

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A MARZO 2021  
( En Millones de Balboas)**

	2019	2020				2021				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	14,744.71	15,342.42	19,246.74	21,704.93	21,299.66	20,971.60	0.00	0.00	0.00	5,629.18	36.69%
Depositos Locales en Bancos	2,673.04	2,600.58	2,951.27	2,976.93	3,255.35	3,067.76	0.00	0.00	0.00	467.18	17.96%
A la Vista	939.30	1,134.83	1,123.64	1,150.17	1,341.13	1,163.21	0.00	0.00	0.00	28.39	2.50%
A Plazo	1,733.74	1,465.75	1,827.63	1,826.76	1,914.22	1,904.54	0.00	0.00	0.00	438.79	29.94%
Depositos Extranjeros en Bancos	11,052.58	11,561.94	15,271.32	17,783.27	17,027.67	16,862.52	0.00	0.00	0.00	5,300.57	45.85%
A la Vista	4,421.75	5,464.93	6,389.34	5,490.01	4,796.79	4,991.66	0.00	0.00	0.00	(473.27)	(8.66%)
A Plazo	6,630.84	6,097.01	8,881.97	12,293.26	12,230.88	11,870.86	0.00	0.00	0.00	5,773.85	94.70%
Menos Provisiones	16.89	17.43	20.08	21.42	20.55	20.90	0.00	0.00	0.00	3.47	19.91%
Locales	16.79	17.33	20.05	21.36	20.52	20.87	0.00	0.00	0.00	3.54	20.43%
Extranjero	0.10	0.10	0.03	0.05	0.03	0.03	0.00	0.00	0.00	(0.07)	(68.26%)
Otros	1,035.98	1,197.33	1,044.24	966.15	1,037.19	1,062.23	0.00	0.00	0.00	(135.10)	(11.28%)
<b>CARTERA CREDITICIA</b>	68,323.37	68,298.62	66,969.59	65,601.39	66,179.07	65,663.84	0.00	0.00	0.00	(2,634.77)	(3.86%)
Locales	55,211.62	55,756.49	55,212.96	54,140.75	54,292.65	54,037.60	0.00	0.00	0.00	(1,718.90)	(3.08%)
Extranjero	14,506.98	13,983.04	13,274.61	13,176.24	13,919.28	13,761.45	0.00	0.00	0.00	(221.60)	(1.58%)
Menos Provisiones	1,395.23	1,440.92	1,517.99	1,715.61	2,032.87	2,135.20	0.00	0.00	0.00	694.28	48.18%
Locales	1,184.57	1,248.99	1,375.85	1,565.58	1,873.02	1,971.58	0.00	0.00	0.00	722.58	57.85%
Extranjero	210.66	191.92	142.14	150.03	159.85	163.62	0.00	0.00	0.00	(28.31)	(14.75%)
<b>INVERSIONES EN VALORES</b>	19,853.44	18,811.66	19,862.64	20,874.58	21,390.29	21,350.83	0.00	0.00	0.00	2,539.17	13.50%
Locales	9,220.32	8,924.46	8,725.00	9,050.06	9,158.08	9,273.45	0.00	0.00	0.00	348.99	3.91%
Extranjero	10,644.03	9,899.63	11,153.91	11,840.63	12,254.20	12,099.57	0.00	0.00	0.00	2,199.94	22.22%
Menos Provisiones	10.92	12.43	16.26	16.12	21.99	22.19	0.00	0.00	0.00	9.76	78.49%
Locales	9.60	10.89	14.37	14.39	20.07	20.14	0.00	0.00	0.00	9.25	84.95%
Extranjero	1.32	1.54	1.89	1.73	1.92	2.05	0.00	0.00	0.00	0.51	32.95%
<b>OTROS ACTIVOS</b>	5,027.64	5,643.64	5,776.68	6,151.41	6,751.04	6,872.46	0.00	0.00	0.00	1,228.82	21.77%
Locales	4,386.69	5,002.98	5,193.18	5,446.03	5,748.38	5,883.71	0.00	0.00	0.00	880.73	17.60%
Extranjero	640.95	640.66	583.50	705.38	1,002.65	988.75	0.00	0.00	0.00	348.10	54.33%
<b>TOTAL DE ACTIVOS</b>	107,949.16	108,096.33	111,855.65	114,332.31	115,620.06	114,858.74	0.00	0.00	0.00	6,762.40	6.26%

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DEPOSITOS	76,497.97	75,690.34	79,715.94	82,354.63	84,675.53	84,977.40	0.00	0.00	0.00	9,287.07	12.27%
Locales	55,733.26	54,693.46	57,877.57	60,981.99	62,843.87	62,638.84	0.00	0.00	0.00	7,945.37	14.53%
Oficiales	10,418.57	8,627.18	10,975.02	13,233.88	13,033.38	12,715.13	0.00	0.00	0.00	4,087.94	47.38%
De Particulares	42,399.07	42,792.83	43,611.74	44,395.88	45,820.67	46,486.36	0.00	0.00	0.00	3,693.53	8.63%
A la Vista	7,909.81	8,116.00	8,244.14	8,239.19	9,111.26	9,225.08	0.00	0.00	0.00	1,109.09	13.67%
A Plazo	23,954.77	24,061.24	23,888.92	24,289.19	24,328.44	24,528.65	0.00	0.00	0.00	467.41	1.94%
De Ahorros	10,534.49	10,615.60	11,478.68	11,867.51	12,380.97	12,732.63	0.00	0.00	0.00	2,117.03	19.94%
De Bancos	2,915.63	3,273.45	3,290.81	3,352.23	3,989.82	3,437.35	0.00	0.00	0.00	163.90	5.01%
A la Vista	873.74	1,340.10	1,099.03	1,138.22	1,392.10	1,241.38	0.00	0.00	0.00	(98.72)	(7.37%)
A Plazo	2,041.89	1,933.34	2,191.77	2,214.01	2,597.72	2,195.97	0.00	0.00	0.00	262.62	13.58%
Extranjero	20,764.71	20,996.87	21,838.37	21,372.64	21,831.67	22,338.57	0.00	0.00	0.00	1,341.69	6.39%
Oficiales	141.18	163.91	143.88	224.95	184.60	80.96	0.00	0.00	0.00	(82.95)	(50.61%)
De Particulares	13,596.50	13,707.60	13,989.68	14,419.17	14,824.91	15,225.39	0.00	0.00	0.00	1,517.79	11.07%
A la Vista	1,867.15	1,752.20	1,830.09	1,873.17	1,963.38	2,192.38	0.00	0.00	0.00	440.18	25.12%
A Plazo	9,616.34	9,858.45	10,024.83	10,390.96	10,812.35	10,957.50	0.00	0.00	0.00	1,099.05	11.15%
De Ahorros	2,113.01	2,096.95	2,134.77	2,155.05	2,049.18	2,075.51	0.00	0.00	0.00	(21.44)	(1.02%)
De Bancos	7,027.03	7,125.37	7,704.80	6,728.51	6,822.16	7,032.22	0.00	0.00	0.00	(93.15)	(1.31%)
A la Vista	1,558.32	1,952.81	2,065.50	1,766.87	1,661.17	1,618.83	0.00	0.00	0.00	(333.99)	(17.10%)
A Plazo	5,468.70	5,172.56	5,639.30	4,961.64	5,160.99	5,413.39	0.00	0.00	0.00	240.83	4.66%
OBLIGACIONES	15,085.20	15,687.97	16,131.44	15,835.98	15,067.54	14,022.79	0.00	0.00	0.00	(1,665.18)	(10.61%)
Locales	2,679.22	3,079.69	3,945.56	4,198.82	2,973.95	2,938.85	0.00	0.00	0.00	(140.84)	(4.57%)
Extranjero	12,405.98	12,608.28	12,185.87	11,637.16	12,093.59	11,083.94	0.00	0.00	0.00	(1,524.34)	(12.09%)
OTROS PASIVOS	3,718.77	4,158.49	3,751.29	3,746.63	3,649.46	3,676.37	0.00	0.00	0.00	(482.12)	(11.59%)
Locales	2,923.53	3,300.22	3,198.05	3,153.84	3,001.16	3,127.59	0.00	0.00	0.00	(172.63)	(5.23%)
Extranjero	795.24	858.27	553.24	592.79	648.30	548.78	0.00	0.00	0.00	(309.49)	(36.06%)
PATRIMONIO	12,647.21	12,559.54	12,256.99	12,395.07	12,227.52	12,182.18	0.00	0.00	0.00	(377.36)	(3.00%)
Capital	5,969.15	5,913.98	5,935.62	5,987.60	5,915.99	5,848.63	0.00	0.00	0.00	(65.34)	(1.10%)

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	111.58	117.58	117.58	267.58	267.58	267.58	0.00	0.00	0.00	150.00	127.57%
Otras Reservas	934.03	931.98	933.01	925.27	958.52	956.54	0.00	0.00	0.00	24.56	2.64%
Provisiones Dinámicas	1,055.11	1,076.33	1,085.73	1,080.60	1,059.45	1,058.12	0.00	0.00	0.00	(18.21)	(1.69%)
Otras Reservas	(121.08)	(144.35)	(152.72)	(155.33)	(100.94)	(101.58)	0.00	0.00	0.00	42.78	(29.63%)
Utilidad de Periodos Anteriores	4,350.91	5,065.11	4,473.22	4,214.37	4,142.72	4,464.45	0.00	0.00	0.00	(600.66)	(11.86%)
Utilidad de Periodo	910.01	369.20	474.92	586.41	436.56	251.79	0.00	0.00	0.00	(117.40)	(31.80%)
Ganancia o Perdida en Valores Disponible para la Venta	213.34	(3.03)	156.11	236.22	306.30	190.01	0.00	0.00	0.00	193.04	(6,364.33%)
Deuda Subordinada	158.19	164.72	166.53	177.62	199.85	203.17	0.00	0.00	0.00	38.44	23.34%
<b>PASIVO Y PATRIMONIO</b>	<b>107,949.16</b>	<b>108,096.33</b>	<b>111,855.65</b>	<b>114,332.31</b>	<b>115,620.06</b>	<b>114,858.74</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6,762.40</b>	<b>6.26%</b>