

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A JUNIO 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 | | |
| ACTIVOS LIQUIDOS | 14,744.71 | 15,342.42 | 19,246.74 | 21,704.93 | 21,299.66 | 20,776.13 | 20,308.50 | 0.00 | 0.00 | 1,061.76 | 5.52% |
| Depositos Locales en Bancos | 2,673.04 | 2,600.58 | 2,951.27 | 2,976.93 | 3,255.35 | 3,001.95 | 3,137.83 | 0.00 | 0.00 | 186.56 | 6.32% |
| A la Vista | 939.30 | 1,134.83 | 1,123.64 | 1,150.17 | 1,341.13 | 1,125.90 | 1,421.28 | 0.00 | 0.00 | 297.64 | 26.49% |
| A Plazo | 1,733.74 | 1,465.75 | 1,827.63 | 1,826.76 | 1,914.22 | 1,876.04 | 1,716.55 | 0.00 | 0.00 | (111.08) | (6.08%) |
| Depositos Extranjeros en Bancos | 11,052.58 | 11,561.94 | 15,271.32 | 17,783.27 | 17,027.67 | 16,733.20 | 16,182.95 | 0.00 | 0.00 | 911.63 | 5.97% |
| A la Vista | 4,421.75 | 5,464.93 | 6,389.34 | 5,490.01 | 4,796.79 | 4,868.34 | 4,541.46 | 0.00 | 0.00 | (1,847.88) | (28.92%) |
| A Plazo | 6,630.84 | 6,097.01 | 8,881.97 | 12,293.26 | 12,230.88 | 11,864.86 | 11,641.48 | 0.00 | 0.00 | 2,759.51 | 31.07% |
| Menos Provisiones | 16.89 | 17.43 | 20.08 | 21.42 | 20.55 | 20.90 | 20.99 | 0.00 | 0.00 | 0.90 | 4.50% |
| Locales | 16.79 | 17.33 | 20.05 | 21.36 | 20.52 | 20.87 | 20.94 | 0.00 | 0.00 | 0.89 | 4.43% |
| Extranjero | 0.10 | 0.10 | 0.03 | 0.05 | 0.03 | 0.03 | 0.05 | 0.00 | 0.00 | 0.02 | 48.48% |
| Otros | 1,035.98 | 1,197.33 | 1,044.24 | 966.15 | 1,037.19 | 1,061.88 | 1,008.71 | 0.00 | 0.00 | (35.53) | (3.40%) |
| CARTERA CREDITICIA | 68,323.37 | 68,298.62 | 66,969.59 | 65,601.39 | 66,179.07 | 65,212.44 | 65,810.78 | 0.00 | 0.00 | (1,158.81) | (1.73%) |
| Locales | 55,211.62 | 55,756.49 | 55,212.96 | 54,140.75 | 54,292.65 | 53,942.96 | 54,225.98 | 0.00 | 0.00 | (986.98) | (1.79%) |
| Extranjero | 14,506.98 | 13,983.04 | 13,274.61 | 13,176.24 | 13,919.28 | 13,399.05 | 13,842.01 | 0.00 | 0.00 | 567.40 | 4.27% |
| Menos Provisiones | 1,395.23 | 1,440.92 | 1,517.99 | 1,715.61 | 2,032.87 | 2,129.57 | 2,257.21 | 0.00 | 0.00 | 739.22 | 48.70% |
| Locales | 1,184.57 | 1,248.99 | 1,375.85 | 1,565.58 | 1,873.02 | 1,967.63 | 2,068.58 | 0.00 | 0.00 | 692.73 | 50.35% |
| Extranjero | 210.66 | 191.92 | 142.14 | 150.03 | 159.85 | 161.93 | 188.63 | 0.00 | 0.00 | 46.49 | 32.71% |
| INVERSIONES EN VALORES | 19,853.44 | 18,811.66 | 19,862.64 | 20,874.58 | 21,390.29 | 21,195.73 | 22,199.80 | 0.00 | 0.00 | 2,337.16 | 11.77% |
| Locales | 9,220.32 | 8,924.46 | 8,725.00 | 9,050.06 | 9,158.08 | 9,228.66 | 9,586.91 | 0.00 | 0.00 | 861.92 | 9.88% |
| Extranjero | 10,644.03 | 9,899.63 | 11,153.91 | 11,840.63 | 12,254.20 | 11,989.27 | 12,633.87 | 0.00 | 0.00 | 1,479.96 | 13.27% |
| Menos Provisiones | 10.92 | 12.43 | 16.26 | 16.12 | 21.99 | 22.20 | 20.98 | 0.00 | 0.00 | 4.71 | 28.99% |
| Locales | 9.60 | 10.89 | 14.37 | 14.39 | 20.07 | 20.15 | 18.51 | 0.00 | 0.00 | 4.14 | 28.78% |
| Extranjero | 1.32 | 1.54 | 1.89 | 1.73 | 1.92 | 2.05 | 2.47 | 0.00 | 0.00 | 0.58 | 30.55% |
| OTROS ACTIVOS | 5,027.64 | 5,643.64 | 5,776.68 | 6,151.41 | 6,751.04 | 6,809.67 | 6,658.73 | 0.00 | 0.00 | 882.05 | 15.27% |
| Locales | 4,386.69 | 5,002.98 | 5,193.18 | 5,446.03 | 5,748.38 | 5,838.67 | 5,630.67 | 0.00 | 0.00 | 437.49 | 8.42% |
| Extranjero | 640.95 | 640.66 | 583.50 | 705.38 | 1,002.65 | 971.00 | 1,028.06 | 0.00 | 0.00 | 444.55 | 76.19% |
| TOTAL DE ACTIVOS | 107,949.16 | 108,096.33 | 111,855.65 | 114,332.31 | 115,620.06 | 113,993.97 | 114,977.81 | 0.00 | 0.00 | 3,122.16 | 2.79% |

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| DEPOSITOS | 76,497.97 | 75,690.34 | 79,715.94 | 82,354.63 | 84,675.53 | 84,256.35 | 85,030.58 | 0.00 | 0.00 | 5,314.64 | 6.67% |
| Locales | 55,733.26 | 54,693.46 | 57,877.57 | 60,981.99 | 62,843.87 | 62,581.63 | 63,100.58 | 0.00 | 0.00 | 5,223.01 | 9.02% |
| Oficiales | 10,418.57 | 8,627.18 | 10,975.02 | 13,233.88 | 13,033.38 | 12,715.13 | 12,473.72 | 0.00 | 0.00 | 1,498.70 | 13.66% |
| De Particulares | 42,399.07 | 42,792.83 | 43,611.74 | 44,395.88 | 45,820.67 | 46,429.15 | 47,116.84 | 0.00 | 0.00 | 3,505.10 | 8.04% |
| A la Vista | 7,909.81 | 8,116.00 | 8,244.14 | 8,239.19 | 9,111.26 | 9,204.98 | 9,434.19 | 0.00 | 0.00 | 1,190.05 | 14.44% |
| A Plazo | 23,954.77 | 24,061.24 | 23,888.92 | 24,289.19 | 24,328.44 | 24,493.05 | 24,750.46 | 0.00 | 0.00 | 861.54 | 3.61% |
| De Ahorros | 10,534.49 | 10,615.60 | 11,478.68 | 11,867.51 | 12,380.97 | 12,731.13 | 12,932.19 | 0.00 | 0.00 | 1,453.50 | 12.66% |
| De Bancos | 2,915.63 | 3,273.45 | 3,290.81 | 3,352.23 | 3,989.82 | 3,437.35 | 3,510.02 | 0.00 | 0.00 | 219.22 | 6.66% |
| A la Vista | 873.74 | 1,340.10 | 1,099.03 | 1,138.22 | 1,392.10 | 1,241.38 | 1,363.38 | 0.00 | 0.00 | 264.35 | 24.05% |
| A Plazo | 2,041.89 | 1,933.34 | 2,191.77 | 2,214.01 | 2,597.72 | 2,195.97 | 2,146.64 | 0.00 | 0.00 | (45.13) | (2.06%) |
| Extranjero | 20,764.71 | 20,996.87 | 21,838.37 | 21,372.64 | 21,831.67 | 21,674.72 | 21,929.99 | 0.00 | 0.00 | 91.63 | 0.42% |
| Oficiales | 141.18 | 163.91 | 143.88 | 224.95 | 184.60 | 80.96 | 165.30 | 0.00 | 0.00 | 21.42 | 14.88% |
| De Particulares | 13,596.50 | 13,707.60 | 13,989.68 | 14,419.17 | 14,824.91 | 14,563.15 | 14,709.16 | 0.00 | 0.00 | 719.48 | 5.14% |
| A la Vista | 1,867.15 | 1,752.20 | 1,830.09 | 1,873.17 | 1,963.38 | 2,145.86 | 2,186.68 | 0.00 | 0.00 | 356.60 | 19.49% |
| A Plazo | 9,616.34 | 9,858.45 | 10,024.83 | 10,390.96 | 10,812.35 | 10,373.90 | 10,348.56 | 0.00 | 0.00 | 323.73 | 3.23% |
| De Ahorros | 2,113.01 | 2,096.95 | 2,134.77 | 2,155.05 | 2,049.18 | 2,043.40 | 2,173.91 | 0.00 | 0.00 | 39.15 | 1.83% |
| De Bancos | 7,027.03 | 7,125.37 | 7,704.80 | 6,728.51 | 6,822.16 | 7,030.61 | 7,055.53 | 0.00 | 0.00 | (649.27) | (8.43%) |
| A la Vista | 1,558.32 | 1,952.81 | 2,065.50 | 1,766.87 | 1,661.17 | 1,617.21 | 1,612.90 | 0.00 | 0.00 | (452.60) | (21.91%) |
| A Plazo | 5,468.70 | 5,172.56 | 5,639.30 | 4,961.64 | 5,160.99 | 5,413.39 | 5,442.63 | 0.00 | 0.00 | (196.67) | (3.49%) |
| OBLIGACIONES | 15,085.20 | 15,687.97 | 16,131.44 | 15,835.98 | 15,067.54 | 13,990.66 | 14,200.66 | 0.00 | 0.00 | (1,930.78) | (11.97%) |
| Locales | 2,679.22 | 3,079.69 | 3,945.56 | 4,198.82 | 2,973.95 | 2,932.35 | 2,717.06 | 0.00 | 0.00 | (1,228.50) | (31.14%) |
| Extranjero | 12,405.98 | 12,608.28 | 12,185.87 | 11,637.16 | 12,093.59 | 11,058.31 | 11,483.60 | 0.00 | 0.00 | (702.27) | (5.76%) |
| OTROS PASIVOS | 3,718.77 | 4,158.49 | 3,751.29 | 3,746.63 | 3,649.46 | 3,659.19 | 3,528.48 | 0.00 | 0.00 | (222.80) | (5.94%) |
| Locales | 2,923.53 | 3,300.22 | 3,198.05 | 3,153.84 | 3,001.16 | 3,122.92 | 2,926.60 | 0.00 | 0.00 | (271.45) | (8.49%) |
| Extranjero | 795.24 | 858.27 | 553.24 | 592.79 | 648.30 | 536.27 | 601.88 | 0.00 | 0.00 | 48.64 | 8.79% |
| PATRIMONIO | 12,647.21 | 12,559.54 | 12,256.99 | 12,395.07 | 12,227.52 | 12,087.76 | 12,218.09 | 0.00 | 0.00 | (38.89) | (0.32%) |
| Capital | 5,969.15 | 5,913.98 | 5,935.62 | 5,987.60 | 5,915.99 | 5,827.63 | 5,917.16 | 0.00 | 0.00 | (18.46) | (0.31%) |

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| Reservas de Capital | 111.58 | 117.58 | 117.58 | 267.58 | 267.58 | 267.58 | 267.58 | 0.00 | 0.00 | 150.00 | 127.57% |
| Otras Reservas | 934.03 | 931.98 | 933.01 | 925.27 | 958.52 | 947.29 | 1,335.62 | 0.00 | 0.00 | 402.62 | 43.15% |
| Provisiones Dinámicas | 1,055.11 | 1,076.33 | 1,085.73 | 1,080.60 | 1,059.45 | 1,051.71 | 1,061.66 | 0.00 | 0.00 | (24.06) | (2.22%) |
| Otras Reservas | (121.08) | (144.35) | (152.72) | (155.33) | (100.94) | (104.42) | 273.96 | 0.00 | 0.00 | 426.68 | (279.39%) |
| Utilidad de Periodos Anteriores | 4,350.91 | 5,065.11 | 4,473.22 | 4,214.37 | 4,142.72 | 4,407.56 | 4,383.30 | 0.00 | 0.00 | (89.92) | (2.01%) |
| Utilidad de Periodo | 910.01 | 369.20 | 474.92 | 586.41 | 436.56 | 251.43 | 469.49 | 0.00 | 0.00 | (5.43) | (1.14%) |
| Ganancia o Perdida en Valores Disponible para la Venta | 213.34 | (3.03) | 156.11 | 236.22 | 306.30 | 183.09 | (155.06) | 0.00 | 0.00 | (311.18) | (199.33%) |
| Deuda Subordinada | 158.19 | 164.72 | 166.53 | 177.62 | 199.85 | 203.17 | 0.00 | 0.00 | 0.00 | (166.53) | (100.00%) |
| PASIVO Y PATRIMONIO | 107,949.16 | 108,096.33 | 111,855.65 | 114,332.31 | 115,620.06 | 113,993.97 | 114,977.81 | 0.00 | 0.00 | 3,122.16 | 2.79% |