

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

	2015	2016				2017			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	97,273.44	98,067.08	99,653.96	99,404.72	101,136.05	100,280.73	99,628.91	100,446.25	101,409.74
ACTIVOS LIQUIDOS	16,570.00	16,279.04	16,939.58	15,336.17	16,936.57	15,404.84	14,973.39	14,230.46	13,865.74
TOTAL DE PRESTAMOS	61,604.96	61,764.04	62,913.54	64,151.32	64,509.85	64,359.82	64,176.38	64,606.48	65,344.96
LOCALES	44,695.96	45,413.01	46,292.43	47,666.12	48,053.85	48,986.30	49,925.01	50,820.44	50,941.21
EXTRANJEROS	16,909.00	16,351.04	16,621.11	16,485.21	16,456.00	15,373.52	14,251.36	13,786.04	14,403.76
TOTAL DE INVERSIONES	16,030.13	16,732.29	16,587.70	16,585.66	16,386.19	16,819.46	16,959.23	17,794.56	18,355.00
TOTAL DE DEPOSITOS	71,323.89	72,019.45	73,499.77	72,856.19	73,919.04	73,240.51	73,284.18	72,031.55	73,048.76
LOCALES	48,917.93	49,542.14	50,469.37	49,768.11	50,669.97	50,475.24	51,645.56	51,413.41	52,411.83
DEPOSITOS DE OFICIALES	8,622.86	9,222.29	9,832.54	9,362.15	9,046.75	8,547.80	9,200.02	8,633.81	8,442.80
DEPOSITOS DE PARTICULARES	36,692.11	37,462.01	37,554.42	37,574.12	38,459.17	39,025.56	39,499.43	39,941.13	40,513.06
DEPOSITOS DE BANCOS	3,602.95	2,857.84	3,082.42	2,831.84	3,164.05	2,901.88	2,946.11	2,838.46	3,455.96
EXTRANJEROS	22,405.96	22,477.30	23,030.40	23,088.08	23,249.08	22,765.26	21,638.62	20,618.14	20,636.93
DEPOSITOS DE OFICIALES	838.85	142.38	177.32	152.53	198.19	100.03	165.85	101.13	122.18
DEPOSITOS DE PARTICULARES	13,509.33	13,460.57	13,438.51	13,391.43	13,391.26	13,479.67	12,846.32	12,479.57	12,280.83
DEPOSITOS DE BANCOS	8,057.78	8,874.36	9,414.57	9,544.12	9,659.62	9,185.57	8,626.45	8,037.45	8,233.91
PATRIMONIO TOTAL	9,860.86	10,204.63	10,517.12	10,863.09	10,660.68	11,016.20	11,283.64	11,602.04	11,609.80
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	93,628.54	95,297.45	97,442.70	98,151.29	99,204.74	99,173.91	99,641.43	99,925.48	101,260.20
ACTIVOS GENERADORES DE INGRESOS	73,534.76	74,814.74	76,882.67	78,504.42	79,265.57	79,837.81	80,318.42	81,569.01	82,298.00
TOTAL DE PRESTAMOS	58,529.39	59,146.02	60,792.56	62,326.65	63,057.41	63,061.93	63,544.96	64,378.90	64,927.41
TOTAL DE INVERSIONES	15,005.36	15,668.71	16,090.11	16,177.78	16,208.16	16,775.88	16,773.47	17,190.11	17,370.60
PATRIMONIO TOTAL	9,459.47	9,785.33	10,080.50	10,312.07	10,260.77	10,610.41	10,900.38	11,232.57	11,123.10
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,849.39	1,007.91	2,049.42	3,130.77	4,198.21	1,105.76	2,230.50	3,385.83	4,567.23
EGRESOS DE OPERACIONES	1,731.92	458.12	932.59	1,429.34	1,937.65	520.63	1,051.74	1,603.95	2,170.22
INGRESO NETO DE INTERESES	2,117.47	549.79	1,116.82	1,701.43	2,260.57	585.13	1,178.76	1,781.88	2,397.02

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OTROS INGRESOS	1,711.26	445.79	914.33	1,357.78	1,871.86	454.55	928.40	1,409.86	1,943.63
INGRESO DE OPERACIONES	3,828.73	995.59	2,031.16	3,059.21	4,132.43	1,039.68	2,107.16	3,191.74	4,340.64
EGRESOS GENERALES	2,239.83	617.78	1,210.64	1,782.43	2,420.26	575.58	1,147.47	1,742.39	2,356.30
UTILIDAD ANTES DE PROVISIONES	1,588.90	377.80	820.51	1,276.78	1,712.17	464.10	959.68	1,449.34	1,984.34
UTILIDAD DEL PERIODO	1,335.84	298.66	622.61	970.28	1,229.87	350.71	740.54	1,107.29	1,506.09
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	626.59	735.07	680.42	855.32	814.54	1,002.30	970.15	1,108.83	949.58
TOTAL PROVISIONES PARA PRESTAMOS	506.09	524.88	584.78	608.23	676.71	710.24	765.04	751.57	772.01
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.02	1.19	1.08	1.33	1.26	1.56	1.51	1.72	1.45
PROVISIONES / PRESTAMOS VENCIDOS (%)	80.77	71.41	85.94	71.11	83.08	70.86	78.86	67.78	81.30
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.82	0.85	0.93	0.95	1.05	1.10	1.19	1.16	1.18
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.14	10.41	10.55	10.93	10.54	10.99	11.33	11.55	11.45
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.70	13.00	13.23	13.45	13.18	13.57	13.91	14.08	13.87
PATRIMONIO / PRESTAMOS TOTALES (%)	16.01	16.52	16.72	16.93	16.53	17.12	17.58	17.96	17.77
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.23	22.60	23.05	21.05	22.91	21.03	20.43	19.76	18.98
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.03	16.60	17.00	15.43	16.75	15.36	15.03	14.17	13.67
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.71	45.84	45.62	43.81	45.08	44.00	43.57	44.46	44.11
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.82	1.60	1.62	1.65	1.55	1.76	1.84	1.81	1.83
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.43	1.25	1.28	1.32	1.24	1.41	1.49	1.48	1.49
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.12	12.21	12.35	12.55	11.99	13.22	13.59	13.14	13.54
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.23	5.39	5.33	5.32	5.30	5.54	5.55	5.53	5.55
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.36	2.45	2.43	2.43	2.44	2.61	2.62	2.62	2.64
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.88	2.94	2.91	2.89	2.85	2.93	2.94	2.91	2.91

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.50	62.05	59.60	58.26	58.57	55.36	54.46	54.59	54.28
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.33	2.38	2.38	2.31	2.36	2.28	2.31	2.30	2.36
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	24,988.00	25,038.00	25,000.00	25,059.00	25,147.00	24,983.00	25,061.00	25,119.00	25,386.00
NUMERO DE BANCOS	55.00	56.00	56.00	55.00	56.00	56.00	56.00	56.00	57.00
PRESTAMOS / EMPLEADOS	2.47	2.47	2.52	2.56	2.57	2.58	2.56	2.57	2.57
DEPOSITOS TOTALES / EMPLEADOS	2.85	2.88	2.94	2.91	2.94	2.93	2.92	2.87	2.88
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.02	0.04	0.05	0.01	0.03	0.04	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.10	5.99	4.64	2.59	3.97	2.26	(0.03)	1.05	0.27
PRESTAMOS (%)	11.09	9.26	7.23	6.03	4.72	4.20	2.01	0.71	1.29
LOCALES (%)	11.90	10.16	10.47	9.57	7.51	7.87	7.85	6.62	6.01
EXTRANJEROS (%)	9.02	6.83	(0.86)	(3.02)	(2.68)	(5.98)	(14.26)	(16.37)	(12.47)
DEPOSITOS (%)	6.70	5.19	5.26	2.40	3.64	1.70	(0.29)	(1.13)	(1.18)
LOCALES (%)	6.51	5.51	7.70	3.94	3.58	1.88	2.33	3.31	3.44
EXTRANJEROS (%)	7.11	4.50	0.27	(0.79)	3.76	1.28	(6.04)	(10.70)	(11.24)
PATRIMONIO (%)	8.86	8.95	9.05	11.29	8.11	7.95	7.29	6.80	8.90
UTILIDAD NETA (%)	5.44	(7.58)	(0.76)	(3.97)	(7.93)	17.43	18.94	14.12	22.46
CLASIFICACION PRESTAMOS									
NORMAL	59,725.77	59,552.76	60,365.06	61,222.48	61,485.87	61,084.15	61,156.73	61,545.22	62,310.97
MENCION ESPECIAL	1,333.97	1,609.51	1,854.35	2,263.50	2,101.27	2,536.71	2,259.33	2,180.19	2,205.46
SUBNORMAL	516.79	508.91	626.33	590.26	559.35	587.18	649.07	717.68	638.83
DUDOSO	341.63	375.44	329.06	355.85	391.80	369.42	380.71	393.35	460.36
IRRECUPERABLE	192.89	242.31	323.52	327.46	395.85	492.60	495.58	521.61	501.34