

**BALANCE DE SITUACION  
BANCA OFICIAL  
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		
<b>ACTIVOS LIQUIDOS</b>	9,347.14	9,293.13	9,078.48	7,853.32	8,286.89	8,471.66	7,546.39	5,017.96	0.00	(2,835.35)	(36.10%)
Depositos Locales en Bancos	575.78	542.40	531.05	518.16	557.11	555.52	500.94	383.37	0.00	(134.78)	(26.01%)
A la Vista	35.07	24.30	58.97	33.65	29.65	28.60	52.76	28.73	0.00	(4.93)	(14.64%)
A Plazo	540.71	518.10	472.08	484.50	527.46	526.91	448.18	354.65	0.00	(129.86)	(26.80%)
Depositos Extranjeros en Bancos	8,403.78	8,403.15	8,196.09	6,875.58	7,347.48	7,519.92	6,610.67	4,177.51	0.00	(2,698.08)	(39.24%)
A la Vista	432.81	495.53	356.76	266.50	418.88	281.91	149.30	102.81	0.00	(163.70)	(61.42%)
A Plazo	7,970.98	7,907.62	7,839.32	6,609.08	6,928.60	7,238.01	6,461.37	4,074.70	0.00	(2,534.38)	(38.35%)
Menos Provisiones	0.19	0.22	0.28	0.25	0.21	0.11	0.17	0.13	0.00	(0.12)	(46.68%)
Locales	0.19	0.22	0.28	0.25	0.21	0.11	0.13	0.11	0.00	(0.14)	(55.75%)
Extranjero	0.00	0.00	0.00	0.00	0.00	0.01	0.05	0.02	0.00	0.02	1,607.76%
Otros	367.77	347.80	351.62	459.83	382.52	396.34	434.95	457.22	0.00	(2.61)	(0.57%)
<b>CARTERA CREDITICIA</b>	8,065.33	8,105.39	8,200.49	8,317.91	8,474.93	8,689.22	9,061.22	9,788.18	0.00	1,470.28	17.68%
Locales	8,253.00	8,301.23	8,404.56	8,523.41	8,699.48	8,926.89	9,307.09	10,042.85	0.00	1,519.44	17.83%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Menos Provisiones	187.67	195.84	204.07	205.50	224.54	237.68	245.87	254.66	0.00	49.16	23.92%
Locales	187.67	195.84	204.07	205.50	224.54	237.68	245.87	254.66	0.00	49.16	23.92%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
<b>INVERSIONES EN VALORES</b>	3,621.36	2,917.63	2,950.91	3,022.11	3,013.10	3,682.16	3,717.18	3,728.18	0.00	706.07	23.36%
Locales	2,085.54	2,037.82	2,111.60	2,173.92	2,138.47	2,226.53	2,294.91	2,385.83	0.00	211.91	9.75%
Extranjero	1,541.14	887.77	847.82	856.13	878.63	1,459.54	1,428.59	1,350.95	0.00	494.83	57.80%
Menos Provisiones	5.32	7.97	8.51	7.94	4.01	3.92	6.32	8.60	0.00	0.66	8.34%
Locales	5.16	7.77	8.31	7.80	3.88	3.76	6.15	8.42	0.00	0.63	8.04%
Extranjero	0.16	0.20	0.20	0.15	0.14	0.16	0.17	0.18	0.00	0.04	24.32%
<b>OTROS ACTIVOS</b>	653.75	580.52	578.03	612.72	628.64	637.51	632.33	865.68	0.00	252.96	41.29%
Locales	626.55	553.25	539.47	586.46	603.96	611.60	605.79	838.42	0.00	251.96	42.96%
Extranjero	27.20	27.28	38.56	26.26	24.68	25.90	26.54	27.26	0.00	1.00	3.82%
<b>TOTAL DE ACTIVOS</b>	21,687.58	20,896.68	20,807.91	19,806.05	20,403.56	21,480.54	20,957.12	19,400.01	0.00	(406.04)	(2.05%)

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<b>DEPOSITOS</b>	17,766.04	16,886.67	16,774.49	15,756.29	16,222.67	17,265.51	16,659.02	15,187.52	0.00	(568.77)	(3.61%)
Locales	17,747.63	16,868.53	16,757.13	15,738.34	16,204.11	17,247.92	16,641.43	15,168.91	0.00	(569.43)	(3.62%)
Oficiales	12,239.32	11,827.92	11,679.75	10,718.44	11,006.65	12,119.44	11,356.01	10,019.42	0.00	(699.02)	(6.52%)
De Particulares	3,715.72	3,864.84	3,838.43	3,896.09	3,966.43	3,963.45	3,962.45	3,912.97	0.00	16.88	0.43%
A la Vista	380.36	406.46	384.03	376.01	404.49	413.83	370.24	385.08	0.00	9.07	2.41%
A Plazo	1,276.11	1,396.23	1,385.56	1,410.39	1,449.83	1,465.81	1,502.11	1,434.15	0.00	23.76	1.68%
De Ahorros	2,059.24	2,062.16	2,068.84	2,109.69	2,112.12	2,083.81	2,090.10	2,093.74	0.00	(15.95)	(0.76%)
De Bancos	1,792.59	1,175.77	1,238.95	1,123.81	1,231.02	1,165.03	1,322.97	1,236.52	0.00	112.70	10.03%
A la Vista	1,088.38	881.66	951.93	802.02	841.83	740.60	862.04	771.73	0.00	(30.29)	(3.78%)
A Plazo	704.21	294.11	287.02	321.80	389.19	424.42	460.93	464.78	0.00	142.99	44.43%
Extranjero	18.41	18.14	17.36	17.95	18.56	17.59	17.59	18.61	0.00	0.66	3.66%
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	18.41	18.14	17.36	17.95	18.56	17.59	17.59	18.61	0.00	0.66	3.66%
A la Vista	0.43	0.24	0.28	0.32	0.43	0.39	0.31	0.40	0.00	0.08	25.10%
A Plazo	15.79	15.54	14.73	14.79	15.19	14.65	14.66	15.51	0.00	0.72	4.84%
De Ahorros	2.19	2.35	2.34	2.84	2.95	2.55	2.62	2.70	0.00	(0.14)	(4.96%)
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
<b>OBLIGACIONES</b>	2,227.41	2,272.16	2,272.16	2,238.23	2,456.66	2,468.29	2,497.37	2,349.65	0.00	111.42	4.98%
Locales	245.74	245.74	245.74	244.20	484.20	503.51	503.51	502.44	0.00	258.25	105.75%
Extranjero	1,981.67	2,026.42	2,026.42	1,994.03	1,972.47	1,964.78	1,993.86	1,847.21	0.00	(146.83)	(7.36%)
<b>OTROS PASIVOS</b>	356.77	381.09	360.10	362.72	323.43	338.34	369.75	383.27	0.00	20.55	5.67%
Locales	338.63	371.35	322.93	359.37	307.18	331.01	353.39	376.19	0.00	16.82	4.68%
Extranjero	18.15	9.74	37.16	3.35	16.25	7.33	16.37	7.08	0.00	3.73	111.20%
<b>PATRIMONIO</b>	1,337.36	1,356.77	1,401.17	1,448.81	1,400.79	1,408.41	1,430.98	1,479.57	0.00	30.76	2.12%
Capital	1,018.65	1,018.65	1,018.65	1,018.65	1,018.65	1,018.65	1,118.65	1,118.65	0.00	100.00	9.82%

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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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	116.45	108.24	107.59	104.25	108.75	109.10	110.08	110.60	0.00	6.35	6.09%
Provisiones Dinámicas	92.75	92.75	92.75	92.75	92.75	92.75	92.75	92.75	0.00	0.00	0.00%
Otras Reservas	23.70	15.49	14.84	11.50	16.00	16.35	17.33	17.85	0.00	6.35	55.22%
Utilidad de Periodos Anteriores	173.92	187.48	188.13	191.46	246.92	253.31	152.33	151.81	0.00	(39.65)	(20.71%)
Utilidad de Periodo	10.71	28.81	73.93	121.61	13.65	31.02	81.86	150.80	0.00	29.19	24.00%
Ganancia o Perdida en Valores Disponible para la Venta	17.63	13.60	12.88	12.84	12.82	(3.67)	(31.94)	(52.28)	0.00	(65.13)	(507.05%)
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>21,687.58</b>	<b>20,896.68</b>	<b>20,807.91</b>	<b>19,806.05</b>	<b>20,403.56</b>	<b>21,480.54</b>	<b>20,957.12</b>	<b>19,400.01</b>	<b>0.00</b>	<b>(406.04)</b>	<b>(2.05%)</b>