

**CLASIFICACION DE CREDITOS  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 2012  
( 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
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
MENCIÓN 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
TOTAL	34,300.09	35,622.78	38,002.43	40,109.90	40,588.52	41,983.52	43,702.05	45,866.64	46,913.89