

SISTEMA BANCARIO NACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2017	2018				2019			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	101,401.51	100,104.00	100,306.43	100,887.44	104,575.55	104,063.57	103,563.40	105,370.09	107,949.16
ACTIVOS LIQUIDOS	13,864.08	12,544.46	12,226.78	11,311.45	13,527.69	12,098.98	12,647.28	12,949.42	14,744.71
TOTAL DE PRESTAMOS	65,341.32	65,091.57	65,857.12	66,835.99	67,761.38	68,000.87	67,400.08	67,898.56	68,323.37
LOCALES	50,937.28	51,268.67	51,836.15	52,747.78	53,075.90	53,786.68	53,202.17	54,018.68	54,027.05
EXTRANJEROS	14,404.04	13,822.90	14,020.97	14,088.21	14,685.48	14,214.19	14,197.92	13,879.88	14,296.32
TOTAL DE INVERSIONES	18,349.48	18,395.98	18,140.54	18,454.56	18,809.95	19,080.25	18,572.07	19,414.02	19,853.44
TOTAL DE DEPOSITOS	73,048.76	72,318.59	71,689.03	71,095.46	73,339.76	73,320.56	73,081.42	74,061.55	76,497.97
LOCALES	52,411.83	51,421.62	51,332.63	50,784.22	52,575.67	52,525.33	52,608.96	54,007.82	55,733.26
DEPOSITOS DE OFICIALES	8,442.80	7,939.00	7,924.46	7,580.70	8,090.30	8,415.13	8,152.15	9,152.98	10,418.57
DEPOSITOS DE PARTICULARES	40,513.06	40,743.08	40,660.20	40,567.22	41,599.18	41,315.25	41,664.54	41,830.64	42,399.07
DEPOSITOS DE BANCOS	3,455.96	2,739.54	2,747.97	2,636.31	2,886.18	2,794.94	2,792.26	3,024.20	2,915.63
EXTRANJEROS	20,636.93	20,896.97	20,356.40	20,311.24	20,764.09	20,795.23	20,472.47	20,053.73	20,764.71
DEPOSITOS DE OFICIALES	122.18	93.25	112.32	106.99	94.56	76.14	284.93	215.60	141.18
DEPOSITOS DE PARTICULARES	12,280.83	12,382.60	12,541.99	12,642.03	12,802.26	12,869.57	12,907.26	13,067.59	13,596.50
DEPOSITOS DE BANCOS	8,233.91	8,421.11	7,702.10	7,562.22	7,867.27	7,849.52	7,280.28	6,770.55	7,027.03
PATRIMONIO TOTAL	11,603.45	11,356.81	11,572.46	11,673.25	11,845.60	12,199.41	12,442.46	12,847.49	12,647.21
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	101,051.38	100,192.37	99,965.68	100,666.84	102,988.53	102,083.78	101,934.91	103,128.76	106,262.35
ACTIVOS GENERADORES DE INGRESOS	82,105.25	82,333.42	82,566.92	83,841.85	85,131.06	85,284.34	84,984.91	86,301.56	87,374.07
TOTAL DE PRESTAMOS	64,779.07	64,725.70	65,016.75	65,721.24	66,551.35	66,546.22	66,628.60	67,367.27	68,042.37
TOTAL DE INVERSIONES	17,326.18	17,607.72	17,550.17	18,120.61	18,579.71	18,738.11	18,356.30	18,934.29	19,331.69
PATRIMONIO TOTAL	11,110.75	11,186.50	11,426.07	11,637.65	11,724.53	11,778.11	12,007.46	12,260.37	12,246.41
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,566.65	1,180.10	2,422.18	3,692.75	5,001.40	1,308.95	2,681.48	4,007.62	5,332.75
EGRESOS DE OPERACIONES	2,184.48	570.28	1,167.06	1,805.24	2,468.30	675.92	1,396.42	2,091.18	2,793.16
INGRESO NETO DE INTERESES	2,382.16	609.83	1,255.12	1,887.51	2,533.10	633.03	1,285.06	1,916.44	2,539.59

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OTROS INGRESOS	1,943.32	449.59	912.87	1,360.65	1,918.72	427.69	909.73	1,401.10	1,890.52
INGRESO DE OPERACIONES	4,325.48	1,059.42	2,168.00	3,248.17	4,451.82	1,060.72	2,194.80	3,317.54	4,430.11
EGRESOS GENERALES	2,346.14	577.63	1,170.14	1,717.58	2,358.52	550.22	1,182.56	1,788.99	2,369.46
UTILIDAD ANTES DE PROVISIONES	1,979.34	481.79	997.86	1,530.58	2,093.31	510.50	1,012.24	1,528.55	2,060.65
UTILIDAD DEL PERIODO	1,497.18	388.69	783.32	1,108.16	1,504.70	382.44	746.85	1,118.78	1,421.22
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	939.51	1,136.68	1,215.80	1,295.23	1,202.14	1,265.79	1,227.08	1,353.29	1,363.18
TOTAL PROVISIONES PARA PRESTAMOS	757.40	1,077.96	1,086.34	1,206.36	1,221.86	1,247.75	1,274.67	1,304.74	1,395.23
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.44	1.75	1.85	1.94	1.77	1.86	1.82	1.99	2.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	80.62	94.83	89.35	93.14	101.64	98.57	103.88	96.41	102.35
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.16	1.66	1.65	1.80	1.80	1.83	1.89	1.92	2.04
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.44	11.35	11.54	11.57	11.33	11.72	12.01	12.19	11.72
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.86	13.60	13.78	13.69	13.68	14.01	14.47	14.71	14.34
PATRIMONIO / PRESTAMOS TOTALES (%)	17.76	17.45	17.57	17.47	17.48	17.94	18.46	18.92	18.51
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.98	17.35	17.06	15.91	18.45	16.50	17.31	17.48	19.27
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.67	12.53	12.19	11.21	12.94	11.63	12.21	12.29	13.66
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.10	42.78	42.36	41.87	44.09	42.52	42.72	43.70	45.23
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.82	1.89	1.90	1.76	1.77	1.79	1.76	1.73	1.63
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.48	1.55	1.57	1.47	1.46	1.50	1.47	1.45	1.34
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.48	13.90	13.71	12.70	12.83	12.99	12.44	12.17	11.61
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.56	5.73	5.87	5.87	5.87	6.14	6.31	6.19	6.10
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.66	2.77	2.83	2.87	2.90	3.17	3.29	3.23	3.20
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.90	2.96	3.04	3.00	2.98	2.97	3.02	2.96	2.91

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.24	54.52	53.97	52.88	52.98	51.87	53.88	53.93	53.49
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.37	2.18	2.21	2.16	2.25	2.01	2.14	2.16	2.16
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	25,386.00	25,292.00	25,466.00	25,471.00	25,577.00	25,538.00	25,465.00	25,593.00	25,308.00
NUMERO DE BANCOS	58.00	58.00	58.00	56.00	56.00	56.00	55.00	55.00	54.00
PRESTAMOS / EMPLEADOS	2.57	2.57	2.59	2.62	2.65	2.66	2.65	2.65	2.70
DEPOSITOS TOTALES / EMPLEADOS	2.88	2.86	2.82	2.79	2.87	2.87	2.87	2.89	3.02
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.03	0.04	0.06	0.01	0.03	0.04	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.26	(0.18)	0.68	0.44	3.13	3.96	3.25	4.44	3.23
PRESTAMOS (%)	1.29	1.14	2.62	3.45	3.70	4.47	2.34	1.59	0.83
LOCALES (%)	6.00	4.66	3.83	3.79	4.20	4.91	2.64	2.41	1.79
EXTRANJEROS (%)	(12.47)	(10.09)	(1.62)	2.19	1.95	2.83	1.26	(1.48)	(2.65)
DEPOSITOS (%)	(1.18)	(1.26)	(2.18)	(1.30)	0.40	1.39	1.94	4.17	4.31
LOCALES (%)	3.44	1.87	(0.61)	(1.22)	0.31	2.15	2.49	6.35	6.01
EXTRANJEROS (%)	(11.24)	(8.21)	(5.93)	(1.49)	0.62	(0.49)	0.57	(1.27)	0.00
PATRIMONIO (%)	8.84	3.09	2.60	0.61	2.09	7.42	7.52	10.06	6.77
UTILIDAD NETA (%)	21.69	10.83	5.76	0.08	0.50	(1.61)	(4.66)	0.96	(5.55)
CLASIFICACION PRESTAMOS									
NORMAL	62,306.61	62,048.39	62,410.97	63,333.09	64,329.10	64,221.76	63,911.60	63,990.98	63,934.49
MENCION ESPECIAL	2,177.29	2,230.72	2,583.88	2,640.02	2,595.05	2,798.65	2,603.15	2,905.03	3,340.40
SUBNORMAL	663.11	713.83	754.76	805.60	798.69	899.89	912.12	967.46	1,061.16
DUDOSO	460.36	462.14	555.75	611.81	645.07	535.10	477.85	569.40	612.79
IRRECUPERABLE	491.34	714.45	638.10	651.82	615.32	793.23	770.02	770.42	769.75