

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 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>	21,299.66	20,972.47	20,308.50	18,533.86	19,868.29	18,537.39	17,247.61	13,899.01	16,234.50	(3,633.79)	(18.29%)
Depositos Locales en Bancos	3,255.35	3,067.88	3,137.83	2,870.06	3,053.94	2,657.58	2,778.41	2,465.22	3,029.04	(24.90)	(0.82%)
A la Vista	1,341.13	1,163.33	1,421.28	1,141.93	1,185.27	1,033.55	1,249.90	1,144.02	1,333.82	148.55	12.53%
A Plazo	1,914.22	1,904.54	1,716.55	1,728.13	1,868.67	1,624.03	1,528.51	1,321.20	1,695.22	(173.45)	(9.28%)
Depositos Extranjeros en Bancos	17,027.67	16,863.27	16,182.95	14,553.02	15,791.18	14,828.36	13,393.77	10,288.57	11,977.53	(3,813.66)	(24.15%)
A la Vista	4,796.79	4,992.41	4,541.46	4,175.34	5,177.86	4,135.95	3,644.24	3,491.12	4,552.69	(625.18)	(12.07%)
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	7,424.84	(3,188.48)	(30.04%)
Menos Provisiones	20.55	20.90	20.99	21.23	21.79	24.54	35.43	8.78	8.80	(12.99)	(59.63%)
Locales	20.52	20.84	20.94	21.19	21.78	24.44	35.32	8.67	8.62	(13.16)	(60.43%)
Extranjero	0.03	0.06	0.05	0.04	0.01	0.10	0.12	0.11	0.18	0.17	2,115.25%
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	1,236.73	191.77	18.35%
<b>CARTERA CREDITICIA</b>	66,179.07	65,666.08	65,803.73	66,731.86	68,224.83	70,144.60	72,367.18	75,199.48	76,026.99	7,802.16	11.44%
Locales	54,292.65	54,037.60	54,225.98	54,726.72	55,126.12	55,770.32	56,589.97	58,134.58	58,586.10	3,459.99	6.28%
Extranjero	13,919.28	13,761.45	13,842.01	14,353.88	15,544.51	16,886.77	18,261.29	19,593.71	19,842.25	4,297.74	27.65%
Menos Provisiones	2,032.87	2,132.96	2,264.26	2,348.74	2,445.79	2,512.49	2,484.08	2,528.81	2,401.36	(44.43)	(1.82%)
Locales	1,873.02	1,967.24	2,079.79	2,158.44	2,249.39	2,311.22	2,286.74	2,322.66	2,190.75	(58.64)	(2.61%)
Extranjero	159.85	165.71	184.47	190.30	196.40	201.27	197.34	206.15	210.61	14.21	7.23%
<b>INVERSIONES EN VALORES</b>	21,390.29	21,329.47	22,157.22	22,373.27	22,779.37	24,094.09	24,368.06	24,282.97	24,499.27	1,719.90	7.55%
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	9,720.09	338.32	3.61%
Extranjero	12,254.20	12,080.18	12,631.98	12,892.53	13,416.55	14,361.47	14,333.01	14,418.58	14,894.07	1,477.53	11.01%
Menos Provisiones	21.99	21.31	20.98	20.91	18.95	35.18	72.32	103.51	114.89	95.95	506.40%
Locales	20.07	19.45	18.51	17.48	15.58	29.99	66.07	94.97	104.01	88.43	567.49%
Extranjero	1.92	1.87	2.47	3.43	3.36	5.19	6.25	8.53	10.88	7.51	223.38%
<b>OTROS ACTIVOS</b>	6,751.04	6,675.64	6,697.99	6,758.27	6,641.44	6,656.66	6,555.85	6,872.19	7,166.13	524.69	7.90%
Locales	5,748.38	5,669.99	5,669.93	5,654.68	5,592.04	5,486.95	5,540.76	5,857.85	6,041.54	449.50	8.04%
Extranjero	1,002.65	1,005.65	1,028.06	1,103.59	1,049.40	1,169.71	1,015.09	1,014.34	1,124.59	75.19	7.17%
<b>TOTAL DE ACTIVOS</b>	115,620.06	114,643.66	114,967.44	114,397.27	117,513.93	119,432.74	120,538.71	120,253.64	123,926.90	6,412.96	5.46%

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DEPOSITOS	84,675.53	84,977.40	85,030.58	84,447.43	85,363.53	86,172.14	85,901.04	84,519.65	86,291.54	928.02	1.09%
Locales	62,843.87	62,638.84	63,100.58	62,162.28	62,928.39	63,761.89	63,054.53	61,089.76	62,423.39	(505.00)	(0.80%)
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	12,099.63	487.00	4.19%
De Particulares	45,820.67	46,073.07	47,116.84	47,481.85	47,988.85	47,981.69	47,994.47	47,171.08	46,912.47	(1,076.39)	(2.24%)
A la Vista	9,111.26	9,218.95	9,434.19	9,264.26	9,529.37	9,461.22	9,518.85	8,739.45	9,242.87	(286.50)	(3.01%)
A Plazo	24,328.44	24,121.49	24,750.46	24,731.21	24,543.25	24,506.53	24,454.79	24,488.47	23,756.36	(786.89)	(3.21%)
De Ahorros	12,380.97	12,732.63	12,932.19	13,486.37	13,916.23	14,013.93	14,020.83	13,943.16	13,913.24	(3.00)	(0.02%)
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	3,411.29	84.39	2.54%
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	1,153.68	21.82	1.93%
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	2,257.61	62.57	2.85%
Extranjero	21,831.67	22,338.57	21,929.99	22,285.14	22,435.14	22,410.25	22,846.51	23,429.88	23,868.16	1,433.02	6.39%
Oficiales	184.60	80.96	165.30	358.88	347.79	323.19	425.85	306.28	180.98	(166.81)	(47.96%)
De Particulares	14,824.91	13,744.89	14,709.16	14,876.63	15,143.70	15,519.21	15,803.36	15,599.22	16,721.49	1,577.79	10.42%
A la Vista	1,963.38	2,192.74	2,186.68	2,244.38	2,274.21	2,459.07	2,485.32	2,422.53	2,419.60	145.40	6.39%
A Plazo	10,812.35	9,476.64	10,348.56	10,411.76	10,564.53	10,610.41	10,808.59	10,713.96	11,808.97	1,244.44	11.78%
De Ahorros	2,049.18	2,075.51	2,173.91	2,220.48	2,304.96	2,449.73	2,509.45	2,462.73	2,492.91	187.95	8.15%
De Bancos	6,822.16	8,512.71	7,055.53	7,049.64	6,943.65	6,567.85	6,617.31	7,524.38	6,965.69	22.04	0.32%
A la Vista	1,661.17	1,618.46	1,612.90	1,314.22	1,208.70	1,264.06	1,397.77	1,603.22	1,285.50	76.80	6.35%
A Plazo	5,160.99	6,894.25	5,442.63	5,735.41	5,734.95	5,303.79	5,219.54	5,921.16	5,680.19	(54.76)	(0.95%)
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	21,189.90	4,642.84	28.06%
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	3,841.89	1,012.31	35.78%
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	17,348.02	3,630.53	26.47%
OTROS PASIVOS	3,649.46	3,548.02	3,529.99	3,642.21	3,346.12	3,644.54	3,725.93	3,663.10	3,792.25	446.13	13.33%
Locales	3,001.16	3,007.14	2,928.10	2,946.05	2,677.11	3,062.68	3,155.69	3,118.60	3,146.51	469.40	17.53%
Extranjero	648.30	540.87	601.88	696.16	669.01	581.85	570.25	544.50	645.74	(23.27)	(3.48%)
PATRIMONIO	12,227.52	11,966.75	12,206.22	12,311.22	12,257.22	12,099.63	11,975.54	12,067.80	12,653.20	395.98	3.23%
Capital	5,915.99	5,848.63	5,917.16	5,893.20	5,874.75	5,825.20	5,942.25	5,959.09	6,015.01	140.26	2.39%

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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	267.58	267.58	267.58	267.58	268.73	268.73	268.73	268.73	118.73	(150.00)	(55.82%)
Otras Reservas	958.52	1,356.23	1,329.70	1,362.88	1,348.85	1,327.39	1,333.69	1,363.09	1,380.61	31.76	2.35%
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	1,065.68	9.57	0.91%
Otras Reservas	(100.94)	298.22	268.03	290.17	292.74	268.51	272.30	299.57	314.93	22.19	7.58%
Utilidad de Periodos Anteriores	4,142.72	4,452.82	4,388.06	4,332.66	4,371.75	5,085.22	4,930.98	4,912.10	5,221.14	849.40	19.43%
Utilidad de Periodo	436.56	251.81	458.69	660.35	711.07	294.39	619.33	831.20	1,004.99	293.92	41.33%
Ganancia o Perdida en Valores Disponible para la Venta	306.30	(210.33)	(154.97)	(205.44)	(317.93)	(701.30)	(1,119.44)	(1,266.41)	(1,087.28)	(769.35)	241.99%
Deuda Subordinada	199.85	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>115,620.06</b>	<b>114,643.66</b>	<b>114,967.44</b>	<b>114,397.27</b>	<b>117,513.93</b>	<b>119,432.74</b>	<b>120,538.71</b>	<b>120,253.64</b>	<b>123,926.90</b>	<b>6,412.96</b>	<b>5.46%</b>