

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	53,552.30	53,430.48	54,128.21	55,725.35	57,478.05	58,901.06	60,911.79	62,801.28	66,079.44
ACTIVOS LIQUIDOS	11,949.37	11,011.66	10,731.91	10,381.39	11,142.25	10,570.77	10,033.13	9,211.08	11,647.90
TOTAL DE PRESTAMOS	30,157.08	30,394.15	31,196.44	33,054.20	33,796.29	35,101.40	37,481.04	39,574.51	40,419.98
LOCALES	21,436.20	21,832.26	23,056.43	24,270.68	24,356.74	25,089.32	26,358.81	28,071.67	28,608.95
EXTRANJEROS	8,720.88	8,561.89	8,140.00	8,783.53	9,439.55	10,011.97	11,122.23	11,502.84	11,811.03
TOTAL DE INVERSIONES	8,896.84	9,685.19	9,736.86	9,868.17	10,009.76	10,738.59	10,964.30	11,291.74	11,241.02
TOTAL DE DEPOSITOS	41,886.00	41,748.46	41,560.63	42,777.52	44,203.28	44,825.82	46,428.41	47,505.11	49,515.69
LOCALES	28,620.97	28,986.47	28,674.98	29,272.75	30,593.77	30,653.24	31,772.09	31,867.29	33,576.96
DEPOSITOS DE OFICIALES	4,338.42	4,352.87	4,006.92	4,143.71	4,405.47	4,174.58	4,787.85	4,451.70	4,891.57
DEPOSITOS DE PARTICULARES	21,996.60	22,345.55	22,690.90	23,047.45	24,361.67	24,756.58	25,205.63	25,560.13	26,390.06
DEPOSITOS DE BANCOS	2,285.96	2,288.04	1,977.16	2,081.59	1,826.62	1,722.08	1,778.61	1,855.47	2,295.33
EXTRANJEROS	13,265.02	12,761.98	12,885.66	13,504.77	13,609.51	14,172.58	14,656.32	15,637.81	15,938.73
DEPOSITOS DE OFICIALES	19.26	43.10	55.11	42.04	59.76	68.54	27.36	30.80	28.23
DEPOSITOS DE PARTICULARES	9,326.03	9,328.66	9,459.61	9,814.38	9,838.35	10,132.36	10,305.43	10,147.11	10,561.66
DEPOSITOS DE BANCOS	3,919.73	3,390.23	3,370.93	3,648.35	3,711.41	3,971.69	4,323.54	5,459.90	5,348.84
PATRIMONIO TOTAL	6,282.52	6,468.00	6,538.62	6,790.91	7,013.53	7,156.84	7,293.33	7,563.83	7,806.08
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	51,089.29	51,437.61	53,592.72	54,369.99	55,515.18	56,165.77	57,520.00	59,263.31	61,778.75
ACTIVOS GENERADORES DE INGRESOS	37,559.15	38,786.78	40,475.08	41,342.16	41,429.99	42,959.67	44,689.32	46,894.31	47,733.53
TOTAL DE PRESTAMOS	28,856.66	29,661.67	31,298.08	32,080.36	31,976.68	32,747.78	34,338.74	36,314.36	37,108.14
TOTAL DE INVERSIONES	8,702.50	9,125.11	9,176.99	9,261.80	9,453.30	10,211.89	10,350.58	10,579.96	10,625.39
PATRIMONIO TOTAL	6,298.31	6,443.68	6,463.70	6,581.61	6,648.03	6,812.42	6,915.97	7,177.37	7,409.80
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,550.95	623.11	1,262.57	1,914.52	2,576.93	670.06	1,348.98	2,065.66	2,814.06
EGRESOS DE OPERACIONES	1,326.48	314.68	630.51	955.48	1,284.53	314.41	633.01	963.07	1,302.05
INGRESO NETO DE INTERESES	1,224.48	308.43	632.06	959.03	1,292.40	355.64	715.97	1,102.59	1,512.02

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OTROS INGRESOS	946.71	199.67	443.28	737.17	1,088.34	262.54	608.83	933.09	1,272.74
INGRESO DE OPERACIONES	2,171.18	508.10	1,075.34	1,696.20	2,380.73	618.18	1,324.79	2,035.68	2,784.76
EGRESOS GENERALES	1,237.17	279.21	602.70	924.28	1,326.20	351.99	734.23	1,116.27	1,522.64
UTILIDAD ANTES DE PROVISIONES	934.02	228.88	472.63	771.93	1,054.53	266.20	590.56	919.41	1,262.12
UTILIDAD DEL PERIODO	708.08	205.72	409.58	663.61	907.72	225.76	497.56	775.25	1,057.78
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	430.11	421.05	429.93	439.45	360.47	395.30	371.90	378.69	349.51
TOTAL PROVISIONES PARA PRESTAMOS	524.60	515.90	523.93	512.10	503.80	521.49	521.38	535.38	561.99
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.43	1.39	1.38	1.33	1.07	1.13	0.99	0.96	0.86
PROVISIONES / PRESTAMOS VENCIDOS (%)	121.97	122.53	121.86	116.53	139.76	131.92	140.19	141.38	160.79
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.74	1.70	1.68	1.55	1.49	1.49	1.39	1.35	1.39
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.73	12.11	12.08	12.19	12.20	12.15	11.97	12.04	11.81
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.09	16.14	15.97	15.82	16.01	15.61	15.05	14.87	15.11
PATRIMONIO / PRESTAMOS TOTALES (%)	20.83	21.28	20.96	20.54	20.75	20.39	19.46	19.11	19.31
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.53	26.38	25.82	24.27	25.21	23.58	21.61	19.39	23.52
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	22.31	20.61	19.83	18.63	19.39	17.95	16.47	14.67	17.63
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.77	49.58	49.25	47.34	47.85	47.54	45.23	43.16	46.23
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.89	2.12	2.02	2.14	2.19	2.10	2.23	2.20	2.22
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.39	1.60	1.53	1.63	1.64	1.61	1.73	1.74	1.71
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.24	12.77	12.67	13.44	13.65	13.26	14.39	14.40	14.28
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.79	6.43	6.24	6.17	6.22	6.24	6.04	5.87	5.90
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.53	3.25	3.12	3.08	3.10	2.93	2.83	2.74	2.73
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.26	3.18	3.12	3.09	3.12	3.31	3.20	3.13	3.17

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.98	54.95	56.05	54.49	55.71	56.94	55.42	54.84	54.68
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.52	2.06	2.19	2.38	2.63	2.44	2.72	2.65	2.67
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	17,626.00	17,613.00	18,565.00	18,977.00	19,335.00	19,743.00	20,095.00	20,185.00	20,622.00
NUMERO DE BANCOS	43.00	45.00	48.00	48.00	50.00	50.00	50.00	50.00	50.00
PRESTAMOS / EMPLEADOS	1.71	1.73	1.68	1.74	1.75	1.78	1.87	1.96	1.96
DEPOSITOS TOTALES / EMPLEADOS	2.38	2.37	2.24	2.25	2.29	2.27	2.31	2.35	2.40
UTILIDAD NETA / EMPLEADOS	0.04	0.01	0.02	0.03	0.05	0.01	0.02	0.04	0.05
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.50	(0.92)	2.02	5.11	7.33	10.24	12.53	12.70	14.96
PRESTAMOS (%)	(0.28)	(3.74)	(0.65)	6.26	12.07	15.49	20.15	19.73	19.60
LOCALES (%)	0.09	0.16	5.46	11.26	13.62	14.92	14.32	15.66	17.46
EXTRANJEROS (%)	(1.20)	(12.45)	(14.64)	(5.48)	8.24	16.94	36.64	30.96	25.12
DEPOSITOS (%)	6.40	3.95	2.05	3.77	5.53	7.37	11.71	11.05	12.02
LOCALES (%)	9.27	10.14	6.38	7.47	6.89	5.75	10.80	8.86	9.75
EXTRANJEROS (%)	0.70	(7.82)	(6.43)	(3.42)	2.60	11.05	13.74	15.79	17.11
PATRIMONIO (%)	(12.19)	(11.01)	2.35	6.57	11.64	10.65	11.54	11.38	11.30
UTILIDAD NETA (%)	(35.55)	1.45	1.21	6.57	28.20	9.74	21.48	16.82	16.53
CLASIFICACION PRESTAMOS									
NORMAL	29,035.35	29,311.90	30,135.13	32,032.12	32,768.46	34,025.36	36,388.25	38,560.24	39,470.46
MENCION ESPECIAL	919.41	880.48	876.33	881.99	875.91	942.96	930.94	863.76	840.17
SUBNORMAL	286.30	292.04	292.82	256.72	294.64	298.25	304.79	290.27	281.52
DUDOSO	325.62	312.14	299.51	285.51	275.05	266.10	280.81	300.06	306.42
IRRECUPERABLE	115.00	113.50	116.58	109.96	86.02	90.10	97.63	95.57	83.40