

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

	2020	2021				2022			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	21,687.58	20,896.68	20,807.91	19,806.05	20,403.56	21,480.54	20,957.12	19,400.01	0.00
ACTIVOS LIQUIDOS	9,347.14	9,293.13	9,078.48	7,853.32	8,286.89	8,471.66	7,546.39	5,017.96	0.00
TOTAL DE PRESTAMOS	8,065.33	8,105.39	8,200.49	8,317.91	8,474.93	8,689.22	9,061.22	9,788.18	0.00
LOCALES	8,065.33	8,105.39	8,200.49	8,317.91	8,474.93	8,689.22	9,061.22	9,788.18	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	3,621.36	2,917.63	2,950.91	3,022.11	3,013.10	3,682.16	3,717.18	3,728.18	0.00
TOTAL DE DEPOSITOS	17,766.04	16,886.67	16,774.49	15,756.29	16,222.67	17,265.51	16,659.02	15,187.52	0.00
LOCALES	17,747.63	16,868.53	16,757.13	15,738.34	16,204.11	17,247.92	16,641.43	15,168.91	0.00
DEPOSITOS DE OFICIALES	12,239.32	11,827.92	11,679.75	10,718.44	11,006.65	12,119.44	11,356.01	10,019.42	0.00
DEPOSITOS DE PARTICULARES	3,715.72	3,864.84	3,838.43	3,896.09	3,966.43	3,963.45	3,962.45	3,912.97	0.00
DEPOSITOS DE BANCOS	1,792.59	1,175.77	1,238.95	1,123.81	1,231.02	1,165.03	1,322.97	1,236.52	0.00
EXTRANJEROS	18.41	18.14	17.36	17.95	18.56	17.59	17.59	18.61	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	18.41	18.14	17.36	17.95	18.56	17.59	17.59	18.61	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	1,337.36	1,356.77	1,401.17	1,448.81	1,400.79	1,408.41	1,430.98	1,479.57	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	18,656.26	17,656.32	19,070.04	20,689.71	21,045.57	21,188.61	20,882.51	19,603.03	0.00
ACTIVOS GENERADORES DE INGRESOS	11,232.16	10,908.15	11,014.96	11,269.52	11,587.36	11,697.20	11,964.90	12,428.19	0.00
TOTAL DE PRESTAMOS	7,744.11	7,857.48	7,909.39	7,915.10	8,270.13	8,397.30	8,630.86	9,053.05	0.00
TOTAL DE INVERSIONES	3,488.05	3,050.67	3,105.57	3,354.41	3,317.23	3,299.89	3,334.04	3,375.14	0.00
PATRIMONIO TOTAL	1,300.19	1,331.91	1,368.22	1,410.37	1,369.07	1,382.59	1,416.07	1,464.19	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	583.87	138.48	287.68	431.61	574.27	138.10	301.51	491.90	0.00
EGRESOS DE OPERACIONES	221.99	55.65	111.38	166.19	220.11	53.92	110.74	176.40	0.00
INGRESO NETO DE INTERESES	361.88	82.83	176.31	265.42	354.17	84.18	190.77	315.51	0.00

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OTROS INGRESOS	87.77	27.34	56.52	102.97	132.67	32.56	62.02	95.65	0.00
INGRESO DE OPERACIONES	449.65	110.17	232.83	368.39	486.84	116.74	252.78	411.16	0.00
EGRESOS GENERALES	241.50	62.42	127.83	200.31	279.56	64.08	132.63	205.44	0.00
UTILIDAD ANTES DE PROVISIONES	208.15	47.75	105.00	168.08	207.28	52.67	120.16	205.72	0.00
UTILIDAD DEL PERIODO	135.97	28.81	73.93	121.61	135.66	31.02	81.86	150.80	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	179.73	177.25	199.53	159.39	171.24	214.19	343.79	332.07	0.00
TOTAL PROVISIONES PARA PRESTAMOS	187.67	195.84	204.07	205.50	224.54	237.68	245.87	254.66	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.23	2.19	2.43	1.92	2.02	2.47	3.79	3.39	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	104.42	110.48	102.27	128.93	131.13	110.96	71.52	76.69	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.33	2.42	2.49	2.47	2.65	2.74	2.71	2.60	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	6.17	6.49	6.73	7.31	6.87	6.56	6.83	7.63	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.44	12.31	12.56	12.78	12.19	11.38	11.20	10.95	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.58	16.74	17.09	17.42	16.53	16.21	15.79	15.12	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	52.61	55.03	54.12	49.84	51.08	49.07	45.30	33.04	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	43.10	44.47	43.63	39.65	40.61	39.44	36.01	25.87	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	73.00	72.31	71.71	69.02	69.66	70.39	67.61	57.59	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.21	1.06	1.34	1.44	1.17	1.06	1.37	1.62	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.73	0.65	0.78	0.78	0.64	0.59	0.78	1.03	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.46	8.65	10.81	11.50	9.91	8.97	11.56	13.73	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.20	5.08	5.22	5.11	4.96	4.72	5.04	5.28	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.98	2.04	2.02	1.97	1.90	1.84	1.85	1.89	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.22	3.04	3.20	3.14	3.06	2.88	3.19	3.38	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.71	56.66	54.90	54.37	57.42	54.89	52.47	49.97	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.78	1.00	1.03	1.22	1.14	1.11	1.04	1.03	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	5,401.00	5,419.00	5,512.00	5,594.00	5,690.00	5,759.00	5,789.00	5,731.00	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	1.49	1.50	1.49	1.49	1.49	1.51	1.57	1.71	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.29	3.12	3.04	2.82	2.85	3.00	2.88	2.65	0.00
UTILIDAD NETA / EMPLEADOS	0.03	0.01	0.01	0.02	0.02	0.01	0.01	0.03	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	38.80	44.96	20.05	(8.19)	(5.92)	2.79	0.72	(2.05)	0.00
PRESTAMOS (%)	8.65	6.52	7.64	10.72	5.08	7.20	10.50	17.68	0.00
LOCALES (%)	8.65	6.52	7.64	10.72	5.08	7.20	10.50	17.68	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	29.43	37.01	13.47	(8.84)	(8.69)	2.24	(0.69)	(3.61)	0.00
LOCALES (%)	29.47	37.05	13.49	(8.85)	(8.70)	2.25	(0.69)	(3.62)	0.00
EXTRANJEROS (%)	(2.77)	6.68	(3.13)	(0.25)	0.85	(3.02)	1.36	3.66	0.00
PATRIMONIO (%)	5.89	3.80	4.94	5.60	4.74	3.81	2.13	2.12	0.00
UTILIDAD NETA (%)	(23.13)	(45.81)	(8.40)	6.88	(0.22)	7.65	10.73	24.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	7,769.31	7,847.19	7,931.22	7,345.06	7,369.34	7,798.97	8,223.29	8,989.83	0.00
MENCION ESPECIAL	247.12	252.06	236.13	183.01	617.92	569.47	454.24	366.24	0.00
SUBNORMAL	49.26	42.03	56.36	70.42	247.08	148.89	269.50	372.65	0.00
DUDOSO	63.28	32.31	59.03	780.33	291.39	255.72	221.90	183.80	0.00
IRRECUPERABLE	124.02	127.64	121.81	144.59	173.74	153.85	138.16	130.33	0.00