

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

	2014	2015				2016			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	89,983.64	92,527.81	95,231.45	96,897.86	97,273.44	98,067.08	0.00	0.00	0.00
ACTIVOS LIQUIDOS	17,558.83	18,300.85	17,154.30	16,563.98	16,570.00	16,279.04	0.00	0.00	0.00
TOTAL DE PRESTAMOS	55,453.82	56,528.00	58,671.57	60,501.97	61,604.96	61,764.04	0.00	0.00	0.00
LOCALES	39,943.44	41,222.78	41,905.96	43,503.26	44,695.96	45,413.01	0.00	0.00	0.00
EXTRANJEROS	15,510.39	15,305.22	16,765.61	16,998.71	16,909.00	16,351.04	0.00	0.00	0.00
TOTAL DE INVERSIONES	13,980.60	14,605.14	15,592.53	15,769.90	16,030.13	16,732.29	0.00	0.00	0.00
TOTAL DE DEPOSITOS	66,846.30	68,463.76	69,828.32	71,152.05	71,323.89	72,019.45	0.00	0.00	0.00
LOCALES	45,928.47	46,954.99	46,859.63	47,880.64	48,917.93	49,542.14	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	7,641.38	8,441.17	8,417.18	8,520.71	8,622.86	9,222.29	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	34,860.29	34,932.54	35,041.53	35,731.48	36,692.11	37,462.01	0.00	0.00	0.00
DEPOSITOS DE BANCOS	3,426.79	3,581.27	3,400.93	3,628.45	3,602.95	2,857.84	0.00	0.00	0.00
EXTRANJEROS	20,917.83	21,508.77	22,968.68	23,271.41	22,405.96	22,477.30	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	1,704.22	1,332.96	487.69	1,351.64	838.85	142.38	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	12,541.23	12,861.20	12,658.90	12,865.81	13,509.33	13,460.57	0.00	0.00	0.00
DEPOSITOS DE BANCOS	6,672.38	7,314.61	9,822.10	9,053.96	8,057.78	8,874.36	0.00	0.00	0.00
PATRIMONIO TOTAL	9,058.07	9,366.03	9,643.87	9,761.05	9,860.86	10,204.63	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	85,078.27	86,536.14	89,603.98	91,731.12	93,628.54	95,297.45	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	66,026.37	67,440.01	70,069.66	71,918.97	73,534.76	74,814.74	0.00	0.00	0.00
TOTAL DE PRESTAMOS	52,626.03	53,382.40	55,488.15	57,172.86	58,529.39	59,146.02	0.00	0.00	0.00
TOTAL DE INVERSIONES	13,400.35	14,057.61	14,581.50	14,746.11	15,005.36	15,668.71	0.00	0.00	0.00
PATRIMONIO TOTAL	8,514.02	8,797.10	9,094.09	9,325.46	9,459.47	9,785.33	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,558.26	928.74	1,880.82	2,865.51	3,849.39	1,007.91	0.00	0.00	0.00
EGRESOS DE OPERACIONES	1,592.27	415.23	841.92	1,279.17	1,731.92	458.12	0.00	0.00	0.00
INGRESO NETO DE INTERESES	1,965.99	513.50	1,038.90	1,586.34	2,117.47	549.79	0.00	0.00	0.00

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OTROS INGRESOS	1,478.05	379.94	758.66	1,238.41	1,711.26	445.79	0.00	0.00	0.00
INGRESO DE OPERACIONES	3,444.04	893.44	1,797.55	2,824.75	3,828.73	995.59	0.00	0.00	0.00
EGRESOS GENERALES	1,924.19	515.04	1,054.52	1,652.23	2,239.83	617.78	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,519.84	378.39	743.04	1,172.52	1,588.90	377.80	0.00	0.00	0.00
UTILIDAD DEL PERIODO	1,266.95	323.15	627.37	1,010.39	1,335.84	298.66	0.00	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	518.95	498.92	542.93	545.62	626.59	735.07	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	471.85	486.57	483.50	500.94	506.09	524.88	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.94	0.88	0.93	0.90	1.02	1.19	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	90.92	97.52	89.05	91.81	80.77	71.41	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.85	0.86	0.82	0.83	0.82	0.85	0.00	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.07	10.12	10.13	10.07	10.14	10.41	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.05	13.17	12.99	12.80	12.70	13.00	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.33	16.57	16.44	16.13	16.01	16.52	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.27	26.73	24.57	23.28	23.23	22.60	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.51	19.78	18.01	17.09	17.03	16.60	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.18	48.06	46.90	45.44	45.71	45.84	0.00	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.92	1.92	1.79	1.87	1.82	1.60	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.49	1.49	1.40	1.47	1.43	1.25	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.88	14.69	13.80	14.45	14.12	12.21	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.39	5.51	5.37	5.31	5.23	5.39	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.41	2.46	2.40	2.37	2.36	2.45	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.98	3.05	2.97	2.94	2.88	2.94	0.00	0.00	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.87	57.65	58.66	58.49	58.50	62.05	0.00	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.24	2.25	2.17	2.30	2.33	2.38	0.00	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	24,366.00	24,589.00	24,746.00	24,973.00	24,988.00	25,038.00	0.00	0.00	0.00
NUMERO DE BANCOS	55.00	56.00	56.00	55.00	55.00	56.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2.28	2.30	2.37	2.42	2.47	2.47	0.00	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.74	2.78	2.82	2.85	2.85	2.88	0.00	0.00	0.00
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.03	0.04	0.05	0.01	0.00	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.24	14.88	13.40	11.94	8.10	5.99	0.00	0.00	0.00
PRESTAMOS (%)	11.36	12.52	12.17	12.37	11.09	9.26	0.00	0.00	0.00
LOCALES (%)	9.22	10.99	9.75	11.22	11.90	10.16	0.00	0.00	0.00
EXTRANJEROS (%)	17.28	16.88	18.73	15.41	9.02	6.83	0.00	0.00	0.00
DEPOSITOS (%)	12.37	13.89	11.19	8.96	6.70	5.19	0.00	0.00	0.00
LOCALES (%)	8.63	10.27	7.08	5.67	6.51	5.51	0.00	0.00	0.00
EXTRANJEROS (%)	21.57	22.68	20.63	16.40	7.11	4.50	0.00	0.00	0.00
PATRIMONIO (%)	13.65	13.83	12.87	9.80	8.86	8.95	0.00	0.00	0.00
UTILIDAD NETA (%)	16.53	2.59	1.71	9.62	5.44	(7.58)	0.00	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	54,137.60	55,115.49	57,171.00	58,801.35	59,725.77	59,552.76	0.00	0.00	0.00
MENCION ESPECIAL	1,034.04	1,108.35	1,174.68	1,301.77	1,333.97	1,609.51	0.00	0.00	0.00
SUBNORMAL	366.26	341.84	354.26	358.71	516.79	508.91	0.00	0.00	0.00
DUDOSO	240.30	281.84	240.46	332.71	341.63	375.44	0.00	0.00	0.00
IRRECUPERABLE	147.46	167.05	214.66	208.35	192.89	242.31	0.00	0.00	0.00