

**CLASIFICACION DE CREDITOS  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 2021  
( 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
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	57,038.68
MENCIÓN 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	4,614.87
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	5,923.67
DUDOSO	612.79	604.02	653.25	579.29	488.46	469.28	462.02	2,921.35	1,543.23
IRRECUPERABLE	769.75	849.11	879.19	1,024.87	1,088.57	1,095.56	1,093.28	1,824.26	1,550.17
<b>TOTAL</b>	<b>69,718.60</b>	<b>69,739.53</b>	<b>68,487.58</b>	<b>67,317.00</b>	<b>68,211.94</b>	<b>67,799.04</b>	<b>68,067.99</b>	<b>69,080.60</b>	<b>70,670.62</b>