

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	57,478.05	58,901.06	60,911.79	62,795.50	65,378.41	67,107.41	69,140.39	70,576.76	72,895.15
ACTIVOS LIQUIDOS	11,142.25	10,570.77	10,033.13	9,205.51	11,570.07	11,207.30	11,564.96	11,058.09	12,330.18
TOTAL DE PRESTAMOS	33,796.29	35,101.40	37,481.04	39,574.51	40,031.22	41,426.94	43,127.26	45,270.52	46,331.67
LOCALES	24,356.74	25,089.32	26,358.81	28,071.67	28,223.74	29,211.02	30,631.95	32,461.15	32,653.39
EXTRANJEROS	9,439.55	10,011.97	11,122.23	11,502.84	11,807.48	12,215.92	12,495.31	12,809.37	13,678.28
TOTAL DE INVERSIONES	10,009.76	10,738.59	10,964.30	11,291.74	11,058.84	11,635.34	11,772.47	11,524.36	11,586.66
TOTAL DE DEPOSITOS	44,203.28	44,825.82	46,428.41	47,505.11	49,019.50	50,343.07	52,091.66	52,563.13	54,587.84
LOCALES	30,593.77	30,653.24	31,772.09	31,867.29	33,130.88	34,352.75	35,190.28	36,060.35	37,603.01
DEPOSITOS DE OFICIALES	4,405.47	4,174.58	4,787.85	4,451.70	4,891.57	4,822.10	5,140.86	5,297.66	5,722.68
DEPOSITOS DE PARTICULARES	24,361.67	24,756.58	25,205.63	25,560.13	25,965.61	27,126.27	27,766.11	28,475.35	29,327.63
DEPOSITOS DE BANCOS	1,826.62	1,722.08	1,778.61	1,855.47	2,273.70	2,404.38	2,283.32	2,287.33	2,552.70
EXTRANJEROS	13,609.51	14,172.58	14,656.32	15,637.81	15,888.62	15,990.31	16,901.38	16,502.78	16,984.82
DEPOSITOS DE OFICIALES	59.76	68.54	27.36	30.80	28.23	64.37	22.33	94.81	44.39
DEPOSITOS DE PARTICULARES	9,838.35	10,132.36	10,305.43	10,147.11	10,511.55	11,167.83	11,332.41	11,221.15	11,748.17
DEPOSITOS DE BANCOS	3,711.41	3,971.69	4,323.54	5,459.90	5,348.84	4,758.12	5,546.64	5,186.83	5,192.26
PATRIMONIO TOTAL	7,013.53	7,156.84	7,293.33	7,563.83	7,661.99	8,039.38	8,087.54	8,351.47	7,744.97
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	55,515.18	56,165.77	57,520.00	59,260.42	61,676.40	63,268.98	65,342.38	66,986.34	69,464.85
ACTIVOS GENERADORES DE INGRESOS	41,429.99	42,959.67	44,689.32	46,894.31	47,652.58	49,668.51	51,931.83	54,092.17	54,789.74
TOTAL DE PRESTAMOS	31,976.68	32,747.78	34,338.74	36,314.36	37,036.23	38,388.66	40,455.06	42,593.25	43,390.49
TOTAL DE INVERSIONES	9,453.30	10,211.89	10,350.58	10,579.96	10,616.36	11,279.85	11,476.76	11,498.93	11,399.25
PATRIMONIO TOTAL	6,648.03	6,812.42	6,915.97	7,177.37	7,369.60	7,632.08	7,734.75	8,000.29	7,749.45
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,576.93	670.06	1,348.98	2,065.66	2,811.11	746.61	1,504.14	2,310.98	3,126.05
EGRESOS DE OPERACIONES	1,284.53	314.41	633.01	963.07	1,300.69	340.88	692.06	1,069.79	1,452.01
INGRESO NETO DE INTERESES	1,292.40	355.64	715.97	1,102.59	1,510.42	405.73	812.09	1,241.20	1,674.04

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OTROS INGRESOS	1,088.34	262.54	608.83	933.09	1,233.31	371.95	735.04	1,094.91	1,470.11
INGRESO DE OPERACIONES	2,380.73	618.18	1,324.79	2,035.67	2,743.73	777.68	1,547.13	2,336.10	3,144.15
EGRESOS GENERALES	1,326.20	351.99	734.23	1,116.27	1,510.19	416.40	869.93	1,293.58	1,733.32
UTILIDAD ANTES DE PROVISIONES	1,054.53	266.20	590.56	919.41	1,233.54	361.28	677.19	1,042.52	1,410.83
UTILIDAD DEL PERIODO	907.72	225.76	497.56	775.25	1,037.71	319.43	578.24	891.55	1,199.17
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	360.47	395.30	371.90	378.69	348.99	339.46	378.07	372.55	326.67
TOTAL PROVISIONES PARA PRESTAMOS	503.80	521.49	521.38	535.38	557.30	556.58	574.79	596.12	582.22
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.07	1.13	0.99	0.96	0.87	0.82	0.88	0.82	0.71
PROVISIONES / PRESTAMOS VENCIDOS (%)	139.76	131.92	140.19	141.38	159.69	163.96	152.03	160.01	178.23
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.49	1.49	1.39	1.35	1.39	1.34	1.33	1.32	1.26
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.20	12.15	11.97	12.05	11.72	11.98	11.70	11.83	10.62
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.01	15.61	15.05	14.87	15.00	15.15	14.73	14.70	13.37
PATRIMONIO / PRESTAMOS TOTALES (%)	20.75	20.39	19.46	19.11	19.14	19.41	18.75	18.45	16.72
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.21	23.58	21.61	19.38	23.60	22.26	22.20	21.04	22.59
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.39	17.95	16.47	14.66	17.70	16.70	16.73	15.67	16.91
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.85	47.54	45.23	43.15	46.16	45.37	44.80	42.96	43.81
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	2.10	2.23	2.20	2.18	2.57	2.23	2.20	2.19
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.64	1.61	1.73	1.74	1.68	2.02	1.77	1.77	1.73
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.65	13.26	14.39	14.40	14.08	16.74	14.95	14.86	15.47
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.22	6.24	6.04	5.87	5.90	6.01	5.79	5.70	5.71
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.10	2.93	2.83	2.74	2.73	2.75	2.67	2.64	2.65
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.12	3.31	3.20	3.13	3.17	3.27	3.13	3.06	3.06

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.71	56.94	55.42	54.84	55.04	53.54	56.23	55.37	55.13
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.63	2.44	2.72	2.65	2.59	3.00	2.83	2.70	2.68
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	19,335.00	19,743.00	20,095.00	20,185.00	20,494.00	20,867.00	21,054.00	21,378.00	21,716.00
NUMERO DE BANCOS	50.00	50.00	51.00	51.00	50.00	50.00	50.00	51.00	51.00
PRESTAMOS / EMPLEADOS	1.75	1.78	1.87	1.96	1.95	1.99	2.05	2.12	2.13
DEPOSITOS TOTALES / EMPLEADOS	2.29	2.27	2.31	2.35	2.39	2.41	2.47	2.46	2.51
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.02	0.04	0.05	0.02	0.03	0.04	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.33	10.24	12.53	12.69	13.74	13.93	13.51	12.39	11.50
PRESTAMOS (%)	12.07	15.49	20.15	19.73	18.45	18.02	15.06	14.39	15.74
LOCALES (%)	13.62	14.92	14.32	15.66	15.88	16.43	16.21	15.64	15.69
EXTRANJEROS (%)	8.24	16.94	36.64	30.96	25.09	22.01	12.35	11.36	15.84
DEPOSITOS (%)	5.53	7.37	11.71	11.05	10.90	12.31	12.20	10.65	11.36
LOCALES (%)	6.89	5.75	10.80	8.86	8.29	12.07	10.76	13.16	13.50
EXTRANJEROS (%)	2.60	11.05	13.74	15.79	16.75	12.83	15.32	5.53	6.90
PATRIMONIO (%)	11.64	10.65	11.54	11.38	9.25	12.33	10.89	10.41	1.08
UTILIDAD NETA (%)	28.20	9.74	21.48	16.82	14.32	41.49	16.21	15.00	15.56
CLASIFICACION PRESTAMOS									
NORMAL	32,768.46	34,025.36	36,388.25	38,560.24	39,082.40	40,475.96	42,166.87	44,466.23	45,458.82
MENCION ESPECIAL	875.91	942.96	930.94	863.76	839.19	868.06	880.39	796.26	919.04
SUBNORMAL	294.64	298.25	304.79	290.27	276.98	263.44	254.29	220.06	196.73
DUDOSO	275.05	266.10	280.81	300.06	306.38	288.64	280.89	283.45	257.01
IRRECUPERABLE	86.02	90.10	97.63	95.57	83.58	87.43	119.62	100.64	82.28