

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	6,993.80	7,315.28	7,157.23	6,987.40	7,644.64	7,620.30	7,401.25	7,584.90	0.00
ACTIVOS LIQUIDOS	2,866.85	3,050.20	2,940.29	2,642.18	3,153.83	3,072.52	2,643.54	2,425.69	0.00
TOTAL DE PRESTAMOS	3,026.58	3,201.84	3,146.98	3,232.08	2,991.71	3,061.89	3,253.52	3,626.58	0.00
LOCALES	3,026.58	3,201.84	3,146.98	3,232.08	2,991.71	3,061.89	3,253.52	3,626.58	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	829.59	739.05	711.62	786.24	1,169.17	1,230.68	1,235.30	1,290.19	0.00
TOTAL DE DEPOSITOS	5,963.64	6,241.63	6,104.63	5,927.00	6,616.46	6,449.20	6,244.49	6,405.13	0.00
LOCALES	5,893.65	6,176.05	6,038.94	5,859.05	6,545.86	6,380.16	6,172.72	6,332.43	0.00
DEPOSITOS DE OFICIALES	3,956.48	4,199.77	4,026.21	3,761.96	4,151.71	4,202.78	3,849.41	3,988.01	0.00
DEPOSITOS DE PARTICULARES	1,531.35	1,584.61	1,610.66	1,667.74	1,854.63	1,712.61	1,727.07	1,779.12	0.00
DEPOSITOS DE BANCOS	405.82	391.66	402.07	429.36	539.52	464.77	596.25	565.30	0.00
EXTRANJEROS	69.98	65.58	65.69	67.94	70.60	69.04	71.76	72.70	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	69.98	65.58	65.69	67.94	70.60	69.04	71.76	72.70	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	689.51	710.13	733.18	759.83	708.96	738.20	737.27	774.29	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	6,496.12	6,770.85	6,977.00	6,849.63	7,319.22	7,467.79	7,279.24	7,286.15	0.00
ACTIVOS GENERADORES DE INGRESOS	3,688.51	3,896.66	3,902.98	4,028.30	4,008.52	4,116.73	4,173.71	4,467.55	0.00
TOTAL DE PRESTAMOS	2,981.48	3,164.71	3,192.71	3,271.87	3,009.14	3,131.86	3,200.25	3,429.33	0.00
TOTAL DE INVERSIONES	707.03	731.95	710.27	756.43	999.38	984.87	973.46	1,038.22	0.00
PATRIMONIO TOTAL	682.47	709.14	735.80	760.95	699.23	724.17	735.23	767.06	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	330.20	67.76	138.15	208.74	281.94	71.66	143.51	218.40	0.00
EGRESOS DE OPERACIONES	133.98	28.28	57.15	85.51	112.98	25.72	51.07	76.79	0.00
INGRESO NETO DE INTERESES	196.22	39.48	81.00	123.23	168.96	45.94	92.44	141.61	0.00

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	42.31	8.81	16.83	25.63	41.76	9.97	24.34	45.10	0.00
INGRESO DE OPERACIONES	238.52	48.29	97.83	148.86	210.72	55.91	116.79	186.71	0.00
EGRESOS GENERALES	103.57	25.89	55.38	81.86	117.86	27.70	57.06	87.02	0.00
UTILIDAD ANTES DE PROVISIONES	134.95	22.40	42.45	67.00	92.86	28.21	59.72	99.69	0.00
UTILIDAD DEL PERIODO	135.57	22.30	41.99	66.55	88.01	28.15	59.45	98.56	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	112.30	127.33	96.64	90.12	80.54	77.68	84.28	85.38	0.00
TOTAL PROVISIONES PARA PRESTAMOS	112.97	112.76	94.82	94.24	94.65	94.42	91.63	82.64	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.71	3.98	3.07	2.79	2.69	2.54	2.59	2.35	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	100.59	88.56	98.12	104.57	117.52	121.55	108.72	96.79	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.73	3.52	3.01	2.92	3.16	3.08	2.82	2.28	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.86	9.71	10.24	10.87	9.27	9.69	9.96	10.21	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.88	18.02	19.00	18.91	17.04	17.20	16.42	15.75	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	22.78	22.18	23.30	23.51	23.70	24.11	22.66	21.35	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	48.07	48.87	48.16	44.58	47.67	47.64	42.33	37.87	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	40.99	41.70	41.08	37.81	41.26	40.32	35.72	31.98	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	61.98	60.71	59.82	57.84	65.34	66.72	62.12	58.01	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.68	2.29	2.15	2.20	2.20	2.74	2.85	2.94	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.09	1.32	1.20	1.30	1.20	1.51	1.63	1.80	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.86	12.58	11.41	11.66	12.59	15.55	16.17	17.13	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.95	6.96	7.08	6.91	7.03	6.96	6.88	6.52	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.63	2.90	2.93	2.83	2.82	2.50	2.45	2.29	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.32	4.05	4.15	4.08	4.22	4.46	4.43	4.23	0.00

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	43.42	53.61	56.61	54.99	55.93	49.54	48.86	46.61	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.15	0.90	0.86	0.85	1.04	0.97	1.17	1.35	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	4,317.00	4,350.00	4,346.00	4,301.00	4,272.00	4,221.00	4,299.00	4,403.00	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	0.70	0.74	0.72	0.75	0.70	0.73	0.76	0.82	0.00
DEPOSITOS TOTALES / EMPLEADOS	1.38	1.43	1.40	1.38	1.55	1.53	1.45	1.45	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 (%)	16.59	17.49	5.30	4.11	9.31	4.17	3.41	8.55	0.00
PRESTAMOS (%)	3.07	2.37	(2.82)	(2.40)	(1.15)	(4.37)	3.39	12.21	0.00
LOCALES (%)	3.07	2.37	(2.82)	(2.40)	(1.15)	(4.37)	3.39	12.21	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	20.75	22.48	8.05	6.10	10.95	3.33	2.29	8.07	0.00
LOCALES (%)	19.33	21.20	8.15	6.21	11.07	3.30	2.22	8.08	0.00
EXTRANJEROS (%)	0.00	0.00	0.19	(2.98)	0.88	5.26	9.25	7.00	0.00
PATRIMONIO (%)	2.08	0.28	(0.71)	(0.29)	2.82	3.95	0.56	1.90	0.00
UTILIDAD NETA (%)	(12.60)	(35.00)	(37.98)	(34.05)	(35.08)	26.22	41.57	48.10	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,807.65	2,977.76	2,923.88	3,023.67	2,791.24	2,861.80	3,026.43	3,392.39	0.00
MENCION ESPECIAL	116.13	123.98	142.07	136.53	119.86	121.41	144.52	156.30	0.00
SUBNORMAL	63.35	61.51	66.13	55.16	63.50	62.71	66.72	53.49	0.00
DUDOSO	59.43	59.26	52.19	55.39	56.61	56.96	54.40	55.99	0.00
IRRECUPERABLE	92.99	92.11	57.54	55.58	55.15	53.42	53.08	51.05	0.00