

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

	2012	2013				2014			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	72,890.58	76,600.44	77,878.25	79,966.97	80,172.90	80,544.46	83,976.51	86,564.37	89,983.64
ACTIVOS LIQUIDOS	12,331.89	11,763.47	12,566.37	12,894.33	14,192.80	13,991.22	15,179.26	16,002.90	17,558.83
TOTAL DE PRESTAMOS	46,331.67	49,726.99	50,354.85	51,871.08	49,798.23	50,236.80	52,304.74	53,843.75	55,453.82
LOCALES	32,653.39	33,893.10	34,789.92	36,464.74	36,572.75	37,141.60	38,183.98	39,114.54	39,943.44
EXTRANJEROS	13,678.28	15,833.89	15,564.93	15,406.33	13,225.48	13,095.20	14,120.76	14,729.21	15,510.39
TOTAL DE INVERSIONES	11,586.66	12,319.07	12,160.01	12,200.21	12,820.10	13,510.08	13,570.47	13,722.33	13,980.60
TOTAL DE DEPOSITOS	54,586.88	57,767.87	59,227.98	59,818.09	59,486.80	60,114.86	62,801.34	65,301.71	66,846.30
LOCALES	37,603.01	38,117.14	39,504.40	40,182.64	42,280.23	42,582.04	43,760.68	45,309.41	45,928.47
DEPOSITOS DE OFICIALES	5,722.68	5,941.41	6,341.71	6,468.87	6,859.54	6,509.38	6,556.14	7,150.33	7,641.38
DEPOSITOS DE PARTICULARES	29,327.63	29,533.52	30,299.75	31,055.69	32,284.32	32,808.77	33,666.65	34,094.04	34,860.29
DEPOSITOS DE BANCOS	2,552.70	2,642.21	2,862.95	2,658.09	3,136.37	3,263.89	3,537.88	4,065.03	3,426.79
EXTRANJEROS	16,983.86	19,650.73	19,723.57	19,635.45	17,206.57	17,532.82	19,040.66	19,992.30	20,917.83
DEPOSITOS DE OFICIALES	44.39	51.70	74.66	57.76	93.91	152.67	56.10	58.11	1,704.22
DEPOSITOS DE PARTICULARES	11,746.44	12,314.04	12,574.00	12,792.49	10,882.48	11,107.01	11,531.51	12,297.13	12,541.23
DEPOSITOS DE BANCOS	5,193.03	7,285.00	7,074.92	6,785.19	6,230.18	6,273.14	7,453.05	7,637.06	6,672.38
PATRIMONIO TOTAL	7,744.31	7,986.42	7,946.43	8,119.08	7,969.97	8,228.16	8,544.30	8,889.87	9,058.07
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	69,462.56	71,813.24	73,469.51	75,271.86	76,531.74	78,572.45	80,819.35	83,265.67	85,078.27
ACTIVOS GENERADORES DE INGRESOS	54,789.74	57,557.69	58,710.10	60,433.08	60,268.33	62,896.47	64,112.13	65,818.68	66,026.37
TOTAL DE PRESTAMOS	43,390.49	45,576.97	46,741.05	48,570.80	48,064.95	49,981.90	51,268.86	52,857.41	52,626.03
TOTAL DE INVERSIONES	11,399.25	11,980.72	11,969.05	11,862.29	12,203.38	12,914.57	12,843.27	12,961.27	13,400.35
PATRIMONIO TOTAL	7,749.12	8,012.90	8,016.99	8,235.27	7,857.14	8,107.29	8,231.54	8,504.48	8,514.02
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,103.55	813.67	1,657.03	2,522.09	3,385.05	845.77	1,727.26	2,631.03	3,558.26
EGRESOS DE OPERACIONES	1,440.75	380.26	775.35	1,182.98	1,573.69	374.03	767.51	1,174.38	1,592.27
INGRESO NETO DE INTERESES	1,662.80	433.41	881.68	1,339.11	1,811.35	471.73	959.75	1,456.65	1,965.99

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OTROS INGRESOS	1,466.28	313.50	725.60	1,072.80	1,465.56	341.22	682.29	1,039.98	1,478.05
INGRESO DE OPERACIONES	3,129.07	746.91	1,607.28	2,411.91	3,276.91	812.96	1,642.04	2,496.63	3,444.04
EGRESOS GENERALES	1,730.59	425.93	940.35	1,481.87	1,963.96	451.19	911.64	1,412.24	1,924.19
UTILIDAD ANTES DE PROVISIONES	1,398.48	320.99	666.94	930.04	1,312.95	361.77	730.40	1,084.39	1,519.84
UTILIDAD DEL PERIODO	1,187.55	263.08	560.19	776.18	1,087.25	315.01	616.80	921.71	1,266.95
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	326.67	313.82	340.26	368.96	376.44	373.94	384.05	420.35	518.95
TOTAL PROVISIONES PARA PRESTAMOS	582.22	610.24	611.26	622.60	644.44	645.00	662.46	475.79	471.85
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.71	0.63	0.68	0.71	0.76	0.74	0.73	0.78	0.94
PROVISIONES / PRESTAMOS VENCIDOS (%)	178.23	194.46	179.65	168.74	171.19	172.49	172.49	113.19	90.92
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.26	1.23	1.21	1.20	1.29	1.28	1.27	0.88	0.85
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.62	10.43	10.20	10.15	9.94	10.22	10.17	10.27	10.07
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.37	12.87	12.71	12.67	12.73	12.91	12.97	13.16	13.05
PATRIMONIO / PRESTAMOS TOTALES (%)	16.71	16.06	15.78	15.65	16.00	16.38	16.34	16.51	16.33
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.59	20.36	21.22	21.56	23.86	23.27	24.17	24.51	26.27
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.92	15.36	16.14	16.12	17.70	17.37	18.08	18.49	19.51
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.82	41.69	41.75	41.95	45.41	45.75	45.78	45.52	47.18
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.17	1.83	1.91	1.71	1.80	2.00	1.92	1.87	1.92
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.71	1.47	1.52	1.37	1.42	1.60	1.53	1.48	1.49
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.32	13.13	13.98	12.57	13.84	15.54	14.99	14.45	14.88
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.66	5.65	5.64	5.56	5.62	5.38	5.39	5.33	5.39
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.63	2.64	2.64	2.61	2.61	2.38	2.39	2.38	2.41
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.03	3.01	3.00	2.95	3.01	3.00	2.99	2.95	2.98

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.31	57.02	58.51	61.44	59.93	55.50	55.52	56.57	55.87
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.68	2.18	2.47	2.37	2.43	2.17	2.13	2.11	2.24
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	21,716.00	22,080.00	22,497.00	22,696.00	23,105.00	23,316.00	23,648.00	24,012.00	24,366.00
NUMERO DE BANCOS	54.00	56.00	56.00	56.00	56.00	57.00	57.00	56.00	55.00
PRESTAMOS / EMPLEADOS	2.13	2.25	2.24	2.29	2.16	2.15	2.21	2.24	2.28
DEPOSITOS TOTALES / EMPLEADOS	2.51	2.62	2.63	2.64	2.57	2.58	2.66	2.72	2.74
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.02	0.03	0.05	0.01	0.03	0.04	0.05
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	11.49	14.28	12.77	13.30	9.99	5.15	7.83	8.25	12.24
PRESTAMOS (%)	15.74	20.04	16.76	14.58	7.48	1.03	3.87	3.80	11.36
LOCALES (%)	15.69	16.03	13.57	12.33	12.00	9.58	9.76	7.27	9.22
EXTRANJEROS (%)	15.84	29.62	24.57	20.27	(3.31)	(17.30)	(9.28)	(4.40)	17.28
DEPOSITOS (%)	11.36	14.75	13.70	13.80	8.98	4.06	6.03	9.17	12.37
LOCALES (%)	13.50	10.96	12.26	11.43	12.44	11.71	10.77	12.76	8.63
EXTRANJEROS (%)	6.89	22.89	16.70	18.98	1.31	(10.78)	(3.46)	1.82	21.57
PATRIMONIO (%)	1.07	(0.66)	(1.74)	(2.78)	2.91	3.03	7.52	9.49	13.65
UTILIDAD NETA (%)	14.44	(17.64)	(3.12)	(11.79)	(8.45)	19.74	10.11	18.75	16.53
CLASIFICACION PRESTAMOS									
NORMAL	45,458.82	48,885.25	49,508.81	50,741.72	48,540.06	48,840.43	50,801.55	52,299.80	54,137.60
MENCION ESPECIAL	919.04	895.26	872.07	1,127.77	1,171.16	1,280.34	1,214.75	1,151.52	1,034.04
SUBNORMAL	196.73	220.41	260.97	293.83	362.11	327.62	393.50	394.53	366.26
DUDOSO	257.01	249.81	244.07	248.02	283.25	332.65	348.70	369.59	240.30
IRRECUPERABLE	82.28	86.50	80.18	82.33	86.09	100.76	83.48	104.10	147.46