

BANCA OFICIAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2022	2023				2024			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	20,741.60	21,267.04	20,198.59	19,705.40	21,767.99	22,927.68	21,631.82	21,901.59	22,894.44
ACTIVOS LIQUIDOS	5,729.50	5,449.11	4,373.12	3,730.86	4,664.63	4,951.33	4,102.61	4,129.62	4,744.97
TOTAL DE PRESTAMOS	9,695.18	9,850.86	10,560.67	10,837.91	10,777.48	10,908.71	11,934.91	12,443.74	11,989.92
LOCALES	9,695.18	9,850.86	10,560.67	10,837.91	10,777.48	10,908.71	11,934.91	12,443.74	11,989.92
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	4,333.55	4,939.98	4,296.84	4,112.71	5,202.43	5,930.84	4,926.93	4,626.01	5,454.34
TOTAL DE DEPOSITOS	16,516.09	17,011.19	15,963.38	15,367.34	17,445.30	18,324.04	17,214.13	16,709.32	17,692.70
LOCALES	16,497.47	16,992.48	15,946.12	15,349.65	17,427.61	18,307.18	17,197.87	16,693.45	17,676.59
DEPOSITOS DE OFICIALES	11,226.77	11,783.12	10,851.19	10,647.85	12,416.71	13,621.82	12,566.56	12,174.35	12,731.26
DEPOSITOS DE PARTICULARES	4,001.99	3,960.22	3,836.27	3,598.14	3,669.44	3,585.75	3,548.78	3,549.72	3,579.66
DEPOSITOS DE BANCOS	1,268.70	1,249.14	1,258.67	1,103.66	1,341.46	1,099.61	1,082.53	969.37	1,365.67
EXTRANJEROS	18.62	18.70	17.26	17.69	17.69	16.85	16.26	15.87	16.11
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	18.62	18.70	17.26	17.69	17.69	16.85	16.26	15.87	16.11
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	1,470.89	1,540.41	1,634.57	1,712.86	1,653.99	1,733.39	1,836.76	1,940.03	1,750.53
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	20,572.58	21,373.79	20,577.86	19,552.71	21,254.80	22,097.36	20,915.20	20,803.50	22,331.22
ACTIVOS GENERADORES DE INGRESOS	12,758.38	13,581.11	13,817.95	14,233.49	15,004.32	15,815.20	15,859.67	16,010.19	16,712.08
TOTAL DE PRESTAMOS	9,085.05	9,270.04	9,810.94	10,313.05	10,236.33	10,379.79	11,247.79	11,640.83	11,383.70
TOTAL DE INVERSIONES	3,673.32	4,311.07	4,007.01	3,920.44	4,767.99	5,435.41	4,611.88	4,369.36	5,328.39
PATRIMONIO TOTAL	1,435.84	1,474.41	1,532.78	1,596.21	1,562.44	1,636.90	1,735.66	1,826.44	1,702.26
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	715.48	240.21	490.65	754.69	1,028.99	285.71	576.55	862.22	1,159.73
EGRESOS DE OPERACIONES	263.09	94.23	202.43	318.01	447.82	121.28	248.82	390.89	551.77
INGRESO NETO DE INTERESES	452.39	145.98	288.22	436.68	581.17	164.43	327.73	471.33	607.96

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OTROS INGRESOS	136.40	31.96	60.64	92.72	122.58	29.77	66.58	99.75	133.26
INGRESO DE OPERACIONES	588.78	177.94	348.86	529.40	703.75	194.19	394.32	571.08	741.23
EGRESOS GENERALES	289.36	67.83	144.47	229.49	325.70	75.87	156.65	241.47	341.78
UTILIDAD ANTES DE PROVISIONES	299.42	110.11	204.40	299.91	378.05	118.32	237.67	329.60	399.44
UTILIDAD DEL PERIODO	212.44	86.12	169.20	249.94	324.69	105.40	210.24	294.53	357.87
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	321.33	309.95	315.93	284.14	297.86	284.67	291.34	288.10	293.84
TOTAL PROVISIONES PARA PRESTAMOS	250.45	261.97	268.74	272.43	266.34	273.50	276.29	274.89	266.82
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.31	3.15	2.99	2.62	2.76	2.61	2.44	2.32	2.45
PROVISIONES / PRESTAMOS VENCIDOS (%)	77.94	84.52	85.06	95.88	89.42	96.08	94.83	95.42	90.81
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.58	2.66	2.54	2.51	2.47	2.51	2.31	2.21	2.23
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.09	7.24	8.09	8.69	7.60	7.56	8.49	8.86	7.65
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.48	10.41	11.00	11.46	10.35	10.29	10.89	11.37	10.03
PATRIMONIO / PRESTAMOS TOTALES (%)	15.17	15.64	15.48	15.80	15.35	15.89	15.39	15.59	14.60
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	34.69	32.03	27.39	24.28	26.74	27.02	23.83	24.71	26.82
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	27.62	25.62	21.65	18.93	21.43	21.60	18.97	18.86	20.73
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	60.93	61.07	54.31	51.04	56.56	59.39	52.45	52.40	57.65
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.67	2.54	2.45	2.34	2.16	2.67	2.65	2.45	2.14
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.03	1.61	1.64	1.70	1.53	1.91	2.01	1.89	1.60
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.80	23.36	22.08	20.88	20.78	25.76	24.23	21.50	21.02
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.61	7.07	7.10	7.07	6.86	7.23	7.27	7.18	6.94
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.06	2.78	2.93	2.98	2.98	3.07	3.14	3.26	3.30
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.55	4.30	4.17	4.09	3.87	4.16	4.13	3.93	3.64

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	49.15	38.12	41.41	43.35	46.28	39.07	39.73	42.28	46.11
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.07	0.94	0.88	0.87	0.82	0.75	0.84	0.83	0.80
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	5,652.00	5,681.00	5,782.00	5,860.00	5,961.00	6,004.00	6,073.00	6,126.00	6,139.00
NUMERO DE BANCOS	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
PRESTAMOS / EMPLEADOS	1.72	1.73	1.83	1.85	1.81	1.82	1.97	2.03	1.95
DEPOSITOS TOTALES / EMPLEADOS	2.92	2.99	2.76	2.62	2.93	3.05	2.83	2.73	2.88
UTILIDAD NETA / EMPLEADOS	0.04	0.02	0.03	0.04	0.05	0.02	0.03	0.05	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.66	(0.99)	(3.62)	1.57	4.95	7.81	7.10	11.15	5.17
PRESTAMOS (%)	14.40	13.37	16.55	10.72	11.16	10.74	13.01	14.82	11.25
LOCALES (%)	14.40	13.37	16.55	10.72	11.16	10.74	13.01	14.82	11.25
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	1.81	(1.47)	(4.18)	1.18	5.63	7.72	7.84	8.73	1.42
LOCALES (%)	1.81	(1.48)	(4.18)	1.19	5.64	7.74	7.85	8.75	1.43
EXTRANJEROS (%)	0.31	6.34	(1.90)	(4.92)	(5.01)	(9.89)	(5.80)	(10.27)	(8.91)
PATRIMONIO (%)	5.00	9.37	14.23	15.77	12.45	12.53	12.37	13.26	5.84
UTILIDAD NETA (%)	56.59	177.66	106.69	65.74	52.84	22.39	24.25	17.84	10.22
CLASIFICACION PRESTAMOS									
NORMAL	9,249.12	9,393.34	10,079.53	10,357.18	10,266.57	10,352.55	11,371.80	11,861.19	11,386.99
MENCION ESPECIAL	225.02	247.94	237.54	262.64	274.01	328.25	334.12	368.09	365.92
SUBNORMAL	171.23	164.12	182.85	175.05	185.18	181.88	197.90	170.36	187.72
DUDOSO	142.93	151.01	125.95	104.91	100.21	85.40	84.90	100.96	113.30
IRRECUPERABLE	157.31	156.42	203.53	210.56	217.85	234.13	222.48	218.04	202.80