

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2018	2019				2020			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	13,021.22	13,223.46	12,974.37	14,257.58	15,624.95	14,415.96	17,340.68	21,573.36	0.00
ACTIVOS LIQUIDOS	2,572.72	2,406.49	2,470.38	3,083.90	4,402.69	3,174.56	5,954.56	9,749.71	0.00
TOTAL DE PRESTAMOS	7,000.48	7,461.44	7,106.81	7,393.76	7,422.89	7,609.56	7,626.79	7,512.30	0.00
LOCALES	7,000.48	7,461.44	7,106.81	7,393.76	7,422.89	7,609.56	7,626.79	7,512.30	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	2,886.35	2,822.51	2,884.83	3,229.43	3,354.75	3,183.72	3,260.23	3,686.72	0.00
TOTAL DE DEPOSITOS	11,413.02	11,556.72	11,269.45	12,356.69	13,726.55	12,325.31	14,783.61	17,284.01	0.00
LOCALES	11,368.29	11,527.20	11,249.53	12,337.51	13,707.62	12,308.31	14,765.69	17,266.02	0.00
DEPOSITOS DE OFICIALES	7,379.00	7,589.18	7,299.08	8,300.45	9,568.02	7,756.76	10,066.18	12,426.04	0.00
DEPOSITOS DE PARTICULARES	3,101.06	3,068.56	3,169.37	3,247.75	3,260.64	3,247.15	3,488.69	3,625.21	0.00
DEPOSITOS DE BANCOS	888.23	869.46	781.08	789.30	878.96	1,304.40	1,210.82	1,214.76	0.00
EXTRANJEROS	44.73	29.51	19.92	19.19	18.93	17.00	17.92	18.00	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	44.73	29.51	19.92	19.19	18.93	17.00	17.92	18.00	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	1,169.70	1,217.92	1,261.97	1,307.40	1,263.03	1,307.06	1,343.77	1,371.92	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	13,312.68	13,042.26	12,847.32	13,370.59	14,323.08	13,819.71	15,157.52	17,915.47	0.00
ACTIVOS GENERADORES DE INGRESOS	9,742.22	10,104.99	9,816.40	10,389.96	10,332.24	10,538.61	10,439.33	10,911.11	0.00
TOTAL DE PRESTAMOS	6,587.74	6,928.20	6,846.37	7,240.58	7,211.69	7,535.50	7,366.80	7,453.03	0.00
TOTAL DE INVERSIONES	3,154.48	3,176.79	2,970.02	3,149.39	3,120.55	3,003.11	3,072.53	3,458.08	0.00
PATRIMONIO TOTAL	1,194.80	1,192.29	1,219.76	1,260.31	1,216.37	1,262.49	1,302.87	1,339.66	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	563.96	141.16	285.14	435.41	589.81	150.05	292.39	442.10	0.00
EGRESOS DE OPERACIONES	177.37	47.87	99.99	155.35	212.01	52.75	106.28	163.92	0.00
INGRESO NETO DE INTERESES	386.59	93.29	185.15	280.06	377.80	97.30	186.11	278.18	0.00

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OTROS INGRESOS	84.51	20.05	39.97	59.64	82.50	22.78	40.96	63.57	0.00
INGRESO DE OPERACIONES	471.10	113.34	225.12	339.70	460.30	120.08	227.07	341.75	0.00
EGRESOS GENERALES	226.84	54.10	112.35	172.44	237.76	56.91	113.10	174.79	0.00
UTILIDAD ANTES DE PROVISIONES	244.26	59.23	112.77	167.26	222.54	63.18	113.97	166.96	0.00
UTILIDAD DEL PERIODO	230.51	52.91	96.72	141.24	176.87	53.17	89.21	122.29	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	109.56	106.37	115.06	120.81	140.41	154.81	189.69	197.88	0.00
TOTAL PROVISIONES PARA PRESTAMOS	96.92	97.62	102.33	115.28	132.69	133.61	145.73	173.41	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.56	1.43	1.62	1.63	1.89	2.03	2.49	2.63	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	88.47	91.77	88.94	95.43	94.51	86.31	76.83	87.63	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.38	1.31	1.44	1.56	1.79	1.76	1.91	2.31	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.98	9.21	9.73	9.17	8.08	9.07	7.75	6.36	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.83	11.84	12.63	12.31	11.72	12.11	12.34	12.25	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.71	16.32	17.76	17.68	17.02	17.18	17.62	18.26	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.54	20.82	21.92	24.96	32.07	25.76	40.28	56.41	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.76	18.20	19.04	21.63	28.18	22.02	34.34	45.19	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.83	45.25	47.52	51.09	56.51	51.59	62.33	77.74	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.37	2.09	1.97	1.81	1.71	2.02	1.71	1.49	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.73	1.62	1.51	1.41	1.23	1.54	1.18	0.91	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.29	17.75	15.86	14.94	14.54	16.85	13.69	12.17	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.79	5.59	5.81	5.59	5.71	5.70	5.60	5.40	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.82	1.89	2.04	1.99	2.05	2.00	2.04	2.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.97	3.69	3.77	3.59	3.66	3.69	3.57	3.40	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	48.15	47.74	49.91	50.76	51.65	47.39	49.81	51.15	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.87	0.79	0.81	0.77	0.80	0.86	0.78	0.78	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	5,377.00	5,379.00	5,407.00	5,490.00	5,414.00	5,424.00	5,461.00	5,501.00	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	1.30	1.39	1.31	1.35	1.37	1.40	1.40	1.37	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.12	2.15	2.08	2.25	2.54	2.27	2.71	3.14	0.00
UTILIDAD NETA / EMPLEADOS	0.04	0.01	0.02	0.03	0.03	0.01	0.02	0.02	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(4.28)	2.82	2.00	14.21	20.00	9.02	33.65	51.31	0.00
PRESTAMOS (%)	13.37	16.68	7.91	4.32	6.03	1.99	7.32	1.60	0.00
LOCALES (%)	13.37	16.68	7.91	4.32	6.03	1.99	7.32	1.60	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	(4.65)	3.94	1.08	14.60	20.27	6.65	31.18	39.88	0.00
LOCALES (%)	(4.68)	4.11	1.28	14.88	20.58	6.78	31.26	39.95	0.00
EXTRANJEROS (%)	1.84	(35.39)	(52.20)	(55.90)	(57.68)	(42.40)	(10.07)	(6.20)	0.00
PATRIMONIO (%)	(4.11)	4.39	7.17	7.76	7.98	7.32	6.48	4.93	0.00
UTILIDAD NETA (%)	14.12	(1.12)	(20.86)	(20.53)	(23.27)	0.48	(7.76)	(13.42)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	6,634.53	7,087.60	6,726.27	7,002.83	7,032.03	7,234.91	7,203.87	7,213.35	0.00
MENCION ESPECIAL	292.16	255.04	253.71	253.89	249.55	288.74	323.02	225.77	0.00
SUBNORMAL	56.12	107.75	126.67	138.24	140.38	78.34	85.46	60.29	0.00
DUDOSO	64.86	63.41	63.44	70.05	84.10	84.91	81.39	74.57	0.00
IRRECUPERABLE	49.73	45.25	39.06	44.02	49.53	56.27	78.78	111.72	0.00