

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	65,378.41	67,026.04	69,060.77	70,576.76	72,890.58	76,600.44	77,878.25	79,966.97	80,227.93
ACTIVOS LIQUIDOS	11,570.07	11,207.30	11,564.96	11,058.09	12,331.89	11,763.47	12,566.37	12,894.33	14,237.35
TOTAL DE PRESTAMOS	40,031.22	41,426.94	43,127.26	45,270.52	46,331.67	49,726.99	50,354.85	51,871.08	49,800.69
LOCALES	28,223.74	29,211.02	30,631.95	32,461.15	32,653.39	33,893.10	34,789.92	36,464.74	36,575.13
EXTRANJEROS	11,807.48	12,215.92	12,495.31	12,809.37	13,678.28	15,833.89	15,564.93	15,406.33	13,225.56
TOTAL DE INVERSIONES	11,058.84	11,642.38	11,778.08	11,524.36	11,586.66	12,319.07	12,160.01	12,200.22	12,820.05
TOTAL DE DEPOSITOS	49,019.50	50,343.07	52,091.66	52,563.13	54,586.88	57,767.87	59,227.98	59,818.02	59,525.16
LOCALES	33,130.88	34,352.75	35,190.28	36,060.35	37,603.01	38,117.14	39,504.40	40,182.57	42,318.76
DEPOSITOS DE OFICIALES	4,891.57	4,822.10	5,140.86	5,297.66	5,722.68	5,941.41	6,341.71	6,468.87	6,859.54
DEPOSITOS DE PARTICULARES	25,965.61	27,126.27	27,766.11	28,475.35	29,327.63	29,533.52	30,299.75	31,055.61	32,281.15
DEPOSITOS DE BANCOS	2,273.70	2,404.38	2,283.32	2,287.33	2,552.70	2,642.21	2,862.95	2,658.09	3,178.08
EXTRANJEROS	15,888.62	15,990.31	16,901.38	16,502.78	16,983.86	19,650.73	19,723.57	19,635.45	17,206.40
DEPOSITOS DE OFICIALES	28.23	64.37	22.33	94.81	44.39	51.70	74.66	57.76	93.91
DEPOSITOS DE PARTICULARES	10,511.55	11,167.83	11,332.41	11,221.15	11,746.44	12,314.04	12,574.00	12,792.49	10,882.32
DEPOSITOS DE BANCOS	5,348.84	4,758.12	5,546.64	5,186.83	5,193.03	7,285.00	7,074.92	6,785.19	6,230.18
PATRIMONIO TOTAL	7,661.99	8,039.38	8,087.54	8,351.47	7,744.31	7,986.42	7,946.43	8,119.08	7,971.04
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	61,676.40	63,228.29	65,302.57	66,986.34	69,462.56	71,813.24	73,469.51	75,271.86	76,559.26
ACTIVOS GENERADORES DE INGRESOS	47,652.58	49,672.03	51,934.63	54,092.17	54,789.74	57,557.69	58,710.10	60,433.09	60,269.54
TOTAL DE PRESTAMOS	37,036.23	38,388.66	40,455.06	42,593.25	43,390.49	45,576.97	46,741.05	48,570.80	48,066.18
TOTAL DE INVERSIONES	10,616.36	11,283.37	11,479.57	11,498.93	11,399.25	11,980.72	11,969.05	11,862.29	12,203.35
PATRIMONIO TOTAL	7,369.60	7,632.08	7,734.75	8,000.29	7,749.12	8,012.90	8,016.99	8,235.27	7,857.67
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,811.11	746.25	1,503.78	2,288.49	3,103.55	813.67	1,657.03	2,522.10	3,384.72
EGRESOS DE OPERACIONES	1,300.69	340.88	692.06	1,058.53	1,440.75	380.26	775.35	1,182.90	1,573.42
INGRESO NETO DE INTERESES	1,510.42	405.37	811.73	1,229.96	1,662.80	433.41	881.68	1,339.19	1,811.31

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OTROS INGRESOS	1,233.31	372.27	735.36	1,091.25	1,466.28	313.50	725.60	1,072.91	1,463.64
INGRESO DE OPERACIONES	2,743.73	777.64	1,547.09	2,321.20	3,129.07	746.91	1,607.28	2,412.10	3,274.94
EGRESOS GENERALES	1,510.19	416.36	869.90	1,291.04	1,730.59	425.93	940.35	1,482.06	1,963.79
UTILIDAD ANTES DE PROVISIONES	1,233.54	361.28	677.19	1,030.16	1,398.48	320.99	666.94	930.04	1,311.15
UTILIDAD DEL PERIODO	1,037.71	319.43	578.24	879.92	1,187.55	263.08	560.19	776.18	1,087.87
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	348.99	339.46	378.07	372.55	326.67	313.82	340.26	368.96	374.34
TOTAL PROVISIONES PARA PRESTAMOS	557.30	556.58	574.79	596.12	582.22	610.24	611.26	622.60	641.97
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.87	0.82	0.88	0.82	0.71	0.63	0.68	0.71	0.75
PROVISIONES / PRESTAMOS VENCIDOS (%)	159.69	163.96	152.03	160.01	178.23	194.46	179.65	168.74	171.50
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.39	1.34	1.33	1.32	1.26	1.23	1.21	1.20	1.29
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.72	11.99	11.71	11.83	10.62	10.43	10.20	10.15	9.94
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.00	15.15	14.73	14.70	13.37	12.87	12.71	12.67	12.73
PATRIMONIO / PRESTAMOS TOTALES (%)	19.14	19.41	18.75	18.45	16.71	16.06	15.78	15.65	16.01
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.60	22.26	22.20	21.04	22.59	20.36	21.22	21.56	23.92
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.70	16.72	16.75	15.67	16.92	15.36	16.14	16.12	17.75
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.16	45.39	44.81	42.96	43.82	41.69	41.75	41.95	45.46
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.18	2.57	2.23	2.17	2.17	1.83	1.91	1.71	1.81
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.68	2.02	1.77	1.75	1.71	1.47	1.52	1.37	1.42
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.08	16.74	14.95	14.66	15.32	13.13	13.98	12.57	13.84
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.90	6.01	5.79	5.64	5.66	5.65	5.64	5.56	5.62
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.73	2.75	2.67	2.61	2.63	2.64	2.64	2.61	2.61
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.17	3.26	3.13	3.03	3.03	3.01	3.00	2.95	3.01

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.04	53.54	56.23	55.62	55.31	57.02	58.51	61.44	59.96
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.59	3.00	2.83	2.69	2.68	2.18	2.47	2.37	2.43
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	20,494.00	20,867.00	21,054.00	21,378.00	21,716.00	22,080.00	22,497.00	22,696.00	23,105.00
NUMERO DE BANCOS	50.00	50.00	50.00	51.00	51.00	56.00	56.00	56.00	56.00
PRESTAMOS / EMPLEADOS	1.95	1.99	2.05	2.12	2.13	2.25	2.24	2.29	2.16
DEPOSITOS TOTALES / EMPLEADOS	2.39	2.41	2.47	2.46	2.51	2.62	2.63	2.64	2.58
UTILIDAD NETA / EMPLEADOS	0.05	0.02	0.03	0.04	0.05	0.01	0.02	0.03	0.05
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.74	13.79	13.38	12.39	11.49	14.28	12.77	13.30	10.07
PRESTAMOS (%)	18.45	18.02	15.06	14.39	15.74	20.04	16.76	14.58	7.49
LOCALES (%)	15.88	16.43	16.21	15.64	15.69	16.03	13.57	12.33	12.01
EXTRANJEROS (%)	25.09	22.01	12.35	11.36	15.84	29.62	24.57	20.27	(3.31)
DEPOSITOS (%)	10.90	12.31	12.20	10.65	11.36	14.75	13.70	13.80	9.05
LOCALES (%)	8.29	12.07	10.76	13.16	13.50	10.96	12.26	11.43	12.54
EXTRANJEROS (%)	16.75	12.83	15.32	5.53	6.89	22.89	16.70	18.98	1.31
PATRIMONIO (%)	9.25	12.33	10.89	10.41	1.07	(0.66)	(1.74)	(2.78)	2.93
UTILIDAD NETA (%)	14.32	41.49	16.21	13.50	14.44	(17.64)	(3.12)	(11.79)	(8.39)
CLASIFICACION PRESTAMOS									
NORMAL	39,082.40	40,475.96	42,166.87	44,466.23	45,458.82	48,885.25	49,508.81	50,741.72	48,518.71
MENCION ESPECIAL	839.19	868.06	880.39	796.26	919.04	895.26	872.07	1,127.77	1,194.32
SUBNORMAL	276.98	263.44	254.29	220.06	196.73	220.41	260.97	293.83	360.36
DUDOSO	306.38	288.64	280.89	283.45	257.01	249.81	244.07	248.02	283.74
IRRECUPERABLE	83.58	87.43	119.62	100.64	82.28	86.50	80.18	82.33	85.53