

**SISTEMA BANCARIO NACIONAL
ESTADISTICAS FINANCIERAS
(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
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	80,172.90	80,544.46	83,976.51	86,564.37	89,983.64	92,527.81	95,237.43	96,897.23	98,522.66
ACTIVOS LIQUIDOS	14,192.80	13,991.22	15,179.26	16,002.90	17,558.83	18,300.85	17,154.30	16,563.34	16,568.98
TOTAL DE PRESTAMOS	49,798.23	50,236.80	52,304.74	53,843.75	55,453.82	56,528.00	58,671.57	60,501.97	61,621.42
LOCALES	36,572.75	37,141.60	38,183.98	39,114.54	39,943.44	41,222.78	41,907.56	43,503.26	44,695.61
EXTRANJEROS	13,225.48	13,095.20	14,120.76	14,729.21	15,510.39	15,305.22	16,764.01	16,998.71	16,925.81
TOTAL DE INVERSIONES	12,820.10	13,510.08	13,570.47	13,722.33	13,980.60	14,605.14	15,592.53	15,769.91	16,026.89
TOTAL DE DEPOSITOS	59,486.80	60,114.86	62,801.34	65,301.71	66,846.30	68,463.76	69,828.32	71,149.65	71,324.04
LOCALES	42,280.23	42,582.04	43,760.68	45,309.41	45,928.47	46,954.99	46,859.63	47,878.24	48,917.93
DEPOSITOS DE OFICIALES	6,859.54	6,509.38	6,556.14	7,150.33	7,641.38	8,441.17	8,417.18	8,520.71	8,622.86
DEPOSITOS DE PARTICULARES	32,284.32	32,808.77	33,666.65	34,094.04	34,860.29	34,932.54	35,041.53	35,729.08	36,692.11
DEPOSITOS DE BANCOS	3,136.37	3,263.89	3,537.88	4,065.03	3,426.79	3,581.27	3,400.93	3,628.45	3,602.95
EXTRANJEROS	17,206.57	17,532.82	19,040.66	19,992.30	20,917.83	21,508.77	22,968.68	23,271.41	22,406.11
DEPOSITOS DE OFICIALES	93.91	152.67	56.10	58.11	1,704.22	1,332.96	487.69	1,351.64	838.85
DEPOSITOS DE PARTICULARES	10,882.48	11,107.01	11,531.51	12,297.13	12,541.23	12,861.20	12,658.90	12,865.81	13,509.40
DEPOSITOS DE BANCOS	6,230.18	6,273.14	7,453.05	7,637.06	6,672.38	7,314.61	9,822.10	9,053.96	8,057.86
PATRIMONIO TOTAL	7,969.97	8,228.16	8,544.30	8,889.87	9,058.07	9,366.03	9,650.06	9,761.05	9,870.75
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	76,531.74	78,572.45	80,819.35	83,265.67	85,078.27	86,536.14	89,606.97	91,730.80	94,253.15
ACTIVOS GENERADORES DE INGRESOS	60,268.33	62,896.47	64,112.13	65,818.68	66,026.37	67,440.01	70,069.66	71,918.98	73,541.36
TOTAL DE PRESTAMOS	48,064.95	49,981.90	51,268.86	52,857.41	52,626.03	53,382.40	55,488.15	57,172.86	58,537.62
TOTAL DE INVERSIONES	12,203.38	12,914.57	12,843.27	12,961.27	13,400.35	14,057.61	14,581.50	14,746.12	15,003.74
PATRIMONIO TOTAL	7,857.14	8,107.29	8,231.54	8,504.48	8,514.02	8,797.10	9,097.18	9,325.46	9,464.41
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,385.05	845.77	1,727.26	2,631.03	3,558.26	928.74	1,880.82	2,865.51	3,872.73
EGRESOS DE OPERACIONES	1,573.69	374.03	767.51	1,174.38	1,592.27	415.23	841.92	1,279.17	1,731.91
INGRESO NETO DE INTERESES	1,811.35	471.73	959.75	1,456.65	1,965.99	513.50	1,038.90	1,586.34	2,140.81

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OTROS INGRESOS	1,465.56	341.22	682.29	1,039.98	1,478.05	379.94	758.66	1,238.41	1,689.02
INGRESO DE OPERACIONES	3,276.91	812.96	1,642.04	2,496.63	3,444.04	893.44	1,797.55	2,824.75	3,829.83
EGRESOS GENERALES	1,963.96	451.19	911.64	1,412.24	1,924.19	515.04	1,051.00	1,648.72	2,239.83
UTILIDAD ANTES DE PROVISIONES	1,312.95	361.77	730.40	1,084.39	1,519.84	378.39	746.55	1,176.03	1,590.00
UTILIDAD DEL PERIODO	1,087.25	315.01	616.80	921.71	1,266.95	323.15	630.88	1,013.90	1,338.51
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	376.44	373.94	384.05	420.35	518.95	498.92	542.93	545.62	626.59
TOTAL PROVISIONES PARA PRESTAMOS	644.44	645.00	662.46	475.79	471.85	486.57	483.50	500.94	489.89
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.76	0.74	0.73	0.78	0.94	0.88	0.93	0.90	1.02
PROVISIONES / PRESTAMOS VENCIDOS (%)	171.19	172.49	172.49	113.19	90.92	97.52	89.05	91.81	78.18
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.29	1.28	1.27	0.88	0.85	0.86	0.82	0.83	0.79
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.94	10.22	10.17	10.27	10.07	10.12	10.13	10.07	10.02
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.73	12.91	12.97	13.16	13.05	13.17	12.99	12.80	12.71
PATRIMONIO / PRESTAMOS TOTALES (%)	16.00	16.38	16.34	16.51	16.33	16.57	16.45	16.13	16.02
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.86	23.27	24.17	24.51	26.27	26.73	24.57	23.28	23.23
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.70	17.37	18.08	18.49	19.51	19.78	18.01	17.09	16.82
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.41	45.75	45.78	45.52	47.18	48.06	46.90	45.44	45.70
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.80	2.00	1.92	1.87	1.92	1.92	1.80	1.88	1.82
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.42	1.60	1.53	1.48	1.49	1.49	1.41	1.47	1.42
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.84	15.54	14.99	14.45	14.88	14.69	13.87	14.50	14.14
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.62	5.38	5.39	5.33	5.39	5.51	5.37	5.31	5.27
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.61	2.38	2.39	2.38	2.41	2.46	2.40	2.37	2.36
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.01	3.00	2.99	2.95	2.98	3.05	2.97	2.94	2.91

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	59.93	55.50	55.52	56.57	55.87	57.65	58.47	58.37	58.48
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.43	2.17	2.13	2.11	2.24	2.25	2.17	2.30	2.30
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	23,105.00	23,316.00	23,648.00	24,012.00	24,366.00	24,589.00	24,746.00	24,973.00	24,988.00
NUMERO DE BANCOS	56.00	57.00	57.00	56.00	55.00	55.00	55.00	54.00	54.00
PRESTAMOS / EMPLEADOS	2.16	2.15	2.21	2.24	2.28	2.30	2.37	2.42	2.47
DEPOSITOS TOTALES / EMPLEADOS	2.57	2.58	2.66	2.72	2.74	2.78	2.82	2.85	2.85
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.03	0.04	0.05	0.01	0.03	0.04	0.05
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.99	5.15	7.83	8.25	12.24	14.88	13.41	11.94	9.49
PRESTAMOS (%)	7.48	1.03	3.87	3.80	11.36	12.52	12.17	12.37	11.12
LOCALES (%)	12.00	9.58	9.76	7.27	9.22	10.99	9.75	11.22	11.90
EXTRANJEROS (%)	(3.31)	(17.30)	(9.28)	(4.40)	17.28	16.88	18.72	15.41	9.13
DEPOSITOS (%)	8.98	4.06	6.03	9.17	12.37	13.89	11.19	8.96	6.70
LOCALES (%)	12.44	11.71	10.77	12.76	8.63	10.27	7.08	5.67	6.51
EXTRANJEROS (%)	1.31	(10.78)	(3.46)	1.82	21.57	22.68	20.63	16.40	7.11
PATRIMONIO (%)	2.91	3.03	7.52	9.49	13.65	13.83	12.94	9.80	8.97
UTILIDAD NETA (%)	(8.45)	19.74	10.11	18.75	16.53	2.59	2.28	10.00	5.65
CLASIFICACION PRESTAMOS									
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	59,738.84
MENCION 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	1,321.96
SUBNORMAL	362.11	327.62	393.50	394.53	366.26	341.84	354.26	358.71	516.79
DUDOSO	283.25	332.65	348.70	369.59	240.30	281.84	240.46	332.71	340.83
IRRECUPERABLE	86.09	100.76	83.48	104.10	147.46	167.05	214.66	208.35	192.89