

**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 | 99,653.96 | 99,404.70 | 0.00 |
| ACTIVOS LIQUIDOS | 17,558.83 | 18,300.85 | 17,154.30 | 16,563.98 | 16,570.00 | 16,279.04 | 16,939.58 | 15,336.17 | 0.00 |
| TOTAL DE PRESTAMOS | 55,453.82 | 56,528.00 | 58,671.57 | 60,501.97 | 61,604.96 | 61,764.04 | 62,913.54 | 64,151.30 | 0.00 |
| LOCALES | 39,943.44 | 41,222.78 | 41,905.96 | 43,503.26 | 44,695.96 | 45,413.01 | 46,292.43 | 47,666.10 | 0.00 |
| EXTRANJEROS | 15,510.39 | 15,305.22 | 16,765.61 | 16,998.71 | 16,909.00 | 16,351.04 | 16,621.11 | 16,485.21 | 0.00 |
| TOTAL DE INVERSIONES | 13,980.60 | 14,605.14 | 15,592.53 | 15,769.90 | 16,030.13 | 16,732.29 | 16,587.70 | 16,585.66 | 0.00 |
| TOTAL DE DEPOSITOS | 66,846.30 | 68,463.76 | 69,828.32 | 71,152.05 | 71,323.89 | 72,019.45 | 73,499.77 | 72,856.19 | 0.00 |
| LOCALES | 45,928.47 | 46,954.99 | 46,859.63 | 47,880.64 | 48,917.93 | 49,542.14 | 50,469.37 | 49,768.11 | 0.00 |
| DEPOSITOS DE OFICIALES | 7,641.38 | 8,441.17 | 8,417.18 | 8,520.71 | 8,622.86 | 9,222.29 | 9,832.54 | 9,362.15 | 0.00 |
| DEPOSITOS DE PARTICULARES | 34,860.29 | 34,932.54 | 35,041.53 | 35,731.48 | 36,692.11 | 37,462.01 | 37,554.42 | 37,576.14 | 0.00 |
| DEPOSITOS DE BANCOS | 3,426.79 | 3,581.27 | 3,400.93 | 3,628.45 | 3,602.95 | 2,857.84 | 3,082.42 | 2,829.82 | 0.00 |
| EXTRANJEROS | 20,917.83 | 21,508.77 | 22,968.68 | 23,271.41 | 22,405.96 | 22,477.30 | 23,030.40 | 23,088.08 | 0.00 |
| DEPOSITOS DE OFICIALES | 1,704.22 | 1,332.96 | 487.69 | 1,351.64 | 838.85 | 142.38 | 177.32 | 152.53 | 0.00 |
| DEPOSITOS DE PARTICULARES | 12,541.23 | 12,861.20 | 12,658.90 | 12,865.81 | 13,509.33 | 13,460.57 | 13,438.51 | 13,391.43 | 0.00 |
| DEPOSITOS DE BANCOS | 6,672.38 | 7,314.61 | 9,822.10 | 9,053.96 | 8,057.78 | 8,874.36 | 9,414.57 | 9,544.12 | 0.00 |
| PATRIMONIO TOTAL | 9,058.07 | 9,366.03 | 9,643.87 | 9,761.05 | 9,860.86 | 10,204.63 | 10,517.12 | 10,863.07 | 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 | 97,442.70 | 98,151.28 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 66,026.37 | 67,440.01 | 70,069.66 | 71,918.97 | 73,534.76 | 74,814.74 | 76,882.67 | 78,504.41 | 0.00 |
| TOTAL DE PRESTAMOS | 52,626.03 | 53,382.40 | 55,488.15 | 57,172.86 | 58,529.39 | 59,146.02 | 60,792.56 | 62,326.64 | 0.00 |
| TOTAL DE INVERSIONES | 13,400.35 | 14,057.61 | 14,581.50 | 14,746.11 | 15,005.36 | 15,668.71 | 16,090.11 | 16,177.78 | 0.00 |
| PATRIMONIO TOTAL | 8,514.02 | 8,797.10 | 9,094.09 | 9,325.46 | 9,459.47 | 9,785.33 | 10,080.50 | 10,312.06 | 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 | 2,049.42 | 3,130.77 | 0.00 |
| EGRESOS DE OPERACIONES | 1,592.27 | 415.23 | 841.92 | 1,279.17 | 1,731.92 | 458.12 | 932.59 | 1,429.34 | 0.00 |
| INGRESO NETO DE INTERESES | 1,965.99 | 513.50 | 1,038.90 | 1,586.34 | 2,117.47 | 549.79 | 1,116.82 | 1,701.43 | 0.00 |

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| OTROS INGRESOS | 1,478.05 | 379.94 | 758.66 | 1,238.41 | 1,711.26 | 445.79 | 914.33 | 1,357.78 | 0.00 |
| INGRESO DE OPERACIONES | 3,444.04 | 893.44 | 1,797.55 | 2,824.75 | 3,828.73 | 995.59 | 2,031.16 | 3,059.21 | 0.00 |
| EGRESOS GENERALES | 1,924.19 | 515.04 | 1,054.52 | 1,652.23 | 2,239.83 | 617.78 | 1,210.64 | 1,782.43 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 1,519.84 | 378.39 | 743.04 | 1,172.52 | 1,588.90 | 377.80 | 820.51 | 1,276.78 | 0.00 |
| UTILIDAD DEL PERIODO | 1,266.95 | 323.15 | 627.37 | 1,010.39 | 1,335.84 | 298.66 | 622.61 | 972.01 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 518.95 | 498.92 | 542.93 | 545.62 | 626.59 | 735.07 | 680.42 | 855.32 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 471.85 | 486.57 | 483.50 | 500.94 | 506.09 | 524.88 | 584.78 | 608.25 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.94 | 0.88 | 0.93 | 0.90 | 1.02 | 1.19 | 1.08 | 1.33 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 90.92 | 97.52 | 89.05 | 91.81 | 80.77 | 71.41 | 85.94 | 71.11 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.85 | 0.86 | 0.82 | 0.83 | 0.82 | 0.85 | 0.93 | 0.95 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 10.07 | 10.12 | 10.13 | 10.07 | 10.14 | 10.41 | 10.55 | 10.93 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 13.05 | 13.17 | 12.99 | 12.80 | 12.70 | 13.00 | 13.23 | 13.45 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 16.33 | 16.57 | 16.44 | 16.13 | 16.01 | 16.52 | 16.72 | 16.93 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 26.27 | 26.73 | 24.57 | 23.28 | 23.23 | 22.60 | 23.05 | 21.05 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 19.51 | 19.78 | 18.01 | 17.09 | 17.03 | 16.60 | 17.00 | 15.43 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 47.18 | 48.06 | 46.90 | 45.44 | 45.71 | 45.84 | 45.62 | 43.81 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.92 | 1.92 | 1.79 | 1.87 | 1.82 | 1.60 | 1.62 | 1.65 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.49 | 1.49 | 1.40 | 1.47 | 1.43 | 1.25 | 1.28 | 1.32 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 14.88 | 14.69 | 13.80 | 14.45 | 14.12 | 12.21 | 12.35 | 12.57 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.39 | 5.51 | 5.37 | 5.31 | 5.23 | 5.39 | 5.33 | 5.32 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.41 | 2.46 | 2.40 | 2.37 | 2.36 | 2.45 | 2.43 | 2.43 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.98 | 3.05 | 2.97 | 2.94 | 2.88 | 2.94 | 2.91 | 2.89 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 55.87 | 57.65 | 58.66 | 58.49 | 58.50 | 62.05 | 59.60 | 58.26 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.24 | 2.25 | 2.17 | 2.30 | 2.33 | 2.38 | 2.38 | 2.31 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 24,366.00 | 24,589.00 | 24,746.00 | 24,973.00 | 24,988.00 | 25,038.00 | 25,000.00 | 25,059.00 | 0.00 |
| NUMERO DE BANCOS | 55.00 | 56.00 | 56.00 | 55.00 | 55.00 | 56.00 | 56.00 | 55.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 2.28 | 2.30 | 2.37 | 2.42 | 2.47 | 2.47 | 2.52 | 2.56 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2.74 | 2.78 | 2.82 | 2.85 | 2.85 | 2.88 | 2.94 | 2.91 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.05 | 0.01 | 0.03 | 0.04 | 0.05 | 0.01 | 0.02 | 0.04 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 12.24 | 14.88 | 13.40 | 11.94 | 8.10 | 5.99 | 4.64 | 2.59 | 0.00 |
| PRESTAMOS (%) | 11.36 | 12.52 | 12.17 | 12.37 | 11.09 | 9.26 | 7.23 | 6.03 | 0.00 |
| LOCALES (%) | 9.22 | 10.99 | 9.75 | 11.22 | 11.90 | 10.16 | 10.47 | 9.57 | 0.00 |
| EXTRANJEROS (%) | 17.28 | 16.88 | 18.73 | 15.41 | 9.02 | 6.83 | (0.86) | (3.02) | 0.00 |
| DEPOSITOS (%) | 12.37 | 13.89 | 11.19 | 8.96 | 6.70 | 5.19 | 5.26 | 2.40 | 0.00 |
| LOCALES (%) | 8.63 | 10.27 | 7.08 | 5.67 | 6.51 | 5.51 | 7.70 | 3.94 | 0.00 |
| EXTRANJEROS (%) | 21.57 | 22.68 | 20.63 | 16.40 | 7.11 | 4.50 | 0.27 | (0.79) | 0.00 |
| PATRIMONIO (%) | 13.65 | 13.83 | 12.87 | 9.80 | 8.86 | 8.95 | 9.05 | 11.29 | 0.00 |
| UTILIDAD NETA (%) | 16.53 | 2.59 | 1.71 | 9.62 | 5.44 | (7.58) | (0.76) | (3.80) | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 54,137.60 | 55,115.49 | 57,171.00 | 58,801.35 | 59,725.77 | 59,552.76 | 60,365.06 | 61,222.48 | 0.00 |
| MENCION ESPECIAL | 1,034.04 | 1,108.35 | 1,174.68 | 1,301.77 | 1,333.97 | 1,609.51 | 1,854.35 | 2,263.50 | 0.00 |
| SUBNORMAL | 366.26 | 341.84 | 354.26 | 358.71 | 516.79 | 508.91 | 626.33 | 590.26 | 0.00 |
| DUDOSO | 240.30 | 281.84 | 240.46 | 332.71 | 341.63 | 375.44 | 329.06 | 355.85 | 0.00 |
| IRRECUPERABLE | 147.46 | 167.05 | 214.66 | 208.35 | 192.89 | 242.31 | 323.52 | 327.46 | 0.00 |