

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

	2019	2020				2021			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	15,624.95	14,415.96	17,332.17	21,573.36	21,687.58	20,896.68	20,807.91	19,806.05	20,403.56
ACTIVOS LIQUIDOS	4,402.69	3,174.56	5,954.56	9,749.71	9,347.14	9,293.13	9,078.48	7,853.32	8,286.89
TOTAL DE PRESTAMOS	7,422.89	7,609.56	7,618.29	7,512.30	8,065.33	8,105.39	8,200.49	8,317.91	8,474.93
LOCALES	7,422.89	7,609.56	7,618.29	7,512.30	8,065.33	8,105.39	8,200.49	8,317.91	8,474.93
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	3,354.75	3,183.72	3,260.23	3,686.72	3,621.36	2,917.63	2,950.91	3,022.11	3,013.10
TOTAL DE DEPOSITOS	13,726.55	12,325.31	14,783.61	17,284.01	17,766.04	16,886.67	16,774.49	15,756.29	16,222.67
LOCALES	13,707.62	12,308.31	14,765.69	17,266.02	17,747.63	16,868.53	16,757.13	15,738.34	16,204.11
DEPOSITOS DE OFICIALES	9,568.02	7,756.76	10,066.18	12,426.04	12,239.32	11,827.92	11,679.75	10,718.44	11,006.65
DEPOSITOS DE PARTICULARES	3,260.64	3,247.15	3,488.69	3,625.21	3,715.72	3,864.84	3,838.43	3,896.09	3,966.43
DEPOSITOS DE BANCOS	878.96	1,304.40	1,210.82	1,214.76	1,792.59	1,175.77	1,238.95	1,123.81	1,231.02
EXTRANJEROS	18.93	17.00	17.92	18.00	18.41	18.14	17.36	17.95	18.56
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	18.93	17.00	17.92	18.00	18.41	18.14	17.36	17.95	18.56
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	1,263.03	1,307.06	1,335.27	1,371.92	1,337.36	1,356.77	1,401.17	1,448.81	1,400.79
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	14,323.08	13,819.71	15,153.27	17,915.47	18,656.26	17,656.32	19,070.04	20,689.71	21,045.57
ACTIVOS GENERADORES DE INGRESOS	10,332.24	10,538.61	10,435.08	10,911.11	11,232.16	10,908.15	11,014.96	11,269.52	11,587.36
TOTAL DE PRESTAMOS	7,211.69	7,535.50	7,362.55	7,453.03	7,744.11	7,857.48	7,909.39	7,915.10	8,270.13
TOTAL DE INVERSIONES	3,120.55	3,003.11	3,072.53	3,458.08	3,488.05	3,050.67	3,105.57	3,354.41	3,317.23
PATRIMONIO TOTAL	1,216.37	1,262.49	1,298.62	1,339.66	1,300.19	1,331.91	1,368.22	1,410.37	1,369.07
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	589.81	150.05	292.39	442.10	583.87	138.48	287.68	431.61	574.27
EGRESOS DE OPERACIONES	212.01	52.75	106.28	163.92	221.99	55.65	111.38	166.19	220.11
INGRESO NETO DE INTERESES	377.80	97.30	186.11	278.18	361.88	82.83	176.31	265.42	354.17

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OTROS INGRESOS	82.50	22.78	40.96	63.57	87.77	27.34	56.52	102.97	132.67
INGRESO DE OPERACIONES	460.30	120.08	227.07	341.75	449.65	110.17	232.83	368.39	486.84
EGRESOS GENERALES	237.76	56.91	113.10	174.79	241.50	62.42	127.83	200.31	279.56
UTILIDAD ANTES DE PROVISIONES	222.54	63.18	113.97	166.96	208.15	47.75	105.00	168.08	207.28
UTILIDAD DEL PERIODO	176.87	53.17	80.71	113.78	135.97	28.81	73.93	121.61	135.66
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	140.41	154.81	189.69	197.88	179.73	177.25	199.53	159.39	171.24
TOTAL PROVISIONES PARA PRESTAMOS	132.69	133.61	154.23	173.41	187.67	195.84	204.07	205.50	224.54
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.89	2.03	2.49	2.63	2.23	2.19	2.43	1.92	2.02
PROVISIONES / PRESTAMOS VENCIDOS (%)	94.51	86.31	81.31	87.63	104.42	110.48	102.27	128.93	131.13
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.79	1.76	2.02	2.31	2.33	2.42	2.49	2.47	2.65
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	8.08	9.07	7.70	6.36	6.17	6.49	6.73	7.31	6.87
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.72	12.11	12.27	12.25	11.44	12.31	12.56	12.78	12.19
PATRIMONIO / PRESTAMOS TOTALES (%)	17.02	17.18	17.53	18.26	16.58	16.74	17.09	17.42	16.53
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	32.07	25.76	40.28	56.41	52.61	55.03	54.12	49.84	51.08
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	28.18	22.02	34.36	45.19	43.10	44.47	43.63	39.65	40.61
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	56.51	51.59	62.33	77.74	73.00	72.31	71.71	69.02	69.66
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.71	2.02	1.55	1.39	1.21	1.06	1.34	1.44	1.17
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.23	1.54	1.07	0.85	0.73	0.65	0.78	0.78	0.64
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.54	16.85	12.43	11.32	10.46	8.65	10.81	11.50	9.91
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.71	5.70	5.60	5.40	5.20	5.08	5.22	5.11	4.96
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.05	2.00	2.04	2.00	1.98	2.04	2.02	1.97	1.90
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.66	3.69	3.57	3.40	3.22	3.04	3.20	3.14	3.06

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.65	47.39	49.81	51.15	53.71	56.66	54.90	54.37	57.42
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.80	0.86	0.79	0.78	0.78	1.00	1.03	1.22	1.14
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	5,414.00	5,424.00	5,461.00	5,501.00	5,401.00	5,419.00	5,512.00	5,594.00	5,690.00
NUMERO DE BANCOS	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
PRESTAMOS / EMPLEADOS	1.37	1.40	1.40	1.37	1.49	1.50	1.49	1.49	1.49
DEPOSITOS TOTALES / EMPLEADOS	2.54	2.27	2.71	3.14	3.29	3.12	3.04	2.82	2.85
UTILIDAD NETA / EMPLEADOS	0.03	0.01	0.01	0.02	0.03	0.01	0.01	0.02	0.02
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	20.00	9.02	33.59	51.31	38.80	44.96	20.05	(8.19)	(5.92)
PRESTAMOS (%)	6.03	1.99	7.20	1.60	8.65	6.52	7.64	10.72	5.08
LOCALES (%)	6.03	1.99	7.20	1.60	8.65	6.52	7.64	10.72	5.08
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	20.27	6.65	31.18	39.88	29.43	37.01	13.47	(8.84)	(8.69)
LOCALES (%)	20.58	6.78	31.26	39.95	29.47	37.05	13.49	(8.85)	(8.70)
EXTRANJEROS (%)	(57.68)	(42.40)	(10.07)	(6.20)	(2.77)	6.68	(3.13)	(0.25)	0.85
PATRIMONIO (%)	7.98	7.32	5.81	4.93	5.89	3.80	4.94	5.60	4.74
UTILIDAD NETA (%)	(23.27)	0.48	(16.55)	(19.44)	(23.13)	(45.81)	(8.40)	6.88	(0.22)
CLASIFICACION PRESTAMOS									
NORMAL	7,032.03	7,234.91	7,203.87	7,213.35	7,769.31	7,847.19	7,931.22	7,345.06	7,369.34
MENCION ESPECIAL	249.55	288.74	323.02	225.77	247.12	252.06	236.13	183.01	617.92
SUBNORMAL	140.38	78.34	85.46	60.29	49.26	42.03	56.36	70.42	247.08
DUDOSO	84.10	84.91	81.39	74.57	63.28	32.31	59.03	780.33	291.39
IRRECUPERABLE	49.53	56.27	78.78	111.72	124.02	127.64	121.81	144.59	173.74