

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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	20,948.33	20,308.50	18,533.86	19,869.47	(1,430.19)	(6.71%)
Depositos Locales en Bancos	2,673.04	2,600.58	2,951.27	2,976.93	3,255.35	3,043.75	3,137.83	2,870.06	3,054.95	(200.39)	(6.16%)
A la Vista	939.30	1,134.83	1,123.64	1,150.17	1,341.13	1,148.21	1,421.28	1,141.93	1,186.29	(154.85)	(11.55%)
A Plazo	1,733.74	1,465.75	1,827.63	1,826.76	1,914.22	1,895.54	1,716.55	1,728.13	1,868.67	(45.55)	(2.38%)
Depositos Extranjeros en Bancos	11,052.58	11,561.94	15,271.32	17,783.27	17,027.67	16,863.25	16,182.95	14,553.02	15,791.34	(1,236.33)	(7.26%)
A la Vista	4,421.75	5,464.93	6,389.34	5,490.01	4,796.79	4,992.40	4,541.46	4,175.34	5,178.02	381.23	7.95%
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	10,613.32	(1,617.56)	(13.23%)
Menos Provisiones	16.89	17.43	20.08	21.42	20.55	20.90	20.99	21.23	21.79	1.23	6.00%
Locales	16.79	17.33	20.05	21.36	20.52	20.84	20.94	21.19	21.78	1.26	6.14%
Extranjero	0.10	0.10	0.03	0.05	0.03	0.06	0.05	0.04	0.01	(0.03)	(76.49%)
Otros	1,035.98	1,197.33	1,044.24	966.15	1,037.19	1,062.23	1,008.71	1,132.01	1,044.96	7.77	0.75%
CARTERA CREDITICIA	68,323.37	68,298.62	66,969.59	65,601.39	66,179.07	65,666.08	65,803.73	66,732.08	68,227.38	2,048.31	3.10%
Locales	55,211.62	55,756.49	55,212.96	54,140.75	54,292.65	54,037.27	54,225.98	54,726.72	55,126.12	833.46	1.54%
Extranjero	14,506.98	13,983.04	13,274.61	13,176.24	13,919.28	13,742.23	13,842.01	14,353.88	15,544.51	1,625.22	11.68%
Menos Provisiones	1,395.23	1,440.92	1,517.99	1,715.61	2,032.87	2,113.42	2,264.26	2,348.53	2,443.24	410.37	20.19%
Locales	1,184.57	1,248.99	1,375.85	1,565.58	1,873.02	1,966.92	2,079.79	2,158.22	2,250.08	377.07	20.13%
Extranjero	210.66	191.92	142.14	150.03	159.85	146.50	184.47	190.30	193.16	33.31	20.84%
INVERSIONES EN VALORES	19,853.44	18,811.66	19,862.64	20,874.58	21,390.29	21,326.82	22,157.22	22,373.27	22,780.09	1,389.80	6.50%
Locales	9,220.32	8,924.46	8,725.00	9,050.06	9,158.08	9,270.60	9,546.21	9,501.65	9,381.77	223.69	2.44%
Extranjero	10,644.03	9,899.63	11,153.91	11,840.63	12,254.20	12,077.54	12,631.98	12,892.53	13,417.27	1,163.06	9.49%
Menos Provisiones	10.92	12.43	16.26	16.12	21.99	21.31	20.98	20.91	18.95	(3.04)	(13.84%)
Locales	9.60	10.89	14.37	14.39	20.07	19.45	18.51	17.48	15.58	(4.49)	(22.37%)
Extranjero	1.32	1.54	1.89	1.73	1.92	1.87	2.47	3.43	3.36	1.44	75.26%
OTROS ACTIVOS	5,027.64	5,643.64	5,776.68	6,151.41	6,751.04	6,675.26	6,697.99	6,758.27	6,642.51	(108.53)	(1.61%)
Locales	4,386.69	5,002.98	5,193.18	5,446.03	5,748.38	5,669.96	5,669.93	5,655.43	5,596.53	(151.86)	(2.64%)
Extranjero	640.95	640.66	583.50	705.38	1,002.65	1,005.31	1,028.06	1,102.84	1,045.98	43.33	4.32%
TOTAL DE ACTIVOS	107,949.16	108,096.33	111,855.65	114,332.31	115,620.06	114,616.50	114,967.44	114,397.48	117,519.45	1,899.39	1.64%

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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		
DEPOSITOS	76,497.97	75,690.34	79,715.94	82,354.63	84,675.53	84,956.04	85,030.58	84,447.43	85,363.53	687.99	0.81%
Locales	55,733.26	54,693.46	57,877.57	60,981.99	62,843.87	62,636.53	63,100.58	62,162.28	62,928.39	84.52	0.13%
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	11,612.64	(1,420.74)	(10.90%)
De Particulares	42,399.07	42,792.83	43,611.74	44,395.88	45,820.67	46,070.76	47,116.84	47,481.85	47,988.85	2,168.18	4.73%
A la Vista	7,909.81	8,116.00	8,244.14	8,239.19	9,111.26	9,218.57	9,434.19	9,264.26	9,529.37	418.11	4.59%
A Plazo	23,954.77	24,061.24	23,888.92	24,289.19	24,328.44	24,120.63	24,750.46	24,731.21	24,543.25	214.80	0.88%
De Ahorros	10,534.49	10,615.60	11,478.68	11,867.51	12,380.97	12,731.56	12,932.19	13,486.37	13,916.23	1,535.26	12.40%
De Bancos	2,915.63	3,273.45	3,290.81	3,352.23	3,989.82	3,850.64	3,510.02	3,289.10	3,326.90	(662.92)	(16.62%)
A la Vista	873.74	1,340.10	1,099.03	1,138.22	1,392.10	1,247.52	1,363.38	1,147.91	1,131.86	(260.24)	(18.69%)
A Plazo	2,041.89	1,933.34	2,191.77	2,214.01	2,597.72	2,603.12	2,146.64	2,141.19	2,195.04	(402.68)	(15.50%)
Extranjero	20,764.71	20,996.87	21,838.37	21,372.64	21,831.67	22,319.51	21,929.99	22,285.14	22,435.14	603.47	2.76%
Oficiales	141.18	163.91	143.88	224.95	184.60	80.96	165.30	358.88	347.79	163.19	88.40%
De Particulares	13,596.50	13,707.60	13,989.68	14,419.17	14,824.91	13,725.85	14,709.16	14,876.63	15,143.70	318.79	2.15%
A la Vista	1,867.15	1,752.20	1,830.09	1,873.17	1,963.38	2,183.07	2,186.68	2,244.38	2,274.21	310.83	15.83%
A Plazo	9,616.34	9,858.45	10,024.83	10,390.96	10,812.35	9,470.36	10,348.56	10,411.76	10,564.53	(247.82)	(2.29%)
De Ahorros	2,113.01	2,096.95	2,134.77	2,155.05	2,049.18	2,072.43	2,173.91	2,220.48	2,304.96	255.79	12.48%
De Bancos	7,027.03	7,125.37	7,704.80	6,728.51	6,822.16	8,512.70	7,055.53	7,049.64	6,943.65	121.49	1.78%
A la Vista	1,558.32	1,952.81	2,065.50	1,766.87	1,661.17	1,618.45	1,612.90	1,314.22	1,208.70	(452.47)	(27.24%)
A Plazo	5,468.70	5,172.56	5,639.30	4,961.64	5,160.99	6,894.24	5,442.63	5,735.41	5,734.95	573.96	11.12%
OBLIGACIONES	15,085.20	15,687.97	16,131.44	15,835.98	15,067.54	14,151.50	14,200.66	13,996.40	16,547.07	1,479.53	9.82%
Locales	2,679.22	3,079.69	3,945.56	4,198.82	2,973.95	3,002.81	2,717.06	2,564.30	2,829.57	(144.38)	(4.85%)
Extranjero	12,405.98	12,608.28	12,185.87	11,637.16	12,093.59	11,148.69	11,483.60	11,432.10	13,717.49	1,623.91	13.43%
OTROS PASIVOS	3,718.77	4,158.49	3,751.29	3,746.63	3,649.46	3,540.62	3,529.99	3,642.21	3,353.05	(296.40)	(8.12%)
Locales	2,923.53	3,300.22	3,198.05	3,153.84	3,001.16	2,999.74	2,928.10	2,946.05	2,684.04	(317.11)	(10.57%)
Extranjero	795.24	858.27	553.24	592.79	648.30	540.87	601.88	696.16	669.01	20.71	3.19%
PATRIMONIO	12,647.21	12,559.54	12,256.99	12,395.07	12,227.52	11,968.34	12,206.22	12,311.44	12,255.80	28.28	0.23%
Capital	5,969.15	5,913.98	5,935.62	5,987.60	5,915.99	5,835.03	5,917.16	5,893.20	5,874.75	(41.24)	(0.70%)

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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		
Reservas de Capital	111.58	117.58	117.58	267.58	267.58	267.58	267.58	267.58	268.73	1.15	0.43%
Otras Reservas	934.03	931.98	933.01	925.27	958.52	1,356.23	1,329.70	1,362.67	1,348.87	390.36	40.73%
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	1,056.11	(3.34)	(0.32%)
Otras Reservas	(121.08)	(144.35)	(152.72)	(155.33)	(100.94)	298.22	268.03	289.96	292.76	393.70	(390.05%)
Utilidad de Periodos Anteriores	4,350.91	5,065.11	4,473.22	4,214.37	4,142.72	4,471.86	4,388.06	4,332.87	4,372.19	229.47	5.54%
Utilidad de Periodo	910.01	369.20	474.92	586.41	436.56	247.97	458.69	660.56	707.74	271.18	62.12%
Ganancia o Perdida en Valores Disponible para la Venta	213.34	(3.03)	156.11	236.22	306.30	(210.33)	(154.97)	(205.44)	(316.48)	(622.78)	(203.32%)
Deuda Subordinada	158.19	164.72	166.53	177.62	199.85	0.00	0.00	0.00	0.00	(199.85)	(100.00%)
PASIVO Y PATRIMONIO	107,949.16	108,096.33	111,855.65	114,332.31	115,620.06	114,616.50	114,967.44	114,397.48	117,519.45	1,899.39	1.64%