

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A MARZO 2023  
( En Millones de Balboas)**

	2021	2022				2023				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	19,868.29	18,537.39	17,247.61	13,899.01	16,234.50	15,757.08	0.00	0.00	0.00	(2,780.31)	(15.00%)
Depositos Locales en Bancos	3,053.94	2,657.58	2,778.41	2,465.22	3,029.04	3,022.93	0.00	0.00	0.00	365.35	13.75%
A la Vista	1,185.27	1,033.55	1,249.90	1,144.02	1,333.82	1,597.64	0.00	0.00	0.00	564.10	54.58%
A Plazo	1,868.67	1,624.03	1,528.51	1,321.20	1,695.22	1,425.28	0.00	0.00	0.00	(198.75)	(12.24%)
Depositos Extranjeros en Bancos	15,791.18	14,828.36	13,393.77	10,288.57	11,977.53	11,626.99	0.00	0.00	0.00	(3,201.37)	(21.59%)
A la Vista	5,177.86	4,135.95	3,644.24	3,491.12	4,552.69	4,580.70	0.00	0.00	0.00	444.76	10.75%
A Plazo	10,613.32	10,692.42	9,749.54	6,797.44	7,424.84	7,046.29	0.00	0.00	0.00	(3,646.13)	(34.10%)
Menos Provisiones	21.79	24.54	35.43	8.78	8.80	9.52	0.00	0.00	0.00	(15.02)	(61.20%)
Locales	21.78	24.44	35.32	8.67	8.62	8.71	0.00	0.00	0.00	(15.73)	(64.38%)
Extranjero	0.01	0.10	0.12	0.11	0.18	0.81	0.00	0.00	0.00	0.72	727.38%
Otros	1,044.96	1,075.98	1,110.86	1,154.00	1,236.73	1,116.68	0.00	0.00	0.00	40.69	3.78%
<b>CARTERA CREDITICIA</b>	68,224.83	70,144.60	72,367.18	75,199.48	76,024.58	76,822.38	0.00	0.00	0.00	6,677.77	9.52%
Locales	55,126.12	55,770.32	56,589.97	58,134.58	58,586.10	58,479.96	0.00	0.00	0.00	2,709.64	4.86%
Extranjero	15,544.51	16,886.77	18,261.29	19,593.71	19,842.25	20,765.98	0.00	0.00	0.00	3,879.21	22.97%
Menos Provisiones	2,445.79	2,512.49	2,484.08	2,528.81	2,403.77	2,423.56	0.00	0.00	0.00	(88.92)	(3.54%)
Locales	2,249.39	2,311.22	2,286.74	2,322.66	2,190.66	2,196.38	0.00	0.00	0.00	(114.84)	(4.97%)
Extranjero	196.40	201.27	197.34	206.15	213.11	227.18	0.00	0.00	0.00	25.92	12.88%
<b>INVERSIONES EN VALORES</b>	22,779.37	24,094.09	24,368.06	24,282.97	24,503.88	25,438.76	0.00	0.00	0.00	1,344.68	5.58%
Locales	9,381.77	9,767.79	10,107.01	9,967.90	9,720.89	9,872.26	0.00	0.00	0.00	104.47	1.07%
Extranjero	13,416.55	14,361.47	14,333.01	14,418.58	14,898.08	15,693.14	0.00	0.00	0.00	1,331.67	9.27%
Menos Provisiones	18.95	35.18	72.32	103.51	115.09	126.65	0.00	0.00	0.00	91.47	260.03%
Locales	15.58	29.99	66.07	94.97	104.18	112.58	0.00	0.00	0.00	82.59	275.41%
Extranjero	3.36	5.19	6.25	8.53	10.91	14.07	0.00	0.00	0.00	8.88	171.14%
<b>OTROS ACTIVOS</b>	6,641.44	6,656.66	6,555.85	6,872.19	7,165.70	7,266.56	0.00	0.00	0.00	609.90	9.16%
Locales	5,592.04	5,486.95	5,540.76	5,857.85	6,041.65	6,045.14	0.00	0.00	0.00	558.19	10.17%
Extranjero	1,049.40	1,169.71	1,015.09	1,014.34	1,124.05	1,221.42	0.00	0.00	0.00	51.71	4.42%
<b>TOTAL DE ACTIVOS</b>	117,513.93	119,432.74	120,538.71	120,253.64	123,928.66	125,284.78	0.00	0.00	0.00	5,852.04	4.90%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	85,363.53	86,172.14	85,901.04	84,519.65	86,291.54	87,912.80	0.00	0.00	0.00	1,740.66	2.02%
Locales	62,928.39	63,761.89	63,054.53	61,089.76	62,423.39	62,710.61	0.00	0.00	0.00	(1,051.28)	(1.65%)
Oficiales	11,612.64	12,728.01	11,884.17	10,960.56	12,099.63	12,666.82	0.00	0.00	0.00	(61.18)	(0.48%)
De Particulares	47,988.85	47,981.69	47,994.47	47,171.08	46,912.47	47,023.39	0.00	0.00	0.00	(958.30)	(2.00%)
A la Vista	9,529.37	9,461.22	9,518.85	8,739.45	9,242.87	9,009.66	0.00	0.00	0.00	(451.57)	(4.77%)
A Plazo	24,543.25	24,506.53	24,454.79	24,488.47	23,756.36	24,543.34	0.00	0.00	0.00	36.80	0.15%
De Ahorros	13,916.23	14,013.93	14,020.83	13,943.16	13,913.24	13,470.39	0.00	0.00	0.00	(543.53)	(3.88%)
De Bancos	3,326.90	3,052.20	3,175.88	2,958.12	3,411.29	3,020.40	0.00	0.00	0.00	(31.80)	(1.04%)
A la Vista	1,131.86	994.61	1,062.84	976.28	1,153.68	1,160.66	0.00	0.00	0.00	166.05	16.69%
A Plazo	2,195.04	2,057.59	2,113.05	1,981.84	2,257.61	1,859.74	0.00	0.00	0.00	(197.85)	(9.62%)
Extranjero	22,435.14	22,410.25	22,846.51	23,429.88	23,868.16	25,202.19	0.00	0.00	0.00	2,791.94	12.46%
Oficiales	347.79	323.19	425.85	306.28	180.98	216.49	0.00	0.00	0.00	(106.70)	(33.01%)
De Particulares	15,143.70	15,519.21	15,803.36	15,599.22	16,721.49	17,096.36	0.00	0.00	0.00	1,577.14	10.16%
A la Vista	2,274.21	2,459.07	2,485.32	2,422.53	2,419.60	2,599.59	0.00	0.00	0.00	140.52	5.71%
A Plazo	10,564.53	10,610.41	10,808.59	10,713.96	11,808.97	12,105.32	0.00	0.00	0.00	1,494.91	14.09%
De Ahorros	2,304.96	2,449.73	2,509.45	2,462.73	2,492.91	2,391.45	0.00	0.00	0.00	(58.28)	(2.38%)
De Bancos	6,943.65	6,567.85	6,617.31	7,524.38	6,965.69	7,889.35	0.00	0.00	0.00	1,321.50	20.12%
A la Vista	1,208.70	1,264.06	1,397.77	1,603.22	1,285.50	1,591.84	0.00	0.00	0.00	327.77	25.93%
A Plazo	5,734.95	5,303.79	5,219.54	5,921.16	5,680.19	6,297.51	0.00	0.00	0.00	993.73	18.74%
OBLIGACIONES	16,547.07	17,516.43	18,936.19	20,003.10	21,189.90	20,427.72	0.00	0.00	0.00	2,911.29	16.62%
Locales	2,829.57	3,009.37	3,277.31	3,351.94	3,841.89	3,591.04	0.00	0.00	0.00	581.66	19.33%
Extranjero	13,717.49	14,507.06	15,658.89	16,651.16	17,348.02	16,836.68	0.00	0.00	0.00	2,329.63	16.06%
OTROS PASIVOS	3,346.12	3,644.54	3,725.93	3,663.10	3,793.61	3,761.67	0.00	0.00	0.00	117.13	3.21%
Locales	2,677.11	3,062.68	3,155.69	3,118.60	3,147.87	3,157.43	0.00	0.00	0.00	94.75	3.09%
Extranjero	669.01	581.85	570.25	544.50	645.74	604.23	0.00	0.00	0.00	22.38	3.85%
PATRIMONIO	12,257.22	12,099.63	11,975.54	12,067.80	12,653.60	13,182.58	0.00	0.00	0.00	1,082.95	8.95%
Capital	5,874.75	5,825.20	5,942.25	5,959.09	6,015.01	6,030.97	0.00	0.00	0.00	205.77	3.53%

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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	268.73	268.73	268.73	268.73	118.73	118.73	0.00	0.00	0.00	(150.00)	(55.82%)
Otras Reservas	1,348.85	1,327.39	1,333.69	1,363.09	1,380.80	1,422.77	0.00	0.00	0.00	95.37	7.19%
Provisiones Dinámicas	1,056.11	1,058.88	1,061.39	1,063.52	1,065.68	1,081.54	0.00	0.00	0.00	22.66	2.14%
Otras Reservas	292.74	268.51	272.30	299.57	315.11	341.23	0.00	0.00	0.00	72.72	27.08%
Utilidad de Periodos Anteriores	4,371.75	5,085.22	4,930.98	4,912.10	5,221.91	6,039.50	0.00	0.00	0.00	954.28	18.77%
Utilidad de Periodo	711.07	294.39	619.33	831.20	1,000.72	458.31	0.00	0.00	0.00	163.92	55.68%
Ganancia o Perdida en Valores Disponible para la Venta	(317.93)	(701.30)	(1,119.44)	(1,266.41)	(1,083.57)	(887.69)	0.00	0.00	0.00	(186.39)	26.58%
<b>PASIVO Y PATRIMONIO</b>	<b>117,513.93</b>	<b>119,432.74</b>	<b>120,538.71</b>	<b>120,253.64</b>	<b>123,928.66</b>	<b>125,284.78</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5,852.04</b>	<b>4.90%</b>