

**BANCA OFICIAL**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas )**

	2017	2018				2019			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	13,604.14	12,861.07	12,720.27	12,483.60	13,021.22	13,223.46	12,974.37	14,254.51	0.00
ACTIVOS LIQUIDOS	3,505.82	2,430.73	2,568.97	1,769.71	2,572.72	2,406.49	2,470.38	3,083.90	0.00
TOTAL DE PRESTAMOS	6,175.00	6,394.97	6,585.93	7,087.39	7,000.48	7,461.44	7,106.81	7,393.76	0.00
LOCALES	6,175.00	6,394.97	6,585.93	7,087.39	7,000.48	7,461.44	7,106.81	7,393.76	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	3,422.61	3,531.07	3,055.22	3,069.34	2,886.35	2,822.51	2,884.83	3,229.43	0.00
TOTAL DE DEPOSITOS	11,970.11	11,118.29	11,148.68	10,782.65	11,413.02	11,556.72	11,269.45	12,356.69	0.00
LOCALES	11,926.19	11,072.61	11,107.00	10,739.14	11,368.29	11,527.20	11,249.53	12,337.51	0.00
DEPOSITOS DE OFICIALES	7,702.86	7,222.85	7,211.65	6,833.76	7,379.00	7,589.18	7,299.08	8,300.45	0.00
DEPOSITOS DE PARTICULARES	3,085.83	3,123.65	3,089.98	3,088.54	3,101.06	3,068.56	3,169.37	3,247.75	0.00
DEPOSITOS DE BANCOS	1,137.50	726.11	805.37	816.84	888.23	869.46	781.08	789.30	0.00
EXTRANJEROS	43.92	45.68	41.68	43.50	44.73	29.51	19.92	19.19	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	43.92	45.68	41.68	43.50	44.73	29.51	19.92	19.19	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	1,219.90	1,166.66	1,177.56	1,213.22	1,169.70	1,217.92	1,261.97	1,307.40	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	13,711.53	13,065.28	13,357.92	13,073.28	13,312.68	13,042.26	12,847.32	13,369.05	0.00
ACTIVOS GENERADORES DE INGRESOS	9,319.46	9,635.50	9,529.66	9,865.86	9,742.22	10,104.99	9,816.40	10,389.96	0.00
TOTAL DE PRESTAMOS	6,053.99	6,231.45	6,366.24	6,690.68	6,587.74	6,928.20	6,846.37	7,240.58	0.00
TOTAL DE INVERSIONES	3,265.47	3,404.05	3,163.42	3,175.18	3,154.48	3,176.79	2,970.02	3,149.39	0.00
PATRIMONIO TOTAL	1,148.07	1,157.96	1,196.21	1,250.63	1,194.80	1,192.29	1,219.76	1,260.31	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	524.86	130.41	280.75	417.20	563.96	141.16	285.14	435.41	0.00
EGRESOS DE OPERACIONES	156.60	42.18	85.25	129.68	177.37	47.87	99.99	155.35	0.00
INGRESO NETO DE INTERESES	368.26	88.23	195.51	287.53	386.59	93.29	185.15	280.06	0.00

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OTROS INGRESOS	89.18	19.51	39.29	59.65	84.51	20.05	39.97	59.64	0.00
INGRESO DE OPERACIONES	457.45	107.74	234.80	347.18	471.10	113.34	225.12	339.70	0.00
EGRESOS GENERALES	223.49	52.44	106.70	162.75	226.84	54.10	112.35	172.44	0.00
UTILIDAD ANTES DE PROVISIONES	233.95	55.30	128.10	184.43	244.26	59.23	112.77	167.26	0.00
UTILIDAD DEL PERIODO	201.98	53.51	122.21	177.73	230.51	52.91	96.72	141.24	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	97.40	143.90	124.04	121.71	109.56	106.37	115.06	120.81	0.00
TOTAL PROVISIONES PARA PRESTAMOS	65.07	92.14	88.79	97.52	96.92	97.62	102.33	115.28	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.58	2.25	1.88	1.72	1.56	1.43	1.62	1.63	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	66.81	64.03	71.59	80.13	88.47	91.77	88.94	95.43	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.05	1.44	1.35	1.38	1.38	1.31	1.44	1.56	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	8.97	9.07	9.26	9.72	8.98	9.21	9.73	9.17	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.71	11.75	12.21	11.94	11.83	11.84	12.63	12.31	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	19.76	18.24	17.88	17.12	16.71	16.32	17.76	17.68	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	29.29	21.86	23.04	16.41	22.54	20.82	21.92	24.96	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	25.77	18.90	20.20	14.18	19.76	18.20	19.04	21.63	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	57.88	53.62	50.45	44.88	47.83	45.25	47.52	51.09	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.17	2.22	2.56	2.40	2.37	2.09	1.97	1.81	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.47	1.64	1.83	1.81	1.73	1.62	1.51	1.41	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.59	18.49	20.43	18.95	19.29	17.75	15.86	14.94	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.63	5.41	5.89	5.64	5.79	5.59	5.81	5.59	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.68	1.75	1.79	1.75	1.82	1.89	2.04	1.99	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.95	3.66	4.10	3.89	3.97	3.69	3.77	3.59	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	48.86	48.67	45.44	46.88	48.15	47.74	49.91	50.76	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.96	0.81	0.82	0.81	0.87	0.79	0.81	0.77	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	5,049.00	5,044.00	5,145.00	5,241.00	5,377.00	5,379.00	5,407.00	5,490.00	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	1.22	1.27	1.28	1.35	1.30	1.39	1.31	1.35	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.37	2.20	2.17	2.06	2.12	2.15	2.08	2.25	0.00
UTILIDAD NETA / EMPLEADOS	0.04	0.01	0.02	0.03	0.04	0.01	0.02	0.03	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(1.55)	(3.08)	(9.11)	(8.63)	(4.28)	2.82	2.00	14.19	0.00
PRESTAMOS (%)	4.08	5.39	7.15	12.61	13.37	16.68	7.91	4.32	0.00
LOCALES (%)	4.08	5.39	7.15	12.61	13.37	16.68	7.91	4.32	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	(2.82)	(5.16)	(10.11)	(9.71)	(4.65)	3.94	1.08	14.60	0.00
LOCALES (%)	(2.91)	(5.29)	(10.19)	(9.59)	(4.68)	4.11	1.28	14.88	0.00
EXTRANJEROS (%)	28.53	44.23	19.63	(31.21)	1.84	(35.39)	(52.20)	(55.90)	0.00
PATRIMONIO (%)	13.35	1.51	(3.07)	(5.81)	(4.11)	4.39	7.17	7.76	0.00
UTILIDAD NETA (%)	48.69	6.91	16.50	10.39	14.12	(1.12)	(20.86)	(20.53)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	5,787.19	6,021.58	6,209.74	6,726.72	6,634.53	7,087.60	6,726.27	7,002.83	0.00
MENCION ESPECIAL	286.01	298.20	295.29	285.69	292.16	255.04	253.71	253.89	0.00
SUBNORMAL	53.86	48.72	53.22	54.94	56.12	107.75	126.67	138.24	0.00
DUDOSO	63.19	48.78	64.14	60.76	64.86	63.41	63.44	70.05	0.00
IRRECUPERABLE	49.81	69.83	52.33	56.80	49.73	45.25	39.06	44.02	0.00