

**CLASIFICACION DE CREDITOS  
SISTEMA BANCARIO NACIONAL  
A SEPTIEMBRE 2015  
( En Millones de Balboas)**

|                  | 2013         | 2014        |              |               |              | 2015        |              |               |              |
|------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|                  | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| NORMAL           | 48,540.06    | 48,840.43   | 50,801.55    | 52,299.80     | 54,137.60    | 55,115.49   | 57,171.00    | 58,801.35     | 0.00         |
| MENCIÓN ESPECIAL | 1,171.16     | 1,280.34    | 1,214.75     | 1,151.52      | 1,034.04     | 1,108.35    | 1,174.68     | 1,301.77      | 0.00         |
| SUBNORMAL        | 362.11       | 327.62      | 393.50       | 394.53        | 366.26       | 341.84      | 354.26       | 358.71        | 0.00         |
| DUDOSO           | 283.25       | 332.65      | 348.70       | 369.59        | 240.30       | 281.84      | 240.46       | 332.71        | 0.00         |
| IRRECUPERABLE    | 86.09        | 100.76      | 83.48        | 104.10        | 147.46       | 167.05      | 214.66       | 208.35        | 0.00         |
| TOTAL            | 50,442.66    | 50,881.80   | 52,841.97    | 54,319.54     | 55,925.67    | 57,014.57   | 59,155.07    | 61,002.90     | 0.00         |