

**CLASIFICACION DE CREDITOS  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 2023  
( 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
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	73,873.73
MENCIÓN 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	4,313.59
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	905.99
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
TOTAL	70,670.62	72,657.09	74,851.26	77,728.29	78,428.35	79,245.94	80,451.94	81,625.07	82,587.89