

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

| | 2016 | 2017 | | | | 2018 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 101,136.05 | 100,280.73 | 99,624.94 | 100,446.25 | 101,401.46 | 100,106.01 | 100,312.28 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 16,934.32 | 15,404.84 | 14,974.76 | 14,238.96 | 13,864.08 | 12,544.45 | 12,226.78 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 64,509.85 | 64,359.82 | 64,176.38 | 64,606.48 | 65,341.32 | 65,094.31 | 65,862.75 | 0.00 | 0.00 |
| LOCALES | 48,053.85 | 48,986.30 | 49,925.01 | 50,820.44 | 50,937.28 | 51,273.70 | 51,842.90 | 0.00 | 0.00 |
| EXTRANJEROS | 16,456.00 | 15,373.52 | 14,251.36 | 13,786.04 | 14,404.04 | 13,820.61 | 14,019.85 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 16,388.44 | 16,819.46 | 16,959.79 | 17,786.66 | 18,349.48 | 18,396.25 | 18,135.04 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 73,919.04 | 73,240.51 | 73,284.18 | 72,031.55 | 73,048.76 | 72,318.59 | 71,689.03 | 0.00 | 0.00 |
| LOCALES | 50,669.97 | 50,475.24 | 51,645.56 | 51,413.41 | 52,411.83 | 51,421.62 | 51,332.63 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 9,046.75 | 8,547.80 | 9,200.02 | 8,633.81 | 8,442.80 | 7,939.00 | 7,924.46 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 38,459.17 | 39,025.56 | 39,499.43 | 39,941.13 | 40,513.06 | 40,743.08 | 40,660.20 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 3,164.05 | 2,901.88 | 2,946.11 | 2,838.46 | 3,455.96 | 2,739.54 | 2,747.97 | 0.00 | 0.00 |
| EXTRANJEROS | 23,249.08 | 22,765.26 | 21,638.62 | 20,618.14 | 20,636.93 | 20,896.97 | 20,356.40 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 198.19 | 100.03 | 165.85 | 101.13 | 122.18 | 93.25 | 112.32 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 13,391.26 | 13,479.67 | 12,846.32 | 12,479.57 | 12,280.83 | 12,382.60 | 12,541.99 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 9,659.62 | 9,185.57 | 8,626.45 | 8,037.45 | 8,233.91 | 8,421.11 | 7,702.10 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 10,660.68 | 11,016.20 | 11,279.67 | 11,602.04 | 11,603.45 | 11,358.55 | 11,579.20 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 99,204.74 | 99,173.91 | 99,639.45 | 99,925.48 | 101,051.36 | 100,193.37 | 99,968.61 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 79,266.69 | 79,837.81 | 80,318.71 | 81,565.06 | 82,105.25 | 82,334.92 | 82,566.98 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 63,057.41 | 63,061.93 | 63,544.96 | 64,378.90 | 64,779.07 | 64,727.06 | 65,019.57 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 16,209.29 | 16,775.88 | 16,773.75 | 17,186.16 | 17,326.18 | 17,607.85 | 17,547.42 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 10,260.77 | 10,610.41 | 10,898.40 | 11,232.57 | 11,110.75 | 11,187.37 | 11,429.44 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 4,197.56 | 1,105.76 | 2,230.50 | 3,385.83 | 4,566.65 | 1,180.10 | 2,424.28 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 1,937.47 | 520.63 | 1,051.97 | 1,604.17 | 2,184.48 | 570.28 | 1,167.94 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 2,260.08 | 585.13 | 1,178.53 | 1,781.65 | 2,382.16 | 609.83 | 1,256.34 | 0.00 | 0.00 |

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| OTROS INGRESOS | 1,871.79 | 454.55 | 928.78 | 1,410.24 | 1,943.32 | 449.59 | 914.13 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 4,131.87 | 1,039.68 | 2,107.32 | 3,191.90 | 4,325.48 | 1,059.42 | 2,170.47 | 0.00 | 0.00 |
| EGRESOS GENERALES | 2,420.12 | 575.58 | 1,147.50 | 1,742.42 | 2,346.14 | 577.71 | 1,171.77 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 1,711.75 | 464.10 | 959.82 | 1,449.47 | 1,979.34 | 481.71 | 998.70 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 1,229.46 | 350.71 | 740.67 | 1,107.31 | 1,497.18 | 388.84 | 782.36 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 818.72 | 1,002.33 | 970.18 | 1,108.83 | 939.51 | 1,136.69 | 1,215.80 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 676.71 | 710.24 | 765.04 | 751.57 | 757.40 | 1,075.22 | 1,080.71 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.27 | 1.56 | 1.51 | 1.72 | 1.44 | 1.75 | 1.85 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 82.65 | 70.86 | 78.86 | 67.78 | 80.62 | 94.59 | 88.89 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.05 | 1.10 | 1.19 | 1.16 | 1.16 | 1.65 | 1.64 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 10.54 | 10.99 | 11.32 | 11.55 | 11.44 | 11.35 | 11.54 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 13.18 | 13.57 | 13.90 | 14.08 | 13.86 | 13.60 | 13.79 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 16.53 | 17.12 | 17.58 | 17.96 | 17.76 | 17.45 | 17.58 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 22.91 | 21.03 | 20.43 | 19.77 | 18.98 | 17.35 | 17.06 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 16.74 | 15.36 | 15.03 | 14.18 | 13.67 | 12.53 | 12.19 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 45.08 | 44.00 | 43.58 | 44.46 | 44.10 | 42.78 | 42.35 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.55 | 1.76 | 1.84 | 1.81 | 1.82 | 1.89 | 1.90 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.24 | 1.41 | 1.49 | 1.48 | 1.48 | 1.55 | 1.57 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 11.98 | 13.22 | 13.59 | 13.14 | 13.48 | 13.90 | 13.69 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.30 | 5.54 | 5.55 | 5.53 | 5.56 | 5.73 | 5.87 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.44 | 2.61 | 2.62 | 2.62 | 2.66 | 2.77 | 2.83 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.85 | 2.93 | 2.93 | 2.91 | 2.90 | 2.96 | 3.04 | 0.00 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 58.57 | 55.36 | 54.45 | 54.59 | 54.24 | 54.53 | 53.99 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.36 | 2.28 | 2.31 | 2.31 | 2.37 | 2.18 | 2.21 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 25,147.00 | 24,983.00 | 25,061.00 | 25,119.00 | 25,386.00 | 25,292.00 | 23,281.00 | 0.00 | 0.00 |
| NUMERO DE BANCOS | 57.00 | 57.00 | 57.00 | 57.00 | 58.00 | 58.00 | 58.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 2.57 | 2.58 | 2.56 | 2.57 | 2.57 | 2.57 | 2.83 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2.94 | 2.93 | 2.92 | 2.87 | 2.88 | 2.86 | 3.08 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.05 | 0.01 | 0.03 | 0.04 | 0.06 | 0.02 | 0.03 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 3.97 | 2.26 | (0.03) | 1.05 | 0.26 | (0.17) | 0.69 | 0.00 | 0.00 |
| PRESTAMOS (%) | 4.72 | 4.20 | 2.01 | 0.71 | 1.29 | 1.14 | 2.63 | 0.00 | 0.00 |
| LOCALES (%) | 7.51 | 7.87 | 7.85 | 6.62 | 6.00 | 4.67 | 3.84 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (2.68) | (5.98) | (14.26) | (16.37) | (12.47) | (10.10) | (1.62) | 0.00 | 0.00 |
| DEPOSITOS (%) | 3.64 | 1.70 | (0.29) | (1.13) | (1.18) | (1.26) | (2.18) | 0.00 | 0.00 |
| LOCALES (%) | 3.58 | 1.88 | 2.33 | 3.31 | 3.44 | 1.87 | (0.61) | 0.00 | 0.00 |
| EXTRANJEROS (%) | 3.76 | 1.28 | (6.04) | (10.70) | (11.24) | (8.21) | (5.93) | 0.00 | 0.00 |
| PATRIMONIO (%) | 8.11 | 7.95 | 7.25 | 6.80 | 8.84 | 3.11 | 2.66 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | (7.96) | 17.43 | 18.96 | 14.12 | 21.78 | 10.87 | 5.63 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 61,727.77 | 61,084.15 | 61,156.73 | 61,545.22 | 62,306.61 | 62,056.65 | 62,410.97 | 0.00 | 0.00 |
| MENCION ESPECIAL | 2,105.90 | 2,536.68 | 2,259.33 | 2,180.19 | 2,177.29 | 2,235.11 | 2,583.88 | 0.00 | 0.00 |
| SUBNORMAL | 561.80 | 587.14 | 649.07 | 717.68 | 663.11 | 712.69 | 754.76 | 0.00 | 0.00 |
| DUDOSO | 393.50 | 369.40 | 380.71 | 393.35 | 460.36 | 462.29 | 555.75 | 0.00 | 0.00 |
| IRRECUPERABLE | 397.59 | 492.68 | 495.58 | 521.61 | 491.34 | 702.79 | 638.10 | 0.00 | 0.00 |