

SISTEMA BANCARIO NACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2023	2024				2025			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	131,057.20	132,047.43	133,033.48	135,607.71	140,383.51	139,112.08	141,978.39	141,813.44	145,675.34
ACTIVOS LIQUIDOS	15,955.53	14,294.41	14,519.12	14,312.36	16,668.59	14,267.01	14,336.28	14,182.44	16,366.59
TOTAL DE PRESTAMOS	80,348.16	81,810.95	84,131.71	86,460.00	87,328.20	88,307.62	90,007.64	90,070.42	90,042.23
LOCALES	58,573.36	59,362.02	60,871.25	61,852.70	61,650.66	62,325.09	62,892.52	62,744.62	62,346.84
EXTRANJEROS	21,774.80	22,448.92	23,260.45	24,607.30	25,677.54	25,982.53	27,115.12	27,325.80	27,695.39
TOTAL DE INVERSIONES	27,153.23	28,168.57	27,394.94	27,578.69	29,285.47	29,043.39	29,977.04	30,242.75	32,152.83
TOTAL DE DEPOSITOS	92,248.95	93,364.74	93,948.06	95,075.28	98,517.82	96,796.44	98,730.55	99,218.97	101,816.97
LOCALES	64,712.38	65,868.57	65,738.17	65,502.47	68,382.18	67,136.39	67,461.56	67,591.10	70,095.81
DEPOSITOS DE OFICIALES	13,238.51	14,654.99	13,554.25	13,185.89	13,693.69	11,915.47	11,402.18	10,830.12	11,918.02
DEPOSITOS DE PARTICULARES	48,160.30	48,298.56	49,114.75	49,444.76	51,189.14	52,272.58	52,888.51	53,647.02	54,673.96
DEPOSITOS DE BANCOS	3,313.57	2,915.02	3,069.17	2,871.82	3,499.35	2,948.33	3,170.87	3,113.96	3,503.83
EXTRANJEROS	27,536.56	27,496.17	28,209.89	29,572.81	30,135.64	29,660.05	31,268.99	31,627.87	31,721.16
DEPOSITOS DE OFICIALES	249.62	244.65	177.09	215.67	183.90	215.09	172.57	231.63	207.02
DEPOSITOS DE PARTICULARES	19,085.78	18,659.79	19,366.36	20,317.18	20,249.28	20,939.86	22,476.82	21,730.68	22,235.85
DEPOSITOS DE BANCOS	8,201.16	8,591.73	8,666.43	9,039.97	9,702.46	8,505.11	8,619.61	9,665.57	9,278.29
PATRIMONIO TOTAL	13,859.87	14,267.94	14,765.82	15,366.10	14,949.26	15,486.05	16,219.96	16,800.87	17,098.94
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	127,492.93	128,663.58	129,536.41	130,721.11	135,720.36	135,579.75	137,505.94	138,710.57	143,029.42
ACTIVOS GENERADORES DE INGRESOS	104,014.93	106,120.23	107,670.05	109,510.03	112,057.53	113,665.26	115,755.66	117,175.93	119,404.37
TOTAL DE PRESTAMOS	78,186.37	79,316.56	81,133.29	82,877.54	83,838.18	85,059.28	87,069.67	88,265.21	88,685.22
TOTAL DE INVERSIONES	25,828.56	26,803.67	26,536.76	26,632.49	28,219.35	28,605.98	28,685.99	28,910.72	30,719.15
PATRIMONIO TOTAL	13,256.74	13,725.64	14,097.43	14,519.90	14,404.56	14,876.99	15,492.89	16,083.49	16,024.10
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	7,187.94	1,944.23	3,939.18	5,972.49	8,035.49	2,015.29	4,059.76	6,147.68	8,233.90
EGRESOS DE OPERACIONES	4,172.99	1,169.70	2,375.29	3,633.30	4,941.92	1,261.62	2,540.10	3,834.25	5,139.30
INGRESO NETO DE INTERESES	3,014.95	774.54	1,563.89	2,339.19	3,093.58	753.67	1,519.66	2,313.43	3,094.60

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OTROS INGRESOS	2,685.85	653.05	1,536.21	2,251.45	3,019.76	670.06	1,543.34	2,300.47	3,168.99
INGRESO DE OPERACIONES	5,700.80	1,427.58	3,100.10	4,590.65	6,113.34	1,423.73	3,063.01	4,613.89	6,263.59
EGRESOS GENERALES	2,983.33	709.23	1,547.34	2,317.47	3,099.37	693.64	1,510.85	2,252.90	3,038.16
UTILIDAD ANTES DE PROVISIONES	2,717.47	718.35	1,552.76	2,273.17	3,013.97	730.09	1,552.15	2,360.99	3,225.42
UTILIDAD DEL PERIODO	2,204.24	594.86	1,296.61	1,883.88	2,470.21	610.10	1,300.72	1,980.56	2,681.78
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,121.97	2,136.36	2,159.92	2,171.85	2,127.15	2,113.37	2,231.53	2,244.52	2,199.28
TOTAL PROVISIONES PARA PRESTAMOS	2,239.72	2,227.40	2,219.17	2,201.63	2,156.96	2,140.02	2,088.42	2,072.10	2,055.82
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.64	2.61	2.57	2.51	2.44	2.39	2.48	2.49	2.44
PROVISIONES / PRESTAMOS VENCIDOS (%)	105.55	104.26	102.74	101.37	101.40	101.26	93.59	92.32	93.48
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.79	2.72	2.64	2.55	2.47	2.42	2.32	2.30	2.28
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.58	10.81	11.10	11.33	10.65	11.13	11.42	11.85	11.74
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.89	12.97	13.24	13.47	12.82	13.20	13.52	13.96	13.99
PATRIMONIO / PRESTAMOS TOTALES (%)	17.25	17.44	17.55	17.77	17.12	17.54	18.02	18.65	18.99
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.30	15.31	15.45	15.05	16.92	14.74	14.52	14.29	16.07
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.17	10.83	10.91	10.55	11.87	10.26	10.10	10.00	11.23
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.73	45.48	44.61	44.06	46.65	44.74	44.88	44.77	47.65
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.12	2.24	2.41	2.29	2.20	2.15	2.25	2.25	2.25
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.73	1.85	2.00	1.92	1.82	1.80	1.89	1.90	1.87
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.63	17.34	18.39	17.30	17.15	16.40	16.79	16.42	16.74
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.91	7.33	7.32	7.27	7.17	7.09	7.01	7.00	6.90
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.01	4.41	4.41	4.42	4.41	4.44	4.39	4.36	4.30
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.90	2.92	2.90	2.85	2.76	2.65	2.63	2.63	2.59

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	52.33	49.68	49.91	50.48	50.70	48.72	49.33	48.83	48.51
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.58	2.46	2.85	2.74	2.69	2.36	2.67	2.62	2.65
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	25,401.00	25,534.00	25,614.00	25,803.00	25,636.00	25,832.00	25,779.00	25,307.00	25,203.00
NUMERO DE BANCOS	51.00	51.00	51.00	51.00	51.00	51.00	50.00	50.00	50.00
PRESTAMOS / EMPLEADOS	3.16	3.20	3.28	3.35	3.41	3.42	3.49	3.56	3.57
DEPOSITOS TOTALES / EMPLEADOS	3.63	3.66	3.67	3.68	3.84	3.75	3.83	3.92	4.04
UTILIDAD NETA / EMPLEADOS	0.09	0.02	0.05	0.07	0.10	0.02	0.05	0.08	0.11
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.75	5.40	5.55	7.77	7.12	5.35	6.72	4.58	3.77
PRESTAMOS (%)	5.69	6.49	7.67	9.04	8.69	7.94	6.98	4.18	3.11
LOCALES (%)	3.86	5.47	5.88	5.82	5.25	4.99	3.32	1.44	1.13
EXTRANJEROS (%)	10.93	9.30	12.69	18.07	17.92	15.74	16.57	11.05	7.86
DEPOSITOS (%)	6.90	6.20	6.56	8.08	6.80	3.68	5.09	4.36	3.35
LOCALES (%)	3.67	5.04	6.06	6.15	5.67	1.92	2.62	3.19	2.51
EXTRANJEROS (%)	15.37	9.10	7.74	12.60	9.44	7.87	10.84	6.95	5.26
PATRIMONIO (%)	9.53	8.23	9.95	12.38	7.86	8.54	9.85	9.34	14.38
UTILIDAD NETA (%)	41.29	25.04	16.22	12.82	12.07	2.56	0.32	5.13	8.56
CLASIFICACION PRESTAMOS									
NORMAL	73,854.15	75,308.41	77,906.01	80,362.26	81,183.04	82,111.56	83,952.28	83,620.15	83,860.66
MENCION ESPECIAL	4,333.16	4,402.05	4,111.94	4,037.60	4,103.31	4,093.42	3,943.16	4,309.35	4,044.90
SUBNORMAL	1,986.42	1,885.35	1,861.91	1,773.59	1,722.81	1,736.96	1,790.37	1,729.15	1,625.75
DUDOSO	906.00	926.77	957.84	963.24	956.55	1,003.19	928.09	954.00	1,037.19
IRRECUPERABLE	1,508.15	1,515.77	1,513.16	1,524.94	1,519.44	1,502.51	1,482.16	1,529.86	1,529.55