

**BALANCE DE SITUACION
BANCA OFICIAL
A SEPTIEMBRE 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		
ACTIVOS LIQUIDOS	8,286.89	8,471.66	7,546.39	5,017.96	5,729.50	5,449.11	4,373.12	3,730.86	0.00	(1,287.10)	(25.65%)
Depositos Locales en Bancos	557.11	555.52	500.94	383.37	563.02	744.81	336.83	397.32	0.00	13.94	3.64%
A la Vista	29.65	28.60	52.76	28.73	44.70	289.46	25.60	95.80	0.00	67.07	233.47%
A Plazo	527.46	526.91	448.18	354.65	518.32	455.35	311.23	301.52	0.00	(53.13)	(14.98%)
Depositos Extranjeros en Bancos	7,347.48	7,519.92	6,610.67	4,177.51	4,668.53	4,234.80	3,620.97	2,942.67	0.00	(1,234.84)	(29.56%)
A la Vista	418.88	281.91	149.30	102.81	407.88	478.18	108.12	487.47	0.00	384.66	374.16%
A Plazo	6,928.60	7,238.01	6,461.37	4,074.70	4,260.65	3,756.63	3,512.85	2,455.20	0.00	(1,619.50)	(39.75%)
Menos Provisiones	0.21	0.11	0.17	0.13	0.14	0.14	0.10	0.09	0.00	(0.05)	(36.11%)
Locales	0.21	0.11	0.13	0.11	0.07	0.12	0.06	0.03	0.00	(0.08)	(76.84%)
Extranjero	0.00	0.01	0.05	0.02	0.06	0.02	0.04	0.06	0.00	0.04	156.52%
Otros	382.52	396.34	434.95	457.22	498.09	469.64	415.41	390.96	0.00	(66.25)	(14.49%)
CARTERA CREDITICIA	8,474.93	8,689.22	9,061.22	9,788.18	9,695.18	9,850.86	10,560.67	10,837.91	0.00	1,049.73	10.72%
Locales	8,699.48	8,926.89	9,307.09	10,042.85	9,945.62	10,112.83	10,829.40	11,110.34	0.00	1,067.49	10.63%
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	224.54	237.68	245.87	254.66	250.45	261.97	268.74	272.43	0.00	17.76	6.98%
Locales	224.54	237.68	245.87	254.66	250.45	261.97	268.74	272.43	0.00	17.76	6.98%
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	3,013.10	3,682.16	3,717.18	3,728.18	4,333.55	4,939.98	4,296.84	4,112.71	0.00	384.52	10.31%
Locales	2,138.47	2,226.53	2,294.91	2,385.83	2,298.80	2,314.64	2,326.35	2,480.66	0.00	94.83	3.97%
Extranjero	878.63	1,459.54	1,428.59	1,350.95	2,045.16	2,639.29	1,983.52	1,647.08	0.00	296.13	21.92%
Menos Provisiones	4.01	3.92	6.32	8.60	10.42	13.95	13.03	15.04	0.00	6.43	74.79%
Locales	3.88	3.76	6.15	8.42	10.23	13.70	12.84	14.87	0.00	6.45	76.60%
Extranjero	0.14	0.16	0.17	0.18	0.19	0.25	0.19	0.16	0.00	(0.02)	(9.59%)
OTROS ACTIVOS	628.64	637.51	632.33	865.68	983.38	1,027.09	967.96	1,023.92	0.00	158.24	18.28%
Locales	603.96	611.60	605.79	838.42	948.82	990.46	928.77	983.01	0.00	144.59	17.25%
Extranjero	24.68	25.90	26.54	27.26	34.56	36.63	39.19	40.91	0.00	13.65	50.06%
TOTAL DE ACTIVOS	20,403.56	21,480.54	20,957.12	19,400.01	20,741.60	21,267.04	20,198.59	19,705.40	0.00	305.39	1.57%

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DEPOSITOS	16,222.67	17,265.51	16,659.02	15,187.52	16,516.09	17,011.19	15,963.38	15,367.34	0.00	179.82	1.18%
Locales	16,204.11	17,247.92	16,641.43	15,168.91	16,497.47	16,992.48	15,946.12	15,349.65	0.00	180.74	1.19%
Oficiales	11,006.65	12,119.44	11,356.01	10,019.42	11,226.77	11,783.12	10,851.19	10,647.85	0.00	628.43	6.27%
De Particulares	3,966.43	3,963.45	3,962.45	3,912.97	4,001.99	3,960.22	3,836.27	3,598.14	0.00	(314.84)	(8.05%)
A la Vista	404.49	413.83	370.24	385.08	448.49	417.14	397.55	335.82	0.00	(49.26)	(12.79%)
A Plazo	1,449.83	1,465.81	1,502.11	1,434.15	1,458.07	1,475.62	1,374.88	1,374.66	0.00	(59.49)	(4.15%)
De Ahorros	2,112.12	2,083.81	2,090.10	2,093.74	2,095.43	2,067.46	2,063.84	1,887.66	0.00	(206.08)	(9.84%)
De Bancos	1,231.02	1,165.03	1,322.97	1,236.52	1,268.70	1,249.14	1,258.67	1,103.66	0.00	(132.86)	(10.74%)
A la Vista	841.83	740.60	862.04	771.73	905.29	976.57	886.11	934.94	0.00	163.21	21.15%
A Plazo	389.19	424.42	460.93	464.78	363.41	272.57	372.55	168.72	0.00	(296.06)	(63.70%)
Extranjero	18.56	17.59	17.59	18.61	18.62	18.70	17.26	17.69	0.00	(0.91)	(4.92%)
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	18.56	17.59	17.59	18.61	18.62	18.70	17.26	17.69	0.00	(0.91)	(4.92%)
A la Vista	0.43	0.39	0.31	0.40	0.35	0.24	0.24	0.34	0.00	(0.07)	(16.67%)
A Plazo	15.19	14.65	14.66	15.51	15.53	15.22	14.00	14.15	0.00	(1.35)	(8.73%)
De Ahorros	2.95	2.55	2.62	2.70	2.74	3.24	3.02	3.20	0.00	0.51	18.81%
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	2,456.66	2,468.29	2,497.37	2,349.65	2,374.22	2,374.70	2,170.57	2,143.32	0.00	(206.33)	(8.78%)
Locales	484.20	503.51	503.51	502.44	562.01	578.96	443.85	458.04	0.00	(44.40)	(8.84%)
Extranjero	1,972.47	1,964.78	1,993.86	1,847.21	1,812.21	1,795.74	1,726.72	1,685.27	0.00	(161.93)	(8.77%)
OTROS PASIVOS	323.43	338.34	369.75	383.27	380.40	340.73	430.07	481.89	0.00	98.62	25.73%
Locales	307.18	331.01	353.39	376.19	364.54	333.69	415.00	474.61	0.00	98.41	26.16%
Extranjero	16.25	7.33	16.37	7.08	15.87	7.05	15.07	7.28	0.00	0.20	2.87%
PATRIMONIO	1,400.79	1,408.41	1,430.98	1,479.57	1,470.89	1,540.41	1,634.57	1,712.86	0.00	233.28	15.77%
Capital	1,018.65	1,018.65	1,118.65	1,118.65	1,138.65	1,138.65	1,288.65	1,288.65	0.00	170.00	15.20%

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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	108.75	109.10	110.08	110.60	118.76	130.66	134.82	142.30	0.00	31.70	28.67%
Provisiones Dinámicas	92.75	92.75	92.75	92.75	92.75	104.75	108.92	116.27	0.00	23.52	25.36%
Otras Reservas	16.00	16.35	17.33	17.85	26.01	25.91	25.90	26.03	0.00	8.18	45.84%
Utilidad de Periodos Anteriores	246.92	253.31	152.33	151.81	238.86	223.99	69.83	62.30	0.00	(89.51)	(58.96%)
Utilidad de Periodo	13.65	31.02	81.86	150.80	17.30	86.12	169.20	249.94	0.00	99.14	65.74%
Ganancia o Perdida en Valores Disponible para la Venta	12.82	(3.67)	(31.94)	(52.28)	(42.67)	(39.00)	(27.93)	(30.33)	0.00	21.96	(41.99%)
PASIVO Y PATRIMONIO	20,403.56	21,480.54	20,957.12	19,400.01	20,741.60	21,267.04	20,198.59	19,705.40	0.00	305.39	1.57%