

**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	100,313.82	100,887.44	104,562.74
ACTIVOS LIQUIDOS	16,934.32	15,404.84	14,974.76	14,238.96	13,864.08	12,544.45	12,226.78	11,311.45	13,527.66
TOTAL DE PRESTAMOS	64,509.85	64,359.82	64,176.38	64,606.48	65,341.32	65,094.31	65,864.28	66,835.99	67,772.25
LOCALES	48,053.85	48,986.30	49,925.01	50,820.44	50,937.28	51,273.70	51,843.32	52,747.78	53,085.84
EXTRANJEROS	16,456.00	15,373.52	14,251.36	13,786.04	14,404.04	13,820.61	14,020.97	14,088.21	14,686.40
TOTAL DE INVERSIONES	16,388.44	16,819.46	16,959.79	17,786.66	18,349.48	18,396.25	18,135.04	18,454.56	18,812.93
TOTAL DE DEPOSITOS	73,919.04	73,240.51	73,284.18	72,031.55	73,048.76	72,318.59	71,689.03	71,095.46	73,338.72
LOCALES	50,669.97	50,475.24	51,645.56	51,413.41	52,411.83	51,421.62	51,332.63	50,784.22	52,575.67
DEPOSITOS DE OFICIALES	9,046.75	8,547.80	9,200.02	8,633.81	8,442.80	7,939.00	7,924.46	7,580.70	8,090.30
DEPOSITOS DE PARTICULARES	38,459.17	39,025.56	39,499.43	39,941.13	40,513.06	40,743.08	40,660.20	40,567.22	41,599.18
DEPOSITOS DE BANCOS	3,164.05	2,901.88	2,946.11	2,838.46	3,455.96	2,739.54	2,747.97	2,636.31	2,886.18
EXTRANJEROS	23,249.08	22,765.26	21,638.62	20,618.14	20,636.93	20,896.97	20,356.40	20,311.24	20,763.05
DEPOSITOS DE OFICIALES	198.19	100.03	165.85	101.13	122.18	93.25	112.32	106.99	94.56
DEPOSITOS DE PARTICULARES	13,391.26	13,479.67	12,846.32	12,479.57	12,280.83	12,382.60	12,541.99	12,642.03	12,802.26
DEPOSITOS DE BANCOS	9,659.62	9,185.57	8,626.45	8,037.45	8,233.91	8,421.11	7,702.10	7,562.22	7,866.22
PATRIMONIO TOTAL	10,660.68	11,016.20	11,279.67	11,602.04	11,603.45	11,358.55	11,580.74	11,673.25	11,863.66
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	99,204.74	99,173.91	99,639.45	99,925.48	101,051.36	100,193.37	99,969.38	100,666.84	102,982.10
ACTIVOS GENERADORES DE INGRESOS	79,266.69	79,837.81	80,318.71	81,565.06	82,105.25	82,334.92	82,567.75	83,841.85	85,137.99
TOTAL DE PRESTAMOS	63,057.41	63,061.93	63,544.96	64,378.90	64,779.07	64,727.06	65,020.33	65,721.24	66,556.78
TOTAL DE INVERSIONES	16,209.29	16,775.88	16,773.75	17,186.16	17,326.18	17,607.85	17,547.42	18,120.61	18,581.21
PATRIMONIO TOTAL	10,260.77	10,610.41	10,898.40	11,232.57	11,110.75	11,187.37	11,430.21	11,637.65	11,733.55
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	2,422.18	3,692.75	5,001.23
EGRESOS DE OPERACIONES	1,937.47	520.63	1,051.97	1,604.17	2,184.48	570.28	1,167.06	1,805.24	2,468.46
INGRESO NETO DE INTERESES	2,260.08	585.13	1,178.53	1,781.65	2,382.16	609.83	1,255.12	1,887.51	2,532.77

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OTROS INGRESOS	1,871.79	454.55	928.78	1,410.24	1,943.32	449.59	913.93	1,361.71	1,920.76
INGRESO DE OPERACIONES	4,131.87	1,039.68	2,107.32	3,191.90	4,325.48	1,059.42	2,169.05	3,249.22	4,453.53
EGRESOS GENERALES	2,420.12	575.58	1,147.50	1,742.42	2,346.14	577.71	1,170.22	1,717.66	2,353.25
UTILIDAD ANTES DE PROVISIONES	1,711.75	464.10	959.82	1,449.47	1,979.34	481.71	998.83	1,531.56	2,100.28
UTILIDAD DEL PERIODO	1,229.46	350.71	740.67	1,107.31	1,497.18	388.84	784.25	1,109.09	1,521.21
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	1,295.23	1,177.41
TOTAL PROVISIONES PARA PRESTAMOS	676.71	710.24	765.04	751.57	757.40	1,075.22	1,079.18	1,206.36	1,207.31
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.27	1.56	1.51	1.72	1.44	1.75	1.85	1.94	1.74
PROVISIONES / PRESTAMOS VENCIDOS (%)	82.65	70.86	78.86	67.78	80.62	94.59	88.76	93.14	102.54
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.05	1.10	1.19	1.16	1.16	1.65	1.64	1.80	1.78
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.54	10.99	11.32	11.55	11.44	11.35	11.54	11.57	11.35
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.18	13.57	13.90	14.08	13.86	13.60	13.79	13.69	13.70
PATRIMONIO / PRESTAMOS TOTALES (%)	16.53	17.12	17.58	17.96	17.76	17.45	17.58	17.47	17.51
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.91	21.03	20.43	19.77	18.98	17.35	17.06	15.91	18.45
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.74	15.36	15.03	14.18	13.67	12.53	12.19	11.21	12.94
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.08	44.00	43.58	44.46	44.10	42.78	42.35	41.87	44.10
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.55	1.76	1.84	1.81	1.82	1.89	1.90	1.76	1.79
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.24	1.41	1.49	1.48	1.48	1.55	1.57	1.47	1.48
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.98	13.22	13.59	13.14	13.48	13.90	13.72	12.71	12.96
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.30	5.54	5.55	5.53	5.56	5.73	5.87	5.87	5.87
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.44	2.61	2.62	2.62	2.66	2.77	2.83	2.87	2.90
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.85	2.93	2.93	2.91	2.90	2.96	3.04	3.00	2.97

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.57	55.36	54.45	54.59	54.24	54.53	53.95	52.86	52.84
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.36	2.28	2.31	2.31	2.37	2.18	2.21	2.17	2.26
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	25,471.00	25,577.00
NUMERO DE BANCOS	57.00	57.00	57.00	57.00	58.00	58.00	58.00	56.00	56.00
PRESTAMOS / EMPLEADOS	2.57	2.58	2.56	2.57	2.57	2.57	2.83	2.62	2.65
DEPOSITOS TOTALES / EMPLEADOS	2.94	2.93	2.92	2.87	2.88	2.86	3.08	2.79	2.87
UTILIDAD NETA / EMPLEADOS	0.05	0.01	0.03	0.04	0.06	0.02	0.03	0.04	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.97	2.26	(0.03)	1.05	0.26	(0.17)	0.69	0.44	3.12
PRESTAMOS (%)	4.72	4.20	2.01	0.71	1.29	1.14	2.63	3.45	3.72
LOCALES (%)	7.51	7.87	7.85	6.62	6.00	4.67	3.84	3.79	4.22
EXTRANJEROS (%)	(2.68)	(5.98)	(14.26)	(16.37)	(12.47)	(10.10)	(1.62)	2.19	1.96
DEPOSITOS (%)	3.64	1.70	(0.29)	(1.13)	(1.18)	(1.26)	(2.18)	(1.30)	0.40
LOCALES (%)	3.58	1.88	2.33	3.31	3.44	1.87	(0.61)	(1.22)	0.31
EXTRANJEROS (%)	3.76	1.28	(6.04)	(10.70)	(11.24)	(8.21)	(5.93)	(1.49)	0.61
PATRIMONIO (%)	8.11	7.95	7.25	6.80	8.84	3.11	2.67	0.61	2.24
UTILIDAD NETA (%)	(7.96)	17.43	18.96	14.12	21.78	10.87	5.88	0.16	1.61
CLASIFICACION PRESTAMOS									
NORMAL	61,727.77	61,084.15	61,156.73	61,545.22	62,306.61	62,056.65	62,410.97	63,333.09	64,325.42
MENCION ESPECIAL	2,105.90	2,536.68	2,259.33	2,180.19	2,177.29	2,235.11	2,583.88	2,640.02	2,601.22
SUBNORMAL	561.80	587.14	649.07	717.68	663.11	712.69	754.76	805.60	798.69
DUDOSO	393.50	369.40	380.71	393.35	460.36	462.29	555.75	611.81	640.21
IRRECUPERABLE	397.59	492.68	495.58	521.61	491.34	702.79	638.10	651.82	614.01