

**BALANCE DE SITUACION
BANCA OFICIAL
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		
ACTIVOS LIQUIDOS	9,347.14	9,293.13	9,078.48	7,853.32	8,286.89	8,471.66	7,546.39	5,017.96	5,729.50	(2,557.39)	(30.86%)
Depositos Locales en Bancos	575.78	542.40	531.05	518.16	557.11	555.52	500.94	383.37	563.02	5.91	1.06%
A la Vista	35.07	24.30	58.97	33.65	29.65	28.60	52.76	28.73	44.70	15.05	50.77%
A Plazo	540.71	518.10	472.08	484.50	527.46	526.91	448.18	354.65	518.32	(9.14)	(1.73%)
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	4,668.53	(2,678.95)	(36.46%)
A la Vista	432.81	495.53	356.76	266.50	418.88	281.91	149.30	102.81	407.88	(11.00)	(2.63%)
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	4,260.65	(2,667.95)	(38.51%)
Menos Provisiones	0.19	0.22	0.28	0.25	0.21	0.11	0.17	0.13	0.14	(0.07)	(35.22%)
Locales	0.19	0.22	0.28	0.25	0.21	0.11	0.13	0.11	0.07	(0.14)	(65.17%)
Extranjero	0.00	0.00	0.00	0.00	0.00	0.01	0.05	0.02	0.06	0.06	0.00%
Otros	367.77	347.80	351.62	459.83	382.52	396.34	434.95	457.22	498.09	115.57	30.21%
CARTERA CREDITICIA	8,065.33	8,105.39	8,200.49	8,317.91	8,474.93	8,689.22	9,061.22	9,788.18	9,695.18	1,220.24	14.40%
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	9,945.62	1,246.15	14.32%
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	250.45	25.90	11.54%
Locales	187.67	195.84	204.07	205.50	224.54	237.68	245.87	254.66	250.45	25.90	11.54%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
INVERSIONES EN VALORES	3,621.36	2,917.63	2,950.91	3,022.11	3,013.10	3,682.16	3,717.18	3,728.18	4,333.55	1,320.45	43.82%
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	2,298.80	160.33	7.50%
Extranjero	1,541.14	887.77	847.82	856.13	878.63	1,459.54	1,428.59	1,350.95	2,045.16	1,166.53	132.77%
Menos Provisiones	5.32	7.97	8.51	7.94	4.01	3.92	6.32	8.60	10.42	6.41	159.75%
Locales	5.16	7.77	8.31	7.80	3.88	3.76	6.15	8.42	10.23	6.35	163.92%
Extranjero	0.16	0.20	0.20	0.15	0.14	0.16	0.17	0.18	0.19	0.06	40.69%
OTROS ACTIVOS	653.75	580.52	578.03	612.72	628.64	637.51	632.33	865.68	983.38	354.74	56.43%
Locales	626.55	553.25	539.47	586.46	603.96	611.60	605.79	838.42	948.82	344.86	57.10%
Extranjero	27.20	27.28	38.56	26.26	24.68	25.90	26.54	27.26	34.56	9.87	40.00%
TOTAL DE ACTIVOS	21,687.58	20,896.68	20,807.91	19,806.05	20,403.56	21,480.54	20,957.12	19,400.01	20,741.60	338.05	1.66%

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DEPOSITOS	17,766.04	16,886.67	16,774.49	15,756.29	16,222.67	17,265.51	16,659.02	15,187.52	16,516.09	293.42	1.81%
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	16,497.47	293.36	1.81%
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	11,226.77	220.12	2.00%
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	4,001.99	35.56	0.90%
A la Vista	380.36	406.46	384.03	376.01	404.49	413.83	370.24	385.08	448.49	44.01	10.88%
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	1,458.07	8.24	0.57%
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	2,095.43	(16.69)	(0.79%)
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	1,268.70	37.68	3.06%
A la Vista	1,088.38	881.66	951.93	802.02	841.83	740.60	862.04	771.73	905.29	63.46	7.54%
A Plazo	704.21	294.11	287.02	321.80	389.19	424.42	460.93	464.78	363.41	(25.78)	(6.62%)
Extranjero	18.41	18.14	17.36	17.95	18.56	17.59	17.59	18.61	18.62	0.06	0.31%
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	18.62	0.06	0.31%
A la Vista	0.43	0.24	0.28	0.32	0.43	0.39	0.31	0.40	0.35	(0.09)	(19.97%)
A Plazo	15.79	15.54	14.73	14.79	15.19	14.65	14.66	15.51	15.53	0.35	2.29%
De Ahorros	2.19	2.35	2.34	2.84	2.95	2.55	2.62	2.70	2.74	(0.20)	(6.94%)
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%
OBLIGACIONES	2,227.41	2,272.16	2,272.16	2,238.23	2,456.66	2,468.29	2,497.37	2,349.65	2,374.22	(82.45)	(3.36%)
Locales	245.74	245.74	245.74	244.20	484.20	503.51	503.51	502.44	562.01	77.81	16.07%
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	1,812.21	(160.26)	(8.12%)
OTROS PASIVOS	356.77	381.09	360.10	362.72	323.43	338.34	369.75	383.27	380.40	56.97	17.61%
Locales	338.63	371.35	322.93	359.37	307.18	331.01	353.39	376.19	364.54	57.35	18.67%
Extranjero	18.15	9.74	37.16	3.35	16.25	7.33	16.37	7.08	15.87	(0.38)	(2.35%)
PATRIMONIO	1,337.36	1,356.77	1,401.17	1,448.81	1,400.79	1,408.41	1,430.98	1,479.57	1,470.89	70.10	5.00%
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	1,138.65	120.00	11.78%

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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	118.76	10.02	9.21%
Provisiones Dinámicas	92.75	92.75	92.75	92.75	92.75	92.75	92.75	92.75	92.75	0.00	0.00%
Otras Reservas	23.70	15.49	14.84	11.50	16.00	16.35	17.33	17.85	26.01	10.02	62.63%
Utilidad de Periodos Anteriores	173.92	187.48	188.13	191.46	246.92	253.31	152.33	151.81	238.86	(8.06)	(3.26%)
Utilidad de Periodo	10.71	28.81	73.93	121.61	13.65	31.02	81.86	150.80	17.30	3.64	26.68%
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)	(42.67)	(55.50)	(432.77%)
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	21,687.58	20,896.68	20,807.91	19,806.05	20,403.56	21,480.54	20,957.12	19,400.01	20,741.60	338.05	1.66%