

SISTEMA BANCARIO NACIONAL
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	104,575.55	104,063.57	103,563.40	105,370.09	107,949.16	108,096.33	111,893.02	114,332.31	115,620.49
ACTIVOS LIQUIDOS	13,527.69	12,098.98	12,647.28	12,949.42	14,744.71	15,342.42	19,246.74	21,704.93	21,298.63
TOTAL DE PRESTAMOS	67,761.38	68,000.87	67,400.08	67,898.56	68,323.37	68,298.62	66,988.97	65,601.39	66,177.58
LOCALES	53,075.90	53,786.68	53,202.17	54,018.68	54,027.05	54,507.50	53,856.49	52,575.17	52,419.56
EXTRANJEROS	14,685.48	14,214.19	14,197.92	13,879.88	14,296.32	13,791.12	13,132.47	13,026.22	13,758.02
TOTAL DE INVERSIONES	18,809.95	19,080.25	18,572.07	19,414.02	19,853.44	18,811.66	19,861.95	20,874.58	21,389.87
TOTAL DE DEPOSITOS	73,339.76	73,320.56	73,081.42	74,061.55	76,497.97	75,690.34	79,715.94	82,354.63	84,675.53
LOCALES	52,575.67	52,525.33	52,608.96	54,007.82	55,733.26	54,693.46	57,877.57	60,981.99	62,843.77
DEPOSITOS DE OFICIALES	8,090.30	8,415.13	8,152.15	9,152.98	10,418.57	8,627.18	10,975.02	13,233.88	13,033.38
DEPOSITOS DE PARTICULARES	41,599.18	41,315.25	41,664.54	41,830.64	42,399.07	42,792.83	43,611.74	44,395.88	45,820.57
DEPOSITOS DE BANCOS	2,886.18	2,794.94	2,792.26	3,024.20	2,915.63	3,273.45	3,290.81	3,352.23	3,989.82
EXTRANJEROS	20,764.09	20,795.23	20,472.47	20,053.73	20,764.71	20,996.87	21,838.37	21,372.64	21,831.77
DEPOSITOS DE OFICIALES	94.56	76.14	284.93	215.60	141.18	163.91	143.88	224.95	184.60
DEPOSITOS DE PARTICULARES	12,802.26	12,869.57	12,907.26	13,067.59	13,596.50	13,707.60	13,989.68	14,419.17	14,825.01
DEPOSITOS DE BANCOS	7,867.27	7,849.52	7,280.28	6,770.55	7,027.03	7,125.37	7,704.80	6,728.51	6,822.16
PATRIMONIO TOTAL	11,845.60	12,199.41	12,442.46	12,847.49	12,647.21	12,559.54	12,279.47	12,395.07	12,227.66
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	102,988.53	102,083.78	101,934.91	103,128.76	106,262.35	106,079.95	105,206.22	107,311.07	109,310.70
ACTIVOS GENERADORES DE INGRESOS	85,131.06	85,284.34	84,984.91	86,301.56	87,374.07	87,095.70	84,230.20	84,691.11	85,764.96
TOTAL DE PRESTAMOS	66,551.35	66,546.22	66,628.60	67,367.27	68,042.37	68,149.75	65,627.04	65,186.33	65,708.48
TOTAL DE INVERSIONES	18,579.71	18,738.11	18,356.30	18,934.29	19,331.69	18,945.95	18,603.16	19,504.78	20,056.48
PATRIMONIO TOTAL	11,724.53	11,778.11	12,007.46	12,260.37	12,246.41	12,379.48	12,098.23	12,387.15	12,223.04
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	5,001.40	1,308.95	2,681.48	4,007.62	5,332.75	1,315.55	2,546.36	3,764.60	4,949.64
EGRESOS DE OPERACIONES	2,468.30	675.92	1,396.42	2,091.18	2,793.16	697.73	1,332.74	1,972.93	2,625.38
INGRESO NETO DE INTERESES	2,533.10	633.03	1,285.06	1,916.44	2,539.59	617.82	1,213.62	1,791.67	2,324.26

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OTROS INGRESOS	1,918.72	427.69	909.73	1,401.10	1,890.52	463.03	843.15	1,263.46	1,764.43
INGRESO DE OPERACIONES	4,451.82	1,060.72	2,194.80	3,317.54	4,430.11	1,080.86	2,056.78	3,055.14	4,088.69
EGRESOS GENERALES	2,358.52	550.22	1,182.56	1,788.99	2,369.46	581.69	1,092.54	1,586.37	2,103.45
UTILIDAD ANTES DE PROVISIONES	2,093.31	510.50	1,012.24	1,528.55	2,060.65	499.17	964.23	1,468.77	1,985.24
UTILIDAD DEL PERIODO	1,504.70	382.44	746.85	1,118.78	1,421.22	322.15	507.48	748.69	819.49
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,202.14	1,265.79	1,227.08	1,353.29	1,363.18	1,519.87	1,386.77	1,422.97	1,373.38
TOTAL PROVISIONES PARA PRESTAMOS	1,221.86	1,247.75	1,274.67	1,304.74	1,395.23	1,440.92	1,498.61	1,715.61	2,034.36
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.77	1.86	1.82	1.99	2.00	2.23	2.07	2.17	2.08
PROVISIONES / PRESTAMOS VENCIDOS (%)	101.64	98.57	103.88	96.41	102.35	94.81	108.06	120.57	148.13
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.80	1.83	1.89	1.92	2.04	2.11	2.24	2.62	3.07
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.33	11.72	12.01	12.19	11.72	11.62	10.97	10.84	10.58
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.68	14.01	14.47	14.71	14.34	14.42	14.14	14.33	13.96
PATRIMONIO / PRESTAMOS TOTALES (%)	17.48	17.94	18.46	18.92	18.51	18.39	18.33	18.89	18.48
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.45	16.50	17.31	17.48	19.27	20.27	24.14	26.36	25.15
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.94	11.63	12.21	12.29	13.66	14.19	17.20	18.98	18.42
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.09	42.52	42.72	43.70	45.23	45.12	49.06	51.70	50.41
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.77	1.79	1.76	1.73	1.63	1.48	1.20	1.18	0.96
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.46	1.50	1.47	1.45	1.34	1.21	0.96	0.93	0.75
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.83	12.99	12.44	12.17	11.61	10.41	8.39	8.06	6.70
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.87	6.14	6.31	6.19	6.10	6.04	6.05	5.93	5.77
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.90	3.17	3.29	3.23	3.20	3.20	3.16	3.11	3.06
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.98	2.97	3.02	2.96	2.91	2.84	2.88	2.82	2.71

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	52.98	51.87	53.88	53.93	53.49	53.82	53.12	51.92	51.45
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.25	2.01	2.14	2.16	2.16	2.13	2.00	1.99	2.06
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	25,577.00	25,538.00	25,465.00	25,593.00	25,308.00	25,224.00	24,665.00	24,143.00	23,566.00
NUMERO DE BANCOS	56.00	56.00	55.00	55.00	54.00	53.00	53.00	53.00	53.00
PRESTAMOS / EMPLEADOS	2.65	2.66	2.65	2.65	2.70	2.71	2.72	2.72	2.81
DEPOSITOS TOTALES / EMPLEADOS	2.87	2.87	2.87	2.89	3.02	3.00	3.23	3.41	3.59
UTILIDAD NETA / EMPLEADOS	0.06	0.01	0.03	0.04	0.06	0.01	0.02	0.03	0.03
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.13	3.96	3.25	4.44	3.23	3.88	8.04	8.51	7.11
PRESTAMOS (%)	3.70	4.47	2.34	1.59	0.83	0.44	(0.61)	(3.38)	(3.14)
LOCALES (%)	4.20	4.91	2.64	2.41	1.79	1.34	1.23	(2.67)	(2.98)
EXTRANJEROS (%)	1.95	2.83	1.26	(1.48)	(2.65)	(2.98)	(7.50)	(6.15)	(3.77)
DEPOSITOS (%)	0.40	1.39	1.94	4.17	4.31	3.23	9.08	11.20	10.69
LOCALES (%)	0.31	2.15	2.49	6.35	6.01	4.13	10.01	12.91	12.76
EXTRANJEROS (%)	0.62	(0.49)	0.57	(1.27)	0.00	0.97	6.67	6.58	5.14
PATRIMONIO (%)	2.09	7.42	7.52	10.06	6.77	2.95	(1.31)	(3.52)	(3.32)
UTILIDAD NETA (%)	0.50	(1.61)	(4.66)	0.96	(5.55)	(15.76)	(32.05)	(33.08)	(42.34)
CLASIFICACION PRESTAMOS									
NORMAL	64,329.10	64,221.76	63,911.60	63,990.98	63,934.49	63,699.04	62,551.40	61,028.93	61,817.34
MENCION ESPECIAL	2,595.05	2,798.65	2,603.15	2,905.03	3,340.40	3,479.07	3,225.80	3,533.95	3,572.62
SUBNORMAL	798.69	899.89	912.12	967.46	1,061.16	1,108.28	1,177.93	1,149.96	1,244.95
DUDOSO	645.07	535.10	477.85	569.40	612.79	604.02	653.26	579.29	488.46
IRRECUPERABLE	615.32	793.23	770.02	770.42	769.75	849.11	879.19	1,024.87	1,088.57