

**SISTEMA BANCARION NACIONAL**  
**ADECUACION DE CAPITAL**  
**DICIEMBRE 2022**  
**(En Millones de Balboas)**

MONTO	2021				2022			
	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
	PONDERACION	PONDERACION	PONDERACION	PONDERACION	PONDERACION	PONDERACION	PONDERACION	PONDERACION
CATEGORIA 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CATEGORIA 2	412.71	398.79	325.44	354.90	340.91	288.85	255.93	344.96
CATEGORIA 3	2,056.17	2,037.26	1,746.20	1,718.93	1,824.06	1,710.84	1,376.16	1,628.61
CATEGORIA 4	1,167.41	1,175.73	1,034.48	1,107.98	1,047.13	1,039.00	1,611.08	1,587.58
CATEGORIA 5	13,040.05	13,068.89	12,862.79	12,687.70	12,405.14	12,476.56	13,910.08	13,871.74
CATEGORIA 6	48,598.26	49,458.83	51,322.07	53,328.25	55,864.42	57,566.29	57,622.38	58,826.69
CATEGORIA 7	9,396.67	9,518.65	9,698.96	9,622.09	9,781.89	9,940.51	8,349.00	8,381.68
CATEGORIA 8	569.23	637.56	686.23	599.68	844.85	940.70	922.41	950.27
CATEGORIA 9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CATEGORIA 10	3.81	3.81	3.87	3.86	3.86	3.84	4.03	4.06
RELACION DE PONDERACION	75,244.31	76,299.53	77,680.04	79,423.39	82,112.25	83,966.58	84,051.07	85,595.59
DEDUCCIONES DE ACTIVOS DE RIESGO CRÉDITO (Monto)	2,252.61	2,304.18	2,370.36	2,386.38	2,453.03	2,557.91	2,636.47	2,495.06
TOTAL DE ACTIVOS PONDERADOS POR RIESGO CRÉDITO NETO DE DEDUCCIONES (Acuerdo 3-2016)	72,991.70	73,995.35	75,309.68	77,037.00	79,659.22	81,408.67	81,414.59	83,100.54
ACTIVOS PONDERADOS POR RIESGO DE MERCADO (Acuerdo 3-2018)	1,056.16	1,639.35	1,750.43	1,553.58	1,652.38	1,190.28	1,056.52	965.72
ACTIVOS PONDERADOS POR RIESGO OPERATIVO (Acuerdo 11-2018)	3,286.77	3,440.14	3,619.15	3,824.74	3,610.18	3,698.29	3,809.91	3,872.90
TOTAL ACTIVOS PONDERADOS	77,334.63	79,074.84	80,679.26	82,415.32	84,921.78	86,297.25	86,281.02	87,939.16
FONDOS DE CAPITAL (Monto)	12,313.33	12,782.01	12,898.63	13,065.90	13,013.98	12,914.73	12,934.97	13,493.35
ÍNDICE DE ADECUACIÓN DE CAPITAL (%)	15.92	16.16	15.99	15.85	15.32	14.97	14.99	15.34