

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A SEPTIEMBRE 2022
(En Millones de Balboas)**

	2020	2021				2022				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	21,299.66	20,948.33	20,308.50	18,533.86	19,869.47	18,537.39	17,247.61	13,899.01	0.00	(4,634.85)	(25.01%)
Depositos Locales en Bancos	3,255.35	3,043.75	3,137.83	2,870.06	3,054.95	2,657.58	2,778.41	2,465.22	0.00	(404.83)	(14.11%)
A la Vista	1,341.13	1,148.21	1,421.28	1,141.93	1,186.29	1,033.55	1,249.90	1,144.02	0.00	2.10	0.18%
A Plazo	1,914.22	1,895.54	1,716.55	1,728.13	1,868.67	1,624.03	1,528.51	1,321.20	0.00	(406.93)	(23.55%)
Depositos Extranjeros en Bancos	17,027.67	16,863.25	16,182.95	14,553.02	15,791.34	14,828.36	13,393.77	10,288.57	0.00	(4,264.45)	(29.30%)
A la Vista	4,796.79	4,992.40	4,541.46	4,175.34	5,178.02	4,135.95	3,644.24	3,491.12	0.00	(684.22)	(16.39%)
A Plazo	12,230.88	11,870.86	11,641.48	10,377.68	10,613.32	10,692.42	9,749.54	6,797.44	0.00	(3,580.23)	(34.50%)
Menos Provisiones	20.55	20.90	20.99	21.23	21.79	24.54	35.43	8.78	0.00	(12.45)	(58.65%)
Locales	20.52	20.84	20.94	21.19	21.78	24.44	35.32	8.67	0.00	(12.52)	(59.09%)
Extranjero	0.03	0.06	0.05	0.04	0.01	0.10	0.12	0.11	0.00	0.07	181.25%
Otros	1,037.19	1,062.23	1,008.71	1,132.01	1,044.96	1,075.98	1,110.86	1,154.00	0.00	21.98	1.94%
CARTERA CREDITICIA	66,179.07	65,666.08	65,803.73	66,732.08	68,227.38	70,144.60	72,367.18	75,199.48	0.00	8,467.40	12.69%
Locales	54,292.65	54,037.27	54,225.98	54,726.72	55,126.12	55,770.32	56,589.97	58,134.58	0.00	3,407.86	6.23%
Extranjero	13,919.28	13,742.23	13,842.01	14,353.88	15,544.51	16,886.77	18,261.29	19,593.71	0.00	5,239.83	36.50%
Menos Provisiones	2,032.87	2,113.42	2,264.26	2,348.53	2,443.24	2,512.49	2,484.08	2,528.81	0.00	180.29	7.68%
Locales	1,873.02	1,966.92	2,079.79	2,158.22	2,250.08	2,311.22	2,286.74	2,322.66	0.00	164.43	7.62%
Extranjero	159.85	146.50	184.47	190.30	193.16	201.27	197.34	206.15	0.00	15.85	8.33%
INVERSIONES EN VALORES	21,390.29	21,326.82	22,157.22	22,373.27	22,780.09	24,094.09	24,368.06	24,282.97	0.00	1,909.70	8.54%
Locales	9,158.08	9,270.60	9,546.21	9,501.65	9,381.77	9,767.79	10,107.01	9,967.90	0.00	466.25	4.91%
Extranjero	12,254.20	12,077.54	12,631.98	12,892.53	13,417.27	14,361.47	14,333.01	14,418.58	0.00	1,526.04	11.84%
Menos Provisiones	21.99	21.31	20.98	20.91	18.95	35.18	72.32	103.51	0.00	82.60	395.11%
Locales	20.07	19.45	18.51	17.48	15.58	29.99	66.07	94.97	0.00	77.49	443.36%
Extranjero	1.92	1.87	2.47	3.43	3.36	5.19	6.25	8.53	0.00	5.11	149.03%
OTROS ACTIVOS	6,751.04	6,675.26	6,697.99	6,758.27	6,642.51	6,656.66	6,555.85	6,872.19	0.00	113.92	1.69%
Locales	5,748.38	5,669.96	5,669.93	5,655.43	5,596.53	5,486.95	5,540.76	5,857.85	0.00	202.41	3.58%
Extranjero	1,002.65	1,005.31	1,028.06	1,102.84	1,045.98	1,169.71	1,015.09	1,014.34	0.00	(88.50)	(8.02%)
TOTAL DE ACTIVOS	115,620.06	114,616.50	114,967.44	114,397.48	117,519.45	119,432.74	120,538.71	120,253.64	0.00	5,856.16	5.12%

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DEPOSITOS	84,675.53	84,956.04	85,030.58	84,447.43	85,363.53	86,172.14	85,901.04	84,519.65	0.00	72.22	0.09%
Locales	62,843.87	62,636.53	63,100.58	62,162.28	62,928.39	63,761.89	63,054.53	61,089.76	0.00	(1,072.52)	(1.73%)
Oficiales	13,033.38	12,715.13	12,473.72	11,391.34	11,612.64	12,728.01	11,884.17	10,960.56	0.00	(430.78)	(3.78%)
De Particulares	45,820.67	46,070.76	47,116.84	47,481.85	47,988.85	47,981.69	47,994.47	47,171.08	0.00	(310.77)	(0.65%)
A la Vista	9,111.26	9,218.57	9,434.19	9,264.26	9,529.37	9,461.22	9,518.85	8,739.45	0.00	(524.81)	(5.66%)
A Plazo	24,328.44	24,120.63	24,750.46	24,731.21	24,543.25	24,506.53	24,454.79	24,488.47	0.00	(242.74)	(0.98%)
De Ahorros	12,380.97	12,731.56	12,932.19	13,486.37	13,916.23	14,013.93	14,020.83	13,943.16	0.00	456.78	3.39%
De Bancos	3,989.82	3,850.64	3,510.02	3,289.10	3,326.90	3,052.20	3,175.88	2,958.12	0.00	(330.98)	(10.06%)
A la Vista	1,392.10	1,247.52	1,363.38	1,147.91	1,131.86	994.61	1,062.84	976.28	0.00	(171.63)	(14.95%)
A Plazo	2,597.72	2,603.12	2,146.64	2,141.19	2,195.04	2,057.59	2,113.05	1,981.84	0.00	(159.35)	(7.44%)
Extranjero	21,831.67	22,319.51	21,929.99	22,285.14	22,435.14	22,410.25	22,846.51	23,429.88	0.00	1,144.74	5.14%
Oficiales	184.60	80.96	165.30	358.88	347.79	323.19	425.85	306.28	0.00	(52.60)	(14.66%)
De Particulares	14,824.91	13,725.85	14,709.16	14,876.63	15,143.70	15,519.21	15,803.36	15,599.22	0.00	722.59	4.86%
A la Vista	1,963.38	2,183.07	2,186.68	2,244.38	2,274.21	2,459.07	2,485.32	2,422.53	0.00	178.15	7.94%
A Plazo	10,812.35	9,470.36	10,348.56	10,411.76	10,564.53	10,610.41	10,808.59	10,713.96	0.00	302.20	2.90%
De Ahorros	2,049.18	2,072.43	2,173.91	2,220.48	2,304.96	2,449.73	2,509.45	2,462.73	0.00	242.25	10.91%
De Bancos	6,822.16	8,512.70	7,055.53	7,049.64	6,943.65	6,567.85	6,617.31	7,524.38	0.00	474.74	6.73%
A la Vista	1,661.17	1,618.45	1,612.90	1,314.22	1,208.70	1,264.06	1,397.77	1,603.22	0.00	289.00	21.99%
A Plazo	5,160.99	6,894.24	5,442.63	5,735.41	5,734.95	5,303.79	5,219.54	5,921.16	0.00	185.75	3.24%
OBLIGACIONES	15,067.54	14,151.50	14,200.66	13,996.40	16,547.07	17,516.43	18,936.19	20,003.10	0.00	6,006.70	42.92%
Locales	2,973.95	3,002.81	2,717.06	2,564.30	2,829.57	3,009.37	3,277.31	3,351.94	0.00	787.64	30.72%
Extranjero	12,093.59	11,148.69	11,483.60	11,432.10	13,717.49	14,507.06	15,658.89	16,651.16	0.00	5,219.06	45.65%
OTROS PASIVOS	3,649.46	3,540.62	3,529.99	3,642.21	3,353.05	3,644.54	3,725.93	3,663.19	0.00	20.97	0.58%
Locales	3,001.16	2,999.74	2,928.10	2,946.05	2,684.04	3,062.68	3,155.69	3,118.69	0.00	172.64	5.86%
Extranjero	648.30	540.87	601.88	696.16	669.01	581.85	570.25	544.50	0.00	(151.66)	(21.79%)
PATRIMONIO	12,227.52	11,968.34	12,206.22	12,311.44	12,255.80	12,099.63	11,975.54	12,067.71	0.00	(243.73)	(1.98%)
Capital	5,915.99	5,835.03	5,917.16	5,893.20	5,874.75	5,825.20	5,942.25	5,959.09	0.00	65.90	1.12%

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Reservas de Capital	267.58	267.58	267.58	267.58	268.73	268.73	268.73	268.73	0.00	1.15	0.43%
Otras Reservas	958.52	1,356.23	1,329.70	1,362.67	1,348.87	1,327.39	1,333.69	1,363.09	0.00	0.42	0.03%
Provisiones Dinámicas	1,059.45	1,058.01	1,061.66	1,072.71	1,056.11	1,058.88	1,061.39	1,063.52	0.00	(9.19)	(0.86%)
Otras Reservas	(100.94)	298.22	268.03	289.96	292.76	268.51	272.30	299.57	0.00	9.61	3.32%
Utilidad de Periodos Anteriores	4,142.72	4,471.86	4,388.06	4,332.87	4,372.19	5,085.22	4,930.98	4,912.10	0.00	579.23	13.37%
Utilidad de Periodo	436.56	247.97	458.69	660.56	707.74	294.39	619.33	831.11	0.00	170.55	25.82%
Ganancia o Perdida en Valores Disponible para la Venta	306.30	(210.33)	(154.97)	(205.44)	(316.48)	(701.30)	(1,119.44)	(1,266.41)	0.00	(1,060.97)	516.43%
Deuda Subordinada	199.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	115,620.06	114,616.50	114,967.44	114,397.48	117,519.45	119,432.74	120,538.71	120,253.64	0.00	5,856.16	5.12%