

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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	19,868.29	18,537.39	17,247.61	13,899.01	16,234.50	15,757.08	14,859.03	13,108.26	15,956.39	(278.11)	(1.71%)
Depositos Locales en Bancos	3,053.94	2,657.58	2,778.41	2,465.22	3,029.04	3,022.93	2,649.15	2,526.50	2,801.93	(227.11)	(7.50%)
A la Vista	1,185.27	1,033.55	1,249.90	1,144.02	1,333.82	1,597.64	1,226.74	1,262.17	1,411.05	77.23	5.79%
A Plazo	1,868.67	1,624.03	1,528.51	1,321.20	1,695.22	1,425.28	1,422.41	1,264.33	1,390.88	(304.34)	(17.95%)
Depositos Extranjeros en Bancos	15,791.18	14,828.36	13,393.77	10,288.57	11,977.53	11,626.99	11,178.75	9,551.64	12,030.87	53.34	0.45%
A la Vista	5,177.86	4,135.95	3,644.24	3,491.12	4,552.69	4,580.70	4,691.41	4,459.29	5,013.88	461.20	10.13%
A Plazo	10,613.32	10,692.42	9,749.54	6,797.44	7,424.84	7,046.29	6,487.34	5,092.34	7,016.99	(407.85)	(5.49%)
Menos Provisiones	21.79	24.54	35.43	8.78	8.80	9.52	8.94	8.79	8.49	(0.31)	(3.53%)
Locales	21.78	24.44	35.32	8.67	8.62	8.71	8.54	8.55	8.45	(0.17)	(1.98%)
Extranjero	0.01	0.10	0.12	0.11	0.18	0.81	0.40	0.23	0.04	(0.14)	(78.14%)
Otros	1,044.96	1,075.98	1,110.86	1,154.00	1,236.73	1,116.68	1,040.07	1,038.90	1,132.07	(104.66)	(8.46%)
CARTERA CREDITICIA	68,224.83	70,144.60	72,367.18	75,199.48	76,024.58	76,822.18	78,134.88	79,295.09	80,339.35	4,314.77	5.68%
Locales	55,126.12	55,770.32	56,589.97	58,134.58	58,586.10	58,479.96	59,613.85	60,572.17	60,603.74	2,017.64	3.44%
Extranjero	15,544.51	16,886.77	18,261.29	19,593.71	19,842.25	20,765.98	20,838.09	21,052.90	21,984.14	2,141.90	10.79%
Menos Provisiones	2,445.79	2,512.49	2,484.08	2,528.81	2,403.77	2,423.76	2,317.06	2,329.98	2,248.54	(155.23)	(6.46%)
Locales	2,249.39	2,311.22	2,286.74	2,322.66	2,190.66	2,196.58	2,120.45	2,118.99	2,042.52	(148.14)	(6.76%)
Extranjero	196.40	201.27	197.34	206.15	213.11	227.18	196.61	210.99	206.02	(7.10)	(3.33%)
INVERSIONES EN VALORES	22,779.37	24,094.09	24,368.06	24,282.97	24,503.88	25,438.76	25,678.58	25,686.29	27,151.78	2,647.90	10.81%
Locales	9,381.77	9,767.79	10,107.01	9,967.90	9,720.89	9,872.26	10,089.96	10,452.37	10,730.29	1,009.41	10.38%
Extranjero	13,416.55	14,361.47	14,333.01	14,418.58	14,898.08	15,693.14	15,707.34	15,359.55	16,545.78	1,647.70	11.06%
Menos Provisiones	18.95	35.18	72.32	103.51	115.09	126.65	118.73	125.64	124.29	9.20	8.00%
Locales	15.58	29.99	66.07	94.97	104.18	112.58	112.07	119.46	119.28	15.10	14.49%
Extranjero	3.36	5.19	6.25	8.53	10.91	14.07	6.65	6.18	5.01	(5.90)	(54.06%)
OTROS ACTIVOS	6,641.44	6,656.66	6,555.85	6,872.19	7,165.70	7,261.71	7,366.85	7,744.88	7,604.14	438.44	6.12%
Locales	5,592.04	5,486.95	5,540.76	5,857.85	6,041.65	6,040.24	5,833.80	6,260.03	6,192.32	150.67	2.49%
Extranjero	1,049.40	1,169.71	1,015.09	1,014.34	1,124.05	1,221.47	1,533.06	1,484.85	1,411.82	287.77	25.60%
TOTAL DE ACTIVOS	117,513.93	119,432.74	120,538.71	120,253.64	123,928.66	125,279.72	126,039.35	125,834.51	131,051.66	7,123.00	5.75%

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DEPOSITOS	85,363.53	86,172.14	85,901.04	84,519.65	86,291.54	87,912.80	88,163.27	87,969.99	92,248.95	5,957.40	6.90%
Locales	62,928.39	63,761.89	63,054.53	61,089.76	62,423.39	62,710.61	61,980.81	61,706.38	64,712.38	2,289.00	3.67%
Oficiales	11,612.64	12,728.01	11,884.17	10,960.56	12,099.63	12,666.82	11,696.26	11,591.57	13,238.51	1,138.87	9.41%
De Particulares	47,988.85	47,981.69	47,994.47	47,171.08	46,912.47	47,023.39	47,104.67	47,108.71	48,202.30	1,289.83	2.75%
A la Vista	9,529.37	9,461.22	9,518.85	8,739.45	9,242.87	9,009.66	8,913.47	8,574.38	9,310.44	67.57	0.73%
A Plazo	24,543.25	24,506.53	24,454.79	24,488.47	23,756.36	24,543.34	25,077.42	25,654.76	25,784.86	2,028.50	8.54%
De Ahorros	13,916.23	14,013.93	14,020.83	13,943.16	13,913.24	13,470.39	13,113.77	12,879.58	13,107.00	(806.23)	(5.79%)
De Bancos	3,326.90	3,052.20	3,175.88	2,958.12	3,411.29	3,020.40	3,179.88	3,006.10	3,271.58	(139.71)	(4.10%)
A la Vista	1,131.86	994.61	1,062.84	976.28	1,153.68	1,160.66	1,100.71	1,196.23	1,374.43	220.76	19.13%
A Plazo	2,195.04	2,057.59	2,113.05	1,981.84	2,257.61	1,859.74	2,079.17	1,809.87	1,897.14	(360.47)	(15.97%)
Extranjero	22,435.14	22,410.25	22,846.51	23,429.88	23,868.16	25,202.19	26,182.46	26,263.60	27,536.56	3,668.40	15.37%
Oficiales	347.79	323.19	425.85	306.28	180.98	216.49	224.36	208.91	249.62	68.65	37.93%
De Particulares	15,143.70	15,519.21	15,803.36	15,599.22	16,721.49	17,096.36	18,166.52	18,278.07	19,082.67	2,361.18	14.12%
A la Vista	2,274.21	2,459.07	2,485.32	2,422.53	2,419.60	2,599.59	2,729.15	2,443.24	2,552.55	132.95	5.49%
A Plazo	10,564.53	10,610.41	10,808.59	10,713.96	11,808.97	12,105.32	13,003.99	13,465.47	14,180.27	2,371.29	20.08%
De Ahorros	2,304.96	2,449.73	2,509.45	2,462.73	2,492.91	2,391.45	2,433.38	2,369.37	2,349.85	(143.07)	(5.74%)
De Bancos	6,943.65	6,567.85	6,617.31	7,524.38	6,965.69	7,889.35	7,791.58	7,776.62	8,204.27	1,238.58	17.78%
A la Vista	1,208.70	1,264.06	1,397.77	1,603.22	1,285.50	1,591.84	1,628.03	1,237.88	1,264.52	(20.97)	(1.63%)
A Plazo	5,734.95	5,303.79	5,219.54	5,921.16	5,680.19	6,297.51	6,163.55	6,538.75	6,939.75	1,259.55	22.17%
OBLIGACIONES	16,547.07	17,516.43	18,936.19	20,003.10	21,189.90	20,427.72	20,359.74	19,894.95	20,727.30	(462.60)	(2.18%)
Locales	2,829.57	3,009.37	3,277.31	3,351.94	3,841.89	3,591.04	3,470.27	3,637.46	3,945.61	103.73	2.70%
Extranjero	13,717.49	14,507.06	15,658.89	16,651.16	17,348.02	16,836.68	16,889.47	16,257.49	16,781.69	(566.33)	(3.26%)
OTROS PASIVOS	3,346.12	3,644.54	3,725.93	3,663.10	3,793.61	3,755.87	4,087.30	4,295.88	4,221.47	427.86	11.28%
Locales	2,677.11	3,062.68	3,155.69	3,118.60	3,147.87	3,151.63	3,253.59	3,372.41	3,372.19	224.32	7.13%
Extranjero	669.01	581.85	570.25	544.50	645.74	604.23	833.71	923.47	849.28	203.54	31.52%
PATRIMONIO	12,257.22	12,099.63	11,975.54	12,067.80	12,653.60	13,183.33	13,429.04	13,673.70	13,853.94	1,200.34	9.49%
Capital	5,874.75	5,825.20	5,942.25	5,959.09	6,015.01	6,030.97	6,182.92	6,198.26	6,209.91	194.89	3.24%

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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	107.54	112.70	113.25	(5.48)	(4.61%)
Otras Reservas	1,348.85	1,327.39	1,333.69	1,363.09	1,380.80	1,422.77	1,495.47	1,487.64	1,518.99	138.19	10.01%
Provisiones Dinámicas	1,056.11	1,058.88	1,061.39	1,063.52	1,065.68	1,081.54	1,119.55	1,129.79	1,161.18	95.50	8.96%
Otras Reservas	292.74	268.51	272.30	299.57	315.11	341.23	375.92	357.85	357.81	42.69	13.55%
Utilidad de Periodos Anteriores	4,371.75	5,085.36	4,931.49	4,912.61	5,221.91	6,040.25	5,503.81	5,416.83	5,357.54	135.62	2.60%
Utilidad de Periodo	711.07	294.39	619.33	831.20	1,000.72	458.31	1,018.26	1,390.35	1,389.65	388.93	38.86%
Ganancia o Perdida en Valores Disponible para la Venta	(317.93)	(701.44)	(1,119.95)	(1,266.92)	(1,083.57)	(887.69)	(878.97)	(932.09)	(735.39)	348.18	(32.13%)
PASIVO Y PATRIMONIO	117,513.93	119,432.74	120,538.71	120,253.64	123,928.66	125,279.72	126,039.35	125,834.51	131,051.66	7,123.00	5.75%