

**SISTEMA BANCARIO NACIONAL**  
**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	107,949.16	108,096.33	111,855.65	114,332.31	115,620.06	114,852.58	114,977.81	114,397.48	0.00
ACTIVOS LIQUIDOS	14,744.71	15,342.42	19,246.74	21,704.93	21,299.66	20,971.60	20,308.50	18,533.86	0.00
TOTAL DE PRESTAMOS	68,323.37	68,298.62	66,969.59	65,601.39	66,179.07	65,663.91	65,810.78	66,732.08	0.00
LOCALES	54,027.05	54,507.50	53,837.11	52,575.17	52,419.64	52,066.08	52,152.56	52,568.50	0.00
EXTRANJEROS	14,296.32	13,791.12	13,132.47	13,026.22	13,759.43	13,597.83	13,658.22	14,163.58	0.00
TOTAL DE INVERSIONES	19,853.44	18,811.66	19,862.64	20,874.58	21,390.29	21,349.77	22,199.80	22,373.27	0.00
TOTAL DE DEPOSITOS	76,497.97	75,690.34	79,715.94	82,354.63	84,675.53	84,977.40	85,030.58	84,447.43	0.00
LOCALES	55,733.26	54,693.46	57,877.57	60,981.99	62,843.87	62,638.84	63,100.58	62,162.28	0.00
DEPOSITOS DE OFICIALES	10,418.57	8,627.18	10,975.02	13,233.88	13,033.38	12,715.13	12,473.72	11,391.34	0.00
DEPOSITOS DE PARTICULARES	42,399.07	42,792.83	43,611.74	44,395.88	45,820.67	46,486.36	47,116.84	47,481.85	0.00
DEPOSITOS DE BANCOS	2,915.63	3,273.45	3,290.81	3,352.23	3,989.82	3,437.35	3,510.02	3,289.10	0.00
EXTRANJEROS	20,764.71	20,996.87	21,838.37	21,372.64	21,831.67	22,338.57	21,929.99	22,285.14	0.00
DEPOSITOS DE OFICIALES	141.18	163.91	143.88	224.95	184.60	80.96	165.30	358.88	0.00
DEPOSITOS DE PARTICULARES	13,596.50	13,707.60	13,989.68	14,419.17	14,824.91	15,225.39	14,709.16	14,876.63	0.00
DEPOSITOS DE BANCOS	7,027.03	7,125.37	7,704.80	6,728.51	6,822.16	7,032.22	7,055.53	7,049.64	0.00
PATRIMONIO TOTAL	12,647.21	12,559.54	12,256.99	12,395.07	12,227.52	12,176.15	12,218.09	12,311.44	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	106,262.35	106,079.95	105,187.54	107,311.07	109,310.48	111,474.46	113,339.45	114,225.83	0.00
ACTIVOS GENERADORES DE INGRESOS	87,374.07	87,095.70	84,220.85	84,691.11	85,765.91	87,061.97	87,347.87	87,655.13	0.00
TOTAL DE PRESTAMOS	68,042.37	68,149.75	65,617.35	65,186.33	65,709.22	66,981.26	66,316.64	66,031.20	0.00
TOTAL DE INVERSIONES	19,331.69	18,945.95	18,603.51	19,504.78	20,056.69	20,080.71	21,031.22	21,623.92	0.00
PATRIMONIO TOTAL	12,246.41	12,379.48	12,086.99	12,387.15	12,222.97	12,367.85	12,213.63	12,329.67	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	5,332.75	1,315.55	2,546.36	3,764.60	4,952.73	1,144.72	2,304.92	3,481.58	0.00
EGRESOS DE OPERACIONES	2,793.16	697.73	1,332.74	1,972.93	2,624.98	616.92	1,234.30	1,844.09	0.00
INGRESO NETO DE INTERESES	2,539.59	617.82	1,213.62	1,791.67	2,327.75	527.80	1,070.62	1,637.49	0.00

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OTROS INGRESOS	1,890.52	463.03	842.85	1,263.16	1,762.55	456.04	915.81	1,390.03	0.00
INGRESO DE OPERACIONES	4,430.11	1,080.86	2,056.47	3,054.83	4,090.31	983.85	1,986.43	3,027.52	0.00
EGRESOS GENERALES	2,369.46	581.69	1,092.72	1,586.54	2,106.22	528.85	1,046.22	1,592.84	0.00
UTILIDAD ANTES DE PROVISIONES	2,060.65	499.17	963.76	1,468.29	1,984.08	455.00	940.21	1,434.67	0.00
UTILIDAD DEL PERIODO	1,421.22	322.15	487.63	728.83	800.82	257.85	533.76	845.65	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,363.18	1,519.87	1,386.77	1,422.97	1,373.38	1,372.45	1,391.08	1,588.20	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,395.23	1,440.92	1,517.99	1,715.61	2,032.87	2,135.14	2,257.21	2,348.53	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.00	2.23	2.07	2.17	2.08	2.09	2.11	2.38	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	102.35	94.81	109.46	120.57	148.02	155.57	162.26	147.87	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.04	2.11	2.27	2.62	3.07	3.25	3.43	3.52	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.72	11.62	10.96	10.84	10.58	10.60	10.63	10.76	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.34	14.42	14.12	14.33	13.96	13.99	13.88	13.82	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.51	18.39	18.30	18.89	18.48	18.54	18.57	18.45	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.27	20.27	24.14	26.36	25.15	24.68	23.88	21.95	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.66	14.19	17.21	18.98	18.42	18.26	17.66	16.20	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.23	45.12	49.06	51.70	50.42	49.80	49.99	48.44	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.63	1.48	1.16	1.15	0.93	1.18	1.22	1.29	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.34	1.21	0.93	0.91	0.73	0.93	0.94	0.99	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.61	10.41	8.07	7.85	6.55	8.34	8.74	9.14	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.10	6.04	6.05	5.93	5.77	5.26	5.28	5.30	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.20	3.20	3.16	3.11	3.06	2.83	2.83	2.81	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.91	2.84	2.88	2.82	2.71	2.42	2.45	2.49	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.49	53.82	53.14	51.94	51.49	53.75	52.67	52.61	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.16	2.13	2.00	1.99	2.06	2.10	2.10	2.11	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	25,308.00	25,224.00	24,665.00	24,143.00	23,566.00	23,399.00	23,585.00	23,660.00	0.00
NUMERO DE BANCOS	54.00	53.00	53.00	53.00	53.00	52.00	53.00	53.00	0.00
PRESTAMOS / EMPLEADOS	2.70	2.71	2.72	2.72	2.81	2.81	2.79	2.82	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.02	3.00	3.23	3.41	3.59	3.63	3.61	3.57	0.00
UTILIDAD NETA / EMPLEADOS	0.06	0.01	0.02	0.03	0.03	0.01	0.02	0.04	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.23	3.88	8.01	8.51	7.11	6.25	2.79	0.06	0.00
PRESTAMOS (%)	0.83	0.44	(0.64)	(3.38)	(3.14)	(3.86)	(1.73)	1.72	0.00
LOCALES (%)	1.79	1.34	1.19	(2.67)	(2.98)	(4.48)	(3.13)	(0.01)	0.00
EXTRANJEROS (%)	(2.65)	(2.98)	(7.50)	(6.15)	(3.76)	(1.40)	4.00	8.73	0.00
DEPOSITOS (%)	4.31	3.23	9.08	11.20	10.69	12.27	6.67	2.54	0.00
LOCALES (%)	6.01	4.13	10.01	12.91	12.76	14.53	9.02	1.94	0.00
EXTRANJEROS (%)	0.00	0.97	6.67	6.58	5.14	6.39	0.42	4.27	0.00
PATRIMONIO (%)	6.77	2.95	(1.49)	(3.52)	(3.32)	(3.05)	(0.32)	(0.67)	0.00
UTILIDAD NETA (%)	(5.55)	(15.76)	(34.71)	(34.85)	(43.65)	(19.96)	9.46	16.03	0.00
CLASIFICACION PRESTAMOS									
NORMAL	63,934.49	63,699.04	62,551.31	61,028.93	61,817.34	61,378.03	61,272.08	55,527.15	0.00
MENCION ESPECIAL	3,340.40	3,479.07	3,225.91	3,533.95	3,572.62	3,448.00	3,721.34	4,785.86	0.00
SUBNORMAL	1,061.16	1,108.28	1,177.92	1,149.96	1,244.95	1,408.18	1,519.25	4,021.98	0.00
DUDOSO	612.79	604.02	653.25	579.29	488.46	469.28	462.02	2,921.35	0.00
IRRECUPERABLE	769.75	849.11	879.19	1,024.87	1,088.57	1,095.56	1,093.28	1,824.26	0.00