

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A SEPTIEMBRE 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	20,971.60	20,308.50	18,533.86	0.00	(3,171.08)	(14.61%)
Depositos Locales en Bancos	2,673.04	2,600.58	2,951.27	2,976.93	3,255.35	3,067.76	3,137.83	2,870.06	0.00	(106.88)	(3.59%)
A la Vista	939.30	1,134.83	1,123.64	1,150.17	1,341.13	1,163.21	1,421.28	1,141.93	0.00	(8.25)	(0.72%)
A Plazo	1,733.74	1,465.75	1,827.63	1,826.76	1,914.22	1,904.54	1,716.55	1,728.13	0.00	(98.63)	(5.40%)
Depositos Extranjeros en Bancos	11,052.58	11,561.94	15,271.32	17,783.27	17,027.67	16,862.52	16,182.95	14,553.02	0.00	(3,230.25)	(18.16%)
A la Vista	4,421.75	5,464.93	6,389.34	5,490.01	4,796.79	4,991.66	4,541.46	4,175.34	0.00	(1,314.67)	(23.95%)
A Plazo	6,630.84	6,097.01	8,881.97	12,293.26	12,230.88	11,870.86	11,641.48	10,377.68	0.00	(1,915.58)	(15.58%)
Menos Provisiones	16.89	17.43	20.08	21.42	20.55	20.90	20.99	21.23	0.00	(0.19)	(0.87%)
Locales	16.79	17.33	20.05	21.36	20.52	20.87	20.94	21.19	0.00	(0.17)	(0.80%)
Extranjero	0.10	0.10	0.03	0.05	0.03	0.03	0.05	0.04	0.00	(0.02)	(29.30%)
Otros	1,035.98	1,197.33	1,044.24	966.15	1,037.19	1,062.23	1,008.71	1,132.01	0.00	165.86	17.17%
CARTERA CREDITICIA	68,323.37	68,298.62	66,969.59	65,601.39	66,179.07	65,663.91	65,810.78	66,732.08	0.00	1,130.69	1.72%
Locales	55,211.62	55,756.49	55,212.96	54,140.75	54,292.65	54,037.60	54,225.98	54,726.72	0.00	585.97	1.08%
Extranjero	14,506.98	13,983.04	13,274.61	13,176.24	13,919.28	13,761.45	13,842.01	14,353.88	0.00	1,177.64	8.94%
Menos Provisiones	1,395.23	1,440.92	1,517.99	1,715.61	2,032.87	2,135.14	2,257.21	2,348.53	0.00	632.92	36.89%
Locales	1,184.57	1,248.99	1,375.85	1,565.58	1,873.02	1,971.52	2,073.42	2,158.22	0.00	592.64	37.85%
Extranjero	210.66	191.92	142.14	150.03	159.85	163.62	183.79	190.30	0.00	40.27	26.85%
INVERSIONES EN VALORES	19,853.44	18,811.66	19,862.64	20,874.58	21,390.29	21,349.77	22,199.80	22,373.27	0.00	1,498.70	7.18%
Locales	9,220.32	8,924.46	8,725.00	9,050.06	9,158.08	9,272.39	9,586.91	9,501.65	0.00	451.58	4.99%
Extranjero	10,644.03	9,899.63	11,153.91	11,840.63	12,254.20	12,099.57	12,633.87	12,892.53	0.00	1,051.90	8.88%
Menos Provisiones	10.92	12.43	16.26	16.12	21.99	22.20	20.98	20.91	0.00	4.79	29.69%
Locales	9.60	10.89	14.37	14.39	20.07	20.15	18.51	17.48	0.00	3.09	21.48%
Extranjero	1.32	1.54	1.89	1.73	1.92	2.05	2.47	3.43	0.00	1.69	97.84%
OTROS ACTIVOS	5,027.64	5,643.64	5,776.68	6,151.41	6,751.04	6,867.31	6,658.73	6,758.27	0.00	606.86	9.87%
Locales	4,386.69	5,002.98	5,193.18	5,446.03	5,748.38	5,878.50	5,630.67	5,655.43	0.00	209.40	3.85%
Extranjero	640.95	640.66	583.50	705.38	1,002.65	988.81	1,028.06	1,102.84	0.00	397.46	56.35%
TOTAL DE ACTIVOS	107,949.16	108,096.33	111,855.65	114,332.31	115,620.06	114,852.58	114,977.81	114,397.48	0.00	65.17	0.06%

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DEPOSITOS	76,497.97	75,690.34	79,715.94	82,354.63	84,675.53	84,977.40	85,030.58	84,447.43	0.00	2,092.80	2.54%
Locales	55,733.26	54,693.46	57,877.57	60,981.99	62,843.87	62,638.84	63,100.58	62,162.28	0.00	1,180.29	1.94%
Oficiales	10,418.57	8,627.18	10,975.02	13,233.88	13,033.38	12,715.13	12,473.72	11,391.34	0.00	(1,842.54)	(13.92%)
De Particulares	42,399.07	42,792.83	43,611.74	44,395.88	45,820.67	46,486.36	47,116.84	47,481.85	0.00	3,085.96	6.95%
A la Vista	7,909.81	8,116.00	8,244.14	8,239.19	9,111.26	9,225.08	9,434.19	9,264.26	0.00	1,025.07	12.44%
A Plazo	23,954.77	24,061.24	23,888.92	24,289.19	24,328.44	24,528.65	24,750.46	24,731.21	0.00	442.02	1.82%
De Ahorros	10,534.49	10,615.60	11,478.68	11,867.51	12,380.97	12,732.63	12,932.19	13,486.37	0.00	1,618.86	13.64%
De Bancos	2,915.63	3,273.45	3,290.81	3,352.23	3,989.82	3,437.35	3,510.02	3,289.10	0.00	(63.13)	(1.88%)
A la Vista	873.74	1,340.10	1,099.03	1,138.22	1,392.10	1,241.38	1,363.38	1,147.91	0.00	9.69	0.85%
A Plazo	2,041.89	1,933.34	2,191.77	2,214.01	2,597.72	2,195.97	2,146.64	2,141.19	0.00	(72.82)	(3.29%)
Extranjero	20,764.71	20,996.87	21,838.37	21,372.64	21,831.67	22,338.57	21,929.99	22,285.14	0.00	912.51	4.27%
Oficiales	141.18	163.91	143.88	224.95	184.60	80.96	165.30	358.88	0.00	133.93	59.53%
De Particulares	13,596.50	13,707.60	13,989.68	14,419.17	14,824.91	15,225.39	14,709.16	14,876.63	0.00	457.46	3.17%
A la Vista	1,867.15	1,752.20	1,830.09	1,873.17	1,963.38	2,192.38	2,186.68	2,244.38	0.00	371.22	19.82%
A Plazo	9,616.34	9,858.45	10,024.83	10,390.96	10,812.35	10,957.50	10,348.56	10,411.76	0.00	20.80	0.20%
De Ahorros	2,113.01	2,096.95	2,134.77	2,155.05	2,049.18	2,075.51	2,173.91	2,220.48	0.00	65.44	3.04%
De Bancos	7,027.03	7,125.37	7,704.80	6,728.51	6,822.16	7,032.22	7,055.53	7,049.64	0.00	321.13	4.77%
A la Vista	1,558.32	1,952.81	2,065.50	1,766.87	1,661.17	1,618.83	1,612.90	1,314.22	0.00	(452.65)	(25.62%)
A Plazo	5,468.70	5,172.56	5,639.30	4,961.64	5,160.99	5,413.39	5,442.63	5,735.41	0.00	773.78	15.60%
OBLIGACIONES	15,085.20	15,687.97	16,131.44	15,835.98	15,067.54	14,022.66	14,200.66	13,996.40	0.00	(1,839.58)	(11.62%)
Locales	2,679.22	3,079.69	3,945.56	4,198.82	2,973.95	2,938.85	2,717.06	2,564.30	0.00	(1,634.52)	(38.93%)
Extranjero	12,405.98	12,608.28	12,185.87	11,637.16	12,093.59	11,083.82	11,483.60	11,432.10	0.00	(205.06)	(1.76%)
OTROS PASIVOS	3,718.77	4,158.49	3,751.29	3,746.63	3,649.46	3,676.36	3,528.48	3,642.21	0.00	(104.41)	(2.79%)
Locales	2,923.53	3,300.22	3,198.05	3,153.84	3,001.16	3,127.58	2,926.60	2,946.05	0.00	(207.79)	(6.59%)
Extranjero	795.24	858.27	553.24	592.79	648.30	548.78	601.88	696.16	0.00	103.37	17.44%
PATRIMONIO	12,647.21	12,559.54	12,256.99	12,395.07	12,227.52	12,176.15	12,218.09	12,311.44	0.00	(83.63)	(0.67%)
Capital	5,969.15	5,913.98	5,935.62	5,987.60	5,915.99	5,848.63	5,917.16	5,893.20	0.00	(94.40)	(1.58%)

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Reservas de Capital	111.58	117.58	117.58	267.58	267.58	267.58	267.58	267.58	0.00	0.00	0.00%
Otras Reservas	934.03	931.98	933.01	925.27	958.52	956.68	1,335.62	1,362.67	0.00	437.39	47.27%
Provisiones Dinámicas	1,055.11	1,076.33	1,085.73	1,080.60	1,059.45	1,058.01	1,061.66	1,072.71	0.00	(7.89)	(0.73%)
Otras Reservas	(121.08)	(144.35)	(152.72)	(155.33)	(100.94)	(101.33)	273.96	289.96	0.00	445.29	(286.67%)
Utilidad de Periodos Anteriores	4,350.91	5,065.11	4,473.22	4,214.37	4,142.72	4,464.45	4,383.30	4,332.87	0.00	118.50	2.81%
Utilidad de Periodo	910.01	369.20	474.92	586.41	436.56	251.79	469.49	660.56	0.00	74.15	12.65%
Ganancia o Perdida en Valores Disponible para la Venta	213.34	(3.03)	156.11	236.22	306.30	183.85	(155.06)	(205.44)	0.00	(441.66)	(186.97%)
Deuda Subordinada	158.19	164.72	166.53	177.62	199.85	203.17	0.00	0.00	0.00	(177.62)	(100.00%)
PASIVO Y PATRIMONIO	107,949.16	108,096.33	111,855.65	114,332.31	115,620.06	114,852.58	114,977.81	114,397.48	0.00	65.17	0.06%