

**CLASIFICACION DE CREDITOS  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 2025  
( 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
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
MENCIÓN 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
<b>TOTAL</b>	<b>82,587.89</b>	<b>84,038.35</b>	<b>86,350.87</b>	<b>88,661.63</b>	<b>89,485.16</b>	<b>90,447.64</b>	<b>92,096.06</b>	<b>92,142.52</b>	<b>92,098.05</b>