

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

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	53,286.94	53,923.37	53,061.32	53,024.52	53,550.61	53,430.87	54,130.98	0.00	0.00
ACTIVOS LIQUIDOS	11,150.77	10,268.36	10,540.83	10,716.00	11,949.52	11,011.43	10,731.91	0.00	0.00
TOTAL DE PRESTAMOS	30,242.96	31,576.56	31,399.73	31,106.52	30,157.75	30,394.69	31,196.95	0.00	0.00
LOCALES	21,416.33	21,797.67	21,863.20	21,814.23	21,436.87	21,832.80	23,055.50	0.00	0.00
EXTRANJEROS	8,826.63	9,778.89	9,536.53	9,292.29	8,720.88	8,561.89	8,141.45	0.00	0.00
TOTAL DE INVERSIONES	9,254.27	9,306.82	8,621.22	8,665.31	8,894.20	9,685.19	9,733.53	0.00	0.00
TOTAL DE DEPOSITOS	39,365.52	40,162.73	40,725.87	41,222.68	41,886.17	41,748.23	41,560.63	0.00	0.00
LOCALES	26,192.38	26,318.06	26,955.42	27,239.18	28,621.38	28,985.75	28,674.98	0.00	0.00
DEPOSITOS DE OFICIALES	4,140.14	4,337.42	4,176.41	3,913.37	4,338.42	4,352.87	4,006.92	0.00	0.00
DEPOSITOS DE PARTICULARES	19,583.13	19,591.52	20,547.43	21,136.25	21,997.01	22,344.84	22,690.90	0.00	0.00
DEPOSITOS DE BANCOS	2,469.11	2,389.12	2,231.58	2,189.55	2,285.96	2,288.04	1,977.16	0.00	0.00
EXTRANJEROS	13,173.14	13,844.68	13,770.45	13,983.50	13,264.79	12,762.47	12,885.66	0.00	0.00
DEPOSITOS DE OFICIALES	15.46	18.89	11.97	17.32	19.26	43.10	55.11	0.00	0.00
DEPOSITOS DE PARTICULARES	6,646.56	7,977.60	7,928.65	8,407.73	9,325.80	9,329.15	9,459.61	0.00	0.00
DEPOSITOS DE BANCOS	6,511.11	5,848.18	5,829.83	5,558.46	3,919.73	3,390.23	3,370.93	0.00	0.00
PATRIMONIO TOTAL	7,154.62	7,264.41	6,392.88	6,382.20	6,280.56	6,468.68	6,539.67	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	49,062.91	50,644.32	49,239.14	49,853.06	51,088.45	51,436.07	53,596.15	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	36,717.26	38,393.82	37,295.92	38,082.73	37,558.17	38,785.32	40,475.72	0.00	0.00
TOTAL DE PRESTAMOS	28,289.99	29,392.48	28,929.88	29,546.49	28,856.99	29,661.94	31,298.34	0.00	0.00
TOTAL DE INVERSIONES	8,427.27	9,001.34	8,366.04	8,536.24	8,701.17	9,123.38	9,177.38	0.00	0.00
PATRIMONIO TOTAL	6,673.54	6,884.17	6,201.42	6,273.82	6,297.33	6,442.29	6,466.28	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,671.07	629.90	1,208.57	1,855.38	2,482.01	623.11	1,264.35	0.00	0.00
EGRESOS DE OPERACIONES	1,491.73	325.35	628.95	962.60	1,290.47	314.68	632.33	0.00	0.00
INGRESO NETO DE INTERESES	1,179.34	304.55	579.62	892.79	1,191.53	308.43	632.02	0.00	0.00

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OTROS INGRESOS	1,269.21	265.69	497.17	728.18	956.06	199.67	444.06	0.00	0.00
INGRESO DE OPERACIONES	2,448.56	570.24	1,076.80	1,620.96	2,147.59	508.10	1,076.08	0.00	0.00
EGRESOS GENERALES	1,126.95	318.81	583.36	832.89	1,215.52	279.21	601.66	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,321.61	251.43	493.44	788.07	932.07	228.88	474.42	0.00	0.00
UTILIDAD DEL PERIODO	1,116.02	199.31	416.54	641.48	715.01	205.72	411.83	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	506.40	475.26	441.21	505.95	430.10	421.05	430.30	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	531.07	572.01	521.86	529.55	523.91	515.21	523.79	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.67	1.51	1.41	1.63	1.43	1.39	1.38	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	104.87	120.36	118.28	104.66	121.81	122.36	121.73	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.76	1.81	1.66	1.70	1.74	1.70	1.68	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	13.43	13.47	12.05	12.04	11.73	12.11	12.08	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	18.11	17.77	15.97	16.05	16.08	16.14	15.98	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	23.66	23.01	20.36	20.52	20.83	21.28	20.96	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.33	25.57	25.88	26.00	28.53	26.38	25.82	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.93	19.04	19.87	20.21	22.31	20.61	19.83	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	51.83	48.74	47.05	47.02	49.76	49.57	49.24	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.04	2.08	2.23	2.25	1.90	2.12	2.03	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.27	1.57	1.69	1.72	1.40	1.60	1.54	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.72	11.58	13.43	13.63	11.35	12.77	12.74	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.27	6.56	6.48	6.50	6.61	6.43	6.25	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.06	3.39	3.37	3.37	3.44	3.25	3.12	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.21	3.17	3.11	3.13	3.17	3.18	3.12	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	46.02	55.91	54.18	51.38	56.60	54.95	55.91	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.46	2.77	2.67	2.55	2.55	2.06	2.19	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	17,611.00	17,305.00	17,412.00	17,547.00	17,626.00	17,613.00	18,563.00	0.00	0.00
NUMERO DE BANCOS	46.00	44.00	44.00	44.00	43.00	45.00	48.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1.72	1.82	1.80	1.77	1.71	1.73	1.68	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.24	2.32	2.34	2.35	2.38	2.37	2.24	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.06	0.01	0.02	0.04	0.04	0.01	0.02	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	16.75	12.11	4.56	2.18	0.49	(0.91)	2.02	0.00	0.00
PRESTAMOS (%)	12.67	13.98	5.78	(0.05)	(0.28)	(3.74)	(0.65)	0.00	0.00
LOCALES (%)	13.44	10.98	5.53	0.15	0.10	0.16	5.45	0.00	0.00
EXTRANJEROS (%)	10.83	21.29	6.35	(0.52)	(1.20)	(12.45)	(14.63)	0.00	0.00
DEPOSITOS (%)	19.71	16.61	10.74	9.67	6.40	3.95	2.05	0.00	0.00
LOCALES (%)	14.27	9.96	7.54	9.05	9.27	10.14	6.38	0.00	0.00
EXTRANJEROS (%)	32.22	31.75	17.59	10.91	0.70	(7.82)	(6.43)	0.00	0.00
PATRIMONIO (%)	14.41	10.58	(7.59)	(10.11)	(12.22)	(10.95)	2.30	0.00	0.00
UTILIDAD NETA (%)	35.05	(33.77)	(34.34)	(27.77)	(35.93)	3.22	(1.13)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	29,350.61	30,590.25	30,396.81	30,005.71	29,035.33	29,311.75	30,135.13	0.00	0.00
MENCION ESPECIAL	700.53	791.46	779.69	873.26	919.41	880.48	876.33	0.00	0.00
SUBNORMAL	287.32	263.97	333.50	314.89	286.30	292.04	292.82	0.00	0.00
DUDOSO	303.57	345.20	288.74	317.97	325.62	312.14	299.88	0.00	0.00
IRRECUPERABLE	131.99	157.70	122.85	124.25	115.00	113.50	116.58	0.00	0.00