 | 13.76 | 8.72 | 16.61 | |
| 68 Locales (%) | -5.23 | -6.74 | -7.39 | -7.04 | -4.78 | 6.27 | 13.65 | 8.77 | 16.94 | |
| 69 Extranjeros (%) | -14.76 | -15.87 | -25.94 | -6.03 | 15.13 | 7.74 | 23.39 | 4.51 | -5.44 | |
| 70 Patrimonio (%) | 2.60 | 4.14 | 0.34 | 2.22 | -0.48 | -0.33 | 1.91 | 3.95 | 5.75 | |
| 71 Utilidad Neta (%) | -10.87 | 14.51 | -18.98 | -13.97 | -93.39 | -24.01 | 9.76 | 18.82 | 1,412.39 | |