

**SISTEMA BANCARIO NACIONAL**  
**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	115,620.06	114,616.50	114,967.44	114,397.48	117,519.45	119,432.74	120,538.71	120,253.64	0.00
ACTIVOS LIQUIDOS	21,299.66	20,948.33	20,308.50	18,533.86	19,869.47	18,537.39	17,247.61	13,899.01	0.00
TOTAL DE PRESTAMOS	66,179.07	65,666.08	65,803.73	66,732.08	68,227.38	70,144.60	72,367.18	75,199.48	0.00
LOCALES	52,419.64	52,070.35	52,146.19	52,568.50	52,876.04	53,459.10	54,303.23	55,811.92	0.00
EXTRANJEROS	13,759.43	13,595.73	13,657.54	14,163.58	15,351.34	16,685.51	18,063.95	19,387.55	0.00
TOTAL DE INVERSIONES	21,390.29	21,326.82	22,157.22	22,373.27	22,780.09	24,094.09	24,368.06	24,282.97	0.00
TOTAL DE DEPOSITOS	84,675.53	84,956.04	85,030.58	84,447.43	85,363.53	86,172.14	85,901.04	84,519.65	0.00
LOCALES	62,843.87	62,636.53	63,100.58	62,162.28	62,928.39	63,761.89	63,054.53	61,089.76	0.00
DEPOSITOS DE OFICIALES	13,033.38	12,715.13	12,473.72	11,391.34	11,612.64	12,728.01	11,884.17	10,960.56	0.00
DEPOSITOS DE PARTICULARES	45,820.67	46,070.76	47,116.84	47,481.85	47,988.85	47,981.69	47,994.47	47,171.08	0.00
DEPOSITOS DE BANCOS	3,989.82	3,850.64	3,510.02	3,289.10	3,326.90	3,052.20	3,175.88	2,958.12	0.00
EXTRANJEROS	21,831.67	22,319.51	21,929.99	22,285.14	22,435.14	22,410.25	22,846.51	23,429.88	0.00
DEPOSITOS DE OFICIALES	184.60	80.96	165.30	358.88	347.79	323.19	425.85	306.28	0.00
DEPOSITOS DE PARTICULARES	14,824.91	13,725.85	14,709.16	14,876.63	15,143.70	15,519.21	15,803.36	15,599.22	0.00
DEPOSITOS DE BANCOS	6,822.16	8,512.70	7,055.53	7,049.64	6,943.65	6,567.85	6,617.31	7,524.38	0.00
PATRIMONIO TOTAL	12,227.52	11,968.34	12,206.22	12,311.44	12,255.80	12,099.63	11,975.54	12,067.71	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	109,310.48	108,967.48	113,334.26	114,225.83	116,168.22	117,024.62	117,753.07	117,325.56	0.00
ACTIVOS GENERADORES DE INGRESOS	85,765.91	84,992.89	87,323.05	87,655.13	88,917.51	90,615.80	92,348.10	94,293.90	0.00
TOTAL DE PRESTAMOS	65,709.22	65,346.48	66,313.12	66,031.20	66,857.28	67,905.34	69,085.46	70,965.78	0.00
TOTAL DE INVERSIONES	20,056.69	19,646.41	21,009.93	21,623.92	22,060.23	22,710.46	23,262.64	23,328.12	0.00
PATRIMONIO TOTAL	12,222.97	11,968.01	12,207.69	12,329.67	12,219.17	12,033.99	12,090.88	12,189.57	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,952.73	1,145.54	2,305.67	3,482.27	4,670.55	1,157.52	2,406.18	3,782.01	0.00
EGRESOS DE OPERACIONES	2,624.98	617.70	1,235.70	1,845.51	2,442.10	588.33	1,202.34	1,895.43	0.00
INGRESO NETO DE INTERESES	2,327.75	527.84	1,069.96	1,636.76	2,228.45	569.19	1,203.84	1,886.57	0.00

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OTROS INGRESOS	1,762.55	454.69	914.73	1,388.93	1,981.77	545.61	1,179.69	1,672.16	0.00
INGRESO DE OPERACIONES	4,090.31	982.52	1,984.70	3,025.69	4,210.23	1,114.79	2,383.54	3,558.73	0.00
EGRESOS GENERALES	2,106.22	525.71	1,042.10	1,589.15	2,214.25	609.91	1,342.55	1,957.51	0.00
UTILIDAD ANTES DE PROVISIONES	1,984.08	456.82	942.60	1,436.54	1,995.98	504.88	1,040.99	1,601.22	0.00
UTILIDAD DEL PERIODO	800.82	254.00	519.87	830.80	1,108.17	331.53	739.74	1,082.56	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,373.38	1,372.45	1,391.08	1,588.20	1,592.09	1,804.39	1,993.72	1,991.63	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,032.87	2,113.42	2,264.26	2,348.53	2,443.24	2,512.49	2,484.08	2,528.81	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.08	2.09	2.11	2.38	2.33	2.57	2.76	2.65	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	148.02	153.99	162.77	147.87	153.46	139.24	124.60	126.97	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.07	3.22	3.44	3.52	3.58	3.58	3.43	3.36	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.58	10.44	10.62	10.76	10.43	10.13	9.94	10.04	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.96	13.76	13.88	13.82	13.47	12.84	12.38	12.13	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.48	18.23	18.55	18.45	17.96	17.25	16.55	16.05	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.15	24.66	23.88	21.95	23.28	21.51	20.08	16.44	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.42	18.28	17.66	16.20	16.91	15.52	14.31	11.56	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.42	49.76	49.94	48.44	49.96	49.47	48.45	45.18	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.93	1.20	1.19	1.26	1.25	1.46	1.60	1.53	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.73	0.93	0.92	0.97	0.95	1.13	1.26	1.23	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.55	8.49	8.52	8.98	9.07	11.02	12.24	11.84	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.77	5.39	5.28	5.30	5.25	5.11	5.21	5.35	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.06	2.91	2.83	2.81	2.75	2.60	2.60	2.68	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.71	2.48	2.45	2.49	2.51	2.51	2.61	2.67	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.49	53.51	52.51	52.52	52.59	54.71	56.33	55.01	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.06	2.14	2.10	2.11	2.23	2.41	2.55	2.36	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	23,566.00	23,399.00	23,585.00	23,660.00	23,904.00	24,208.00	24,471.00	24,540.00	0.00
NUMERO DE BANCOS	53.00	52.00	53.00	53.00	53.00	52.00	52.00	52.00	0.00
PRESTAMOS / EMPLEADOS	2.81	2.81	2.79	2.82	2.85	2.90	2.96	3.06	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.59	3.63	3.61	3.57	3.57	3.56	3.51	3.44	0.00
UTILIDAD NETA / EMPLEADOS	0.03	0.01	0.02	0.04	0.05	0.01	0.03	0.04	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.11	6.03	2.78	0.06	1.64	4.20	4.85	5.12	0.00
PRESTAMOS (%)	(3.14)	(3.85)	(1.74)	1.72	3.10	6.82	9.97	12.69	0.00
LOCALES (%)	(2.98)	(4.47)	(3.14)	(0.01)	0.87	2.67	4.14	6.17	0.00
EXTRANJEROS (%)	(3.76)	(1.42)	4.00	8.73	11.57	22.73	32.26	36.88	0.00
DEPOSITOS (%)	10.69	12.24	6.67	2.54	0.81	1.43	1.02	0.09	0.00
LOCALES (%)	12.76	14.52	9.02	1.94	0.13	1.80	(0.07)	(1.73)	0.00
EXTRANJEROS (%)	5.14	6.30	0.42	4.27	2.76	0.41	4.18	5.14	0.00
PATRIMONIO (%)	(3.32)	(4.71)	(0.41)	(0.67)	0.23	1.10	(1.89)	(1.98)	0.00
UTILIDAD NETA (%)	(43.65)	(21.16)	6.61	13.99	38.38	30.52	42.29	30.30	0.00
CLASIFICACION PRESTAMOS									
NORMAL	61,817.34	61,378.03	61,272.08	55,527.15	57,038.68	59,767.62	63,100.70	67,251.64	0.00
MENCION ESPECIAL	3,572.62	3,448.00	3,721.34	4,785.86	4,614.87	3,858.11	3,764.14	4,141.57	0.00
SUBNORMAL	1,244.95	1,408.18	1,519.25	4,021.98	5,923.67	6,151.60	5,013.86	3,492.85	0.00
DUDOSO	488.46	469.28	462.02	2,921.35	1,543.23	1,408.50	1,537.64	1,385.06	0.00
IRRECUPERABLE	1,088.57	1,095.56	1,093.28	1,824.26	1,550.17	1,471.25	1,434.93	1,457.17	0.00