

**CLASIFICACION DE CREDITOS  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 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	59,738.84
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	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
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	62,111.31