

SISTEMA BANCARIO NACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2022	2023				2024			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	123,928.66	125,279.72	126,039.35	125,834.51	131,057.20	132,047.43	133,033.29	135,607.50	140,384.77
ACTIVOS LIQUIDOS	16,234.50	15,757.08	14,859.03	13,108.26	15,955.53	14,294.41	14,519.12	14,312.36	16,668.59
TOTAL DE PRESTAMOS	76,024.58	76,822.18	78,134.88	79,295.09	80,348.16	81,810.95	84,131.71	86,460.00	87,328.08
LOCALES	56,395.45	56,283.38	57,493.39	58,453.18	58,573.36	59,362.02	60,871.25	61,852.70	61,650.55
EXTRANJEROS	19,629.13	20,538.80	20,641.49	20,841.91	21,774.80	22,448.92	23,260.45	24,607.30	25,677.53
TOTAL DE INVERSIONES	24,503.88	25,438.76	25,678.58	25,686.29	27,153.23	28,168.57	27,394.94	27,578.69	29,282.90
TOTAL DE DEPOSITOS	86,291.54	87,912.80	88,163.27	87,969.99	92,248.95	93,364.74	93,948.06	95,075.28	98,517.82
LOCALES	62,423.39	62,710.61	61,980.81	61,706.38	64,712.38	65,868.57	65,738.17	65,502.47	68,382.18
DEPOSITOS DE OFICIALES	12,099.63	12,666.82	11,696.26	11,591.57	13,238.51	14,654.99	13,554.25	13,185.89	13,693.69
DEPOSITOS DE PARTICULARES	46,912.47	47,023.39	47,104.67	47,108.71	48,160.30	48,298.56	49,114.75	49,444.76	51,189.14
DEPOSITOS DE BANCOS	3,411.29	3,020.40	3,179.88	3,006.10	3,313.57	2,915.02	3,069.17	2,871.82	3,499.35
EXTRANJEROS	23,868.16	25,202.19	26,182.46	26,263.60	27,536.56	27,496.17	28,209.89	29,572.81	30,135.64
DEPOSITOS DE OFICIALES	180.98	216.49	224.36	208.91	249.62	244.65	177.09	215.67	183.90
DEPOSITOS DE PARTICULARES	16,721.49	17,096.36	18,166.52	18,278.07	19,085.78	18,659.79	19,366.36	20,317.18	20,249.36
DEPOSITOS DE BANCOS	6,965.69	7,889.35	7,791.58	7,776.62	8,201.16	8,591.73	8,666.43	9,039.97	9,702.38
PATRIMONIO TOTAL	12,653.60	13,183.33	13,429.04	13,673.70	13,859.87	14,267.94	14,765.61	15,365.89	14,949.63
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	120,721.30	122,356.23	123,289.03	123,044.08	127,492.93	128,663.58	129,536.32	130,721.00	135,720.99
ACTIVOS GENERADORES DE INGRESOS	95,766.33	98,249.82	100,274.35	102,231.91	104,014.93	106,120.23	107,670.05	109,510.03	112,056.19
TOTAL DE PRESTAMOS	72,124.70	73,483.39	75,251.03	77,247.28	78,186.37	79,316.56	81,133.29	82,877.54	83,838.12
TOTAL DE INVERSIONES	23,641.63	24,766.42	25,023.32	24,984.63	25,828.56	26,803.67	26,536.76	26,632.49	28,218.07
PATRIMONIO TOTAL	12,455.41	12,641.48	12,702.29	12,870.75	13,256.74	13,725.64	14,097.32	14,519.79	14,404.75
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	5,346.79	1,659.25	3,421.87	5,269.22	7,187.94	1,944.23	3,939.18	5,972.49	8,035.49
EGRESOS DE OPERACIONES	2,719.30	911.36	1,915.93	3,005.91	4,172.99	1,169.70	2,375.29	3,633.30	4,941.92
INGRESO NETO DE INTERESES	2,627.49	747.89	1,505.94	2,263.31	3,014.95	774.54	1,563.89	2,339.19	3,093.58

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OTROS INGRESOS	2,305.21	569.06	1,254.63	1,913.59	2,685.85	653.05	1,536.21	2,251.49	3,019.85
INGRESO DE OPERACIONES	4,932.70	1,316.95	2,760.57	4,176.90	5,700.80	1,427.58	3,100.10	4,590.68	6,113.43
EGRESOS GENERALES	2,684.40	690.86	1,397.99	2,118.93	2,983.33	709.23	1,547.40	2,317.82	3,099.21
UTILIDAD ANTES DE PROVISIONES	2,248.29	626.08	1,362.58	2,057.96	2,717.47	718.35	1,552.71	2,272.86	3,014.22
UTILIDAD DEL PERIODO	1,560.09	475.75	1,115.62	1,669.84	2,204.24	594.86	1,296.55	1,883.57	2,470.63
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,985.29	2,259.36	2,193.33	2,199.95	2,121.97	2,136.36	2,159.92	2,171.85	2,123.42
TOTAL PROVISIONES PARA PRESTAMOS	2,403.77	2,423.76	2,317.06	2,329.98	2,239.72	2,227.40	2,219.17	2,201.63	2,157.07
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.61	2.94	2.81	2.77	2.64	2.61	2.57	2.51	2.43
PROVISIONES / PRESTAMOS VENCIDOS (%)	121.08	107.28	105.64	105.91	105.55	104.26	102.74	101.37	101.58
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.16	3.16	2.97	2.94	2.79	2.72	2.64	2.55	2.47
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.21	10.52	10.65	10.87	10.58	10.81	11.10	11.33	10.65
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.59	12.89	12.94	13.02	12.89	12.97	13.24	13.47	12.82
PATRIMONIO / PRESTAMOS TOTALES (%)	16.64	17.16	17.19	17.24	17.25	17.44	17.55	17.77	17.12
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.81	17.92	16.85	14.90	17.30	15.31	15.45	15.05	16.92
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.10	12.58	11.79	10.42	12.17	10.83	10.91	10.55	11.87
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.21	46.86	45.98	44.10	46.73	45.48	44.61	44.06	46.64
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.63	1.94	2.23	2.18	2.12	2.24	2.41	2.29	2.20
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.29	1.56	1.81	1.81	1.73	1.85	2.00	1.92	1.82
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.53	15.05	17.57	17.30	16.63	17.34	18.39	17.30	17.15
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.58	6.76	6.83	6.87	6.91	7.33	7.32	7.27	7.17
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.84	3.71	3.82	3.92	4.01	4.41	4.41	4.42	4.41
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.74	3.04	3.00	2.95	2.90	2.92	2.90	2.85	2.76

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.42	52.46	50.64	50.73	52.33	49.68	49.91	50.49	50.70
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.41	2.32	2.50	2.50	2.58	2.46	2.85	2.74	2.69
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	24,762.00	24,859.00	25,172.00	25,346.00	25,401.00	25,534.00	25,614.00	25,803.00	25,636.00
NUMERO DE BANCOS	52.00	52.00	52.00	52.00	51.00	51.00	51.00	51.00	51.00
PRESTAMOS / EMPLEADOS	3.07	3.09	3.10	3.13	3.16	3.20	3.28	3.35	3.41
DEPOSITOS TOTALES / EMPLEADOS	3.48	3.54	3.50	3.47	3.63	3.66	3.67	3.68	3.84
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.04	0.07	0.09	0.02	0.05	0.07	0.10
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.46	4.90	4.56	4.64	5.75	5.40	5.55	7.77	7.12
PRESTAMOS (%)	11.43	9.52	7.97	5.45	5.69	6.49	7.67	9.04	8.69
LOCALES (%)	6.65	5.28	5.87	4.73	3.86	5.47	5.88	5.82	5.25
EXTRANJEROS (%)	27.89	23.09	14.27	7.50	10.93	9.30	12.69	18.07	17.92
DEPOSITOS (%)	1.09	2.02	2.63	4.08	6.90	6.20	6.56	8.08	6.80
LOCALES (%)	(0.80)	(1.65)	(1.70)	1.01	3.67	5.04	6.06	6.15	5.67
EXTRANJEROS (%)	6.39	12.46	14.60	12.09	15.37	9.10	7.74	12.60	9.44
PATRIMONIO (%)	3.23	8.96	12.14	13.31	9.53	8.23	9.95	12.38	7.86
UTILIDAD NETA (%)	39.44	43.50	50.81	54.25	41.29	25.04	16.22	12.80	12.09
CLASIFICACION PRESTAMOS									
NORMAL	69,191.26	70,070.43	71,532.14	72,686.53	73,854.15	75,308.41	77,906.01	80,362.26	81,183.04
MENCION ESPECIAL	4,484.82	4,497.10	4,406.20	4,449.88	4,333.16	4,402.05	4,111.94	4,037.60	4,103.31
SUBNORMAL	2,331.56	2,155.72	2,065.23	2,031.50	1,986.42	1,885.35	1,861.91	1,773.59	1,722.81
DUDOSO	1,198.61	1,043.41	889.69	855.61	906.00	926.77	957.84	963.24	956.55
IRRECUPERABLE	1,222.09	1,479.28	1,558.68	1,601.55	1,508.15	1,515.77	1,513.16	1,524.94	1,519.44