

**CLASIFICACION DE CREDITOS  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 2022  
( 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
NORMAL	61,817.34	61,378.03	61,272.08	55,527.15	57,035.63	59,767.62	63,100.70	67,251.64	69,198.46
MENCIÓN ESPECIAL	3,572.62	3,448.00	3,721.34	4,785.86	4,588.22	3,858.11	3,764.14	4,141.57	4,484.82
SUBNORMAL	1,244.95	1,409.25	1,519.25	4,021.98	5,981.61	6,151.60	5,013.86	3,492.85	2,324.36
DUDOSO	488.46	468.21	462.02	2,921.35	1,515.31	1,408.50	1,537.64	1,385.06	1,198.61
IRRECUPERABLE	1,088.57	1,095.56	1,093.28	1,824.26	1,549.84	1,471.25	1,434.93	1,457.17	1,222.09
TOTAL	68,211.94	67,799.04	68,067.99	69,080.60	70,670.62	72,657.09	74,851.26	77,728.29	78,428.35