

**SISTEMA BANCARIO NACIONAL**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas )**

	2021	2022				2023			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	117,513.93	119,432.74	120,538.71	120,253.64	123,928.66	125,279.72	126,039.35	125,834.51	131,057.20
ACTIVOS LIQUIDOS	19,868.29	18,537.39	17,247.61	13,899.01	16,234.50	15,757.08	14,859.03	13,108.26	15,955.53
TOTAL DE PRESTAMOS	68,224.83	70,144.60	72,367.18	75,199.48	76,024.58	76,822.18	78,134.88	79,295.09	80,348.16
LOCALES	52,876.73	53,459.10	54,303.23	55,811.92	56,395.45	56,283.38	57,493.39	58,453.18	58,573.36
EXTRANJEROS	15,348.10	16,685.51	18,063.95	19,387.55	19,629.13	20,538.80	20,641.49	20,841.91	21,774.80
TOTAL DE INVERSIONES	22,779.37	24,094.09	24,368.06	24,282.97	24,503.88	25,438.76	25,678.58	25,686.29	27,153.23
TOTAL DE DEPOSITOS	85,363.53	86,172.14	85,901.04	84,519.65	86,291.54	87,912.80	88,163.27	87,969.99	92,248.95
LOCALES	62,928.39	63,761.89	63,054.53	61,089.76	62,423.39	62,710.61	61,980.81	61,706.38	64,712.38
DEPOSITOS DE OFICIALES	11,612.64	12,728.01	11,884.17	10,960.56	12,099.63	12,666.82	11,696.26	11,591.57	13,238.51
DEPOSITOS DE PARTICULARES	47,988.85	47,981.69	47,994.47	47,171.08	46,912.47	47,023.39	47,104.67	47,108.71	48,160.30
DEPOSITOS DE BANCOS	3,326.90	3,052.20	3,175.88	2,958.12	3,411.29	3,020.40	3,179.88	3,006.10	3,313.57
EXTRANJEROS	22,435.14	22,410.25	22,846.51	23,429.88	23,868.16	25,202.19	26,182.46	26,263.60	27,536.56
DEPOSITOS DE OFICIALES	347.79	323.19	425.85	306.28	180.98	216.49	224.36	208.91	249.62
DEPOSITOS DE PARTICULARES	15,143.70	15,519.21	15,803.36	15,599.22	16,721.49	17,096.36	18,166.52	18,278.07	19,085.78
DEPOSITOS DE BANCOS	6,943.65	6,567.85	6,617.31	7,524.38	6,965.69	7,889.35	7,791.58	7,776.62	8,201.16
PATRIMONIO TOTAL	12,257.22	12,099.63	11,975.54	12,067.80	12,653.60	13,183.33	13,429.04	13,673.70	13,859.87
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	116,566.99	117,038.20	117,753.07	117,325.46	120,721.30	122,356.23	123,289.03	123,044.08	127,492.93
ACTIVOS GENERADORES DE INGRESOS	89,286.78	90,617.12	92,348.10	94,293.79	95,766.33	98,249.82	100,274.35	102,231.91	104,014.93
TOTAL DE PRESTAMOS	67,201.95	67,905.34	69,085.46	70,965.67	72,124.70	73,483.39	75,251.03	77,247.28	78,186.37
TOTAL DE INVERSIONES	22,084.83	22,711.78	23,262.64	23,328.12	23,641.63	24,766.42	25,023.32	24,984.63	25,828.56
PATRIMONIO TOTAL	12,242.37	12,033.19	12,090.88	12,189.51	12,455.41	12,641.48	12,702.29	12,870.75	13,256.74
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,662.08	1,157.52	2,406.18	3,782.01	5,346.79	1,659.25	3,421.87	5,269.22	7,187.94
EGRESOS DE OPERACIONES	2,438.13	588.33	1,202.34	1,895.43	2,719.30	911.36	1,915.93	3,005.91	4,172.99
INGRESO NETO DE INTERESES	2,223.95	569.19	1,203.84	1,886.57	2,627.49	747.89	1,505.94	2,263.31	3,014.95

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	1,982.11	545.61	1,179.69	1,672.16	2,305.21	569.06	1,254.63	1,913.59	2,685.85
INGRESO DE OPERACIONES	4,206.06	1,114.79	2,383.54	3,558.73	4,932.70	1,316.95	2,760.57	4,176.90	5,700.80
EGRESOS GENERALES	2,209.26	609.91	1,342.55	1,957.56	2,684.40	690.86	1,397.99	2,118.93	2,983.33
UTILIDAD ANTES DE PROVISIONES	1,996.80	504.88	1,040.99	1,601.17	2,248.29	626.08	1,362.58	2,057.96	2,717.47
UTILIDAD DEL PERIODO	1,118.80	331.53	739.74	1,082.52	1,560.09	475.75	1,115.62	1,669.84	2,204.24
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,592.09	1,804.39	1,993.72	1,991.63	1,985.29	2,259.36	2,193.33	2,199.95	2,121.97
TOTAL PROVISIONES PARA PRESTAMOS	2,445.79	2,512.49	2,484.08	2,528.81	2,403.77	2,423.76	2,317.06	2,329.98	2,239.72
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.33	2.57	2.76	2.65	2.61	2.94	2.81	2.77	2.64
PROVISIONES / PRESTAMOS VENCIDOS (%)	153.62	139.24	124.60	126.97	121.08	107.28	105.64	105.91	105.55
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.58	3.58	3.43	3.36	3.16	3.16	2.97	2.94	2.79
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.43	10.13	9.94	10.04	10.21	10.52	10.65	10.87	10.58
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.47	12.84	12.38	12.13	12.59	12.89	12.94	13.02	12.89
PATRIMONIO / PRESTAMOS TOTALES (%)	17.97	17.25	16.55	16.05	16.64	17.16	17.19	17.24	17.25
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.27	21.51	20.08	16.44	18.81	17.92	16.85	14.90	17.30
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.91	15.52	14.31	11.56	13.10	12.58	11.79	10.42	12.17
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.96	49.47	48.45	45.18	47.21	46.86	45.98	44.10	46.73
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.25	1.46	1.60	1.53	1.63	1.94	2.23	2.18	2.12
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.96	1.13	1.26	1.23	1.29	1.56	1.81	1.81	1.73
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.14	11.02	12.24	11.84	12.53	15.05	17.57	17.30	16.63
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.22	5.11	5.21	5.35	5.58	6.76	6.83	6.87	6.91
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.73	2.60	2.60	2.68	2.84	3.71	3.82	3.92	4.01
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.49	2.51	2.61	2.67	2.74	3.04	3.00	2.95	2.90

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	52.53	54.71	56.33	55.01	54.42	52.46	50.64	50.73	52.33
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.22	2.41	2.55	2.36	2.41	2.32	2.50	2.50	2.58
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	23,904.00	24,208.00	24,471.00	24,540.00	24,762.00	24,859.00	25,172.00	25,346.00	25,401.00
NUMERO DE BANCOS	54.00	52.00	52.00	52.00	52.00	52.00	52.00	52.00	51.00
PRESTAMOS / EMPLEADOS	2.85	2.90	2.96	3.06	3.07	3.09	3.10	3.13	3.16
DEPOSITOS TOTALES / EMPLEADOS	3.57	3.56	3.51	3.44	3.48	3.54	3.50	3.47	3.63
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.03	0.04	0.06	0.02	0.04	0.07	0.09
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.64	4.18	4.85	5.12	5.46	4.90	4.56	4.64	5.75
PRESTAMOS (%)	3.09	6.82	9.97	12.69	11.43	9.52	7.97	5.45	5.69
LOCALES (%)	0.87	2.67	4.14	6.17	6.65	5.28	5.87	4.73	3.86
EXTRANJEROS (%)	11.55	22.73	32.26	36.88	27.89	23.09	14.27	7.50	10.93
DEPOSITOS (%)	0.81	1.41	1.02	0.09	1.09	2.02	2.63	4.08	6.90
LOCALES (%)	0.13	1.79	(0.07)	(1.73)	(0.80)	(1.65)	(1.70)	1.01	3.67
EXTRANJEROS (%)	2.76	0.32	4.18	5.14	6.39	12.46	14.60	12.09	15.37
PATRIMONIO (%)	0.24	1.11	(1.89)	(1.98)	3.23	8.96	12.14	13.31	9.53
UTILIDAD NETA (%)	39.71	28.60	41.23	29.51	39.44	43.50	50.81	54.25	41.29
CLASIFICACION PRESTAMOS									
NORMAL	57,035.63	59,767.62	63,100.70	67,251.64	69,191.26	70,070.43	71,532.14	72,686.53	73,854.15
MENCION ESPECIAL	4,588.22	3,858.11	3,764.14	4,141.57	4,484.82	4,497.10	4,406.20	4,449.88	4,333.16
SUBNORMAL	5,981.61	6,151.60	5,013.86	3,492.85	2,331.56	2,155.72	2,065.23	2,031.50	1,986.42
DUDOSO	1,515.31	1,408.50	1,537.64	1,385.06	1,198.61	1,043.41	889.69	855.61	906.00
IRRECUPERABLE	1,549.84	1,471.25	1,434.93	1,457.17	1,222.09	1,479.28	1,558.68	1,601.55	1,508.15