

BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A MARZO 2024
(En Millones de Balboas)

	2022	2023				2024				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	16,234.50	15,757.08	14,859.03	13,108.26	15,955.53	14,294.41	0.00	0.00	0.00	(1,462.67)	(9.28%)
Depositos Locales en Bancos	3,029.04	3,022.93	2,649.15	2,526.50	2,801.94	2,490.62	0.00	0.00	0.00	(532.30)	(17.61%)
A la Vista	1,333.82	1,597.64	1,226.74	1,262.17	1,411.06	1,219.12	0.00	0.00	0.00	(378.53)	(23.69%)
A Plazo	1,695.22	1,425.28	1,422.41	1,264.33	1,390.88	1,271.50	0.00	0.00	0.00	(153.78)	(10.79%)
Depositos Extranjeros en Bancos	11,977.53	11,626.99	11,178.75	9,551.64	12,030.00	10,923.47	0.00	0.00	0.00	(703.52)	(6.05%)
A la Vista	4,552.69	4,580.70	4,691.41	4,459.29	5,013.01	4,362.28	0.00	0.00	0.00	(218.43)	(4.77%)
A Plazo	7,424.84	7,046.29	6,487.34	5,092.34	7,016.99	6,561.19	0.00	0.00	0.00	(485.10)	(6.88%)
Menos Provisiones	8.80	9.52	8.94	8.79	8.49	8.57	0.00	0.00	0.00	(0.95)	(10.02%)
Locales	8.62	8.71	8.54	8.55	8.45	8.53	0.00	0.00	0.00	(0.17)	(1.98%)
Extranjero	0.18	0.81	0.40	0.23	0.04	0.03	0.00	0.00	0.00	(0.78)	(96.16%)
Otros	1,236.73	1,116.68	1,040.07	1,038.90	1,132.07	888.88	0.00	0.00	0.00	(227.79)	(20.40%)
CARTERA CREDITICIA	76,024.58	76,822.18	78,134.88	79,295.09	80,348.16	81,810.95	0.00	0.00	0.00	4,988.77	6.49%
Locales	58,586.10	58,479.96	59,613.85	60,572.17	60,603.74	61,380.44	0.00	0.00	0.00	2,900.48	4.96%
Extranjero	19,842.25	20,765.98	20,838.09	21,052.90	21,984.14	22,657.91	0.00	0.00	0.00	1,891.93	9.11%
Menos Provisiones	2,403.77	2,423.76	2,317.06	2,329.98	2,239.72	2,227.40	0.00	0.00	0.00	(196.36)	(8.10%)
Locales	2,190.66	2,196.58	2,120.45	2,118.99	2,030.38	2,018.41	0.00	0.00	0.00	(178.17)	(8.11%)
Extranjero	213.11	227.18	196.61	210.99	209.34	208.99	0.00	0.00	0.00	(18.19)	(8.01%)
INVERSIONES EN VALORES	24,503.88	25,438.76	25,678.58	25,686.29	27,153.23	28,168.57	0.00	0.00	0.00	2,729.81	10.73%
Locales	9,720.89	9,872.26	10,089.96	10,452.37	10,730.29	10,765.37	0.00	0.00	0.00	893.11	9.05%
Extranjero	14,898.08	15,693.14	15,707.34	15,359.55	16,546.18	17,531.31	0.00	0.00	0.00	1,838.17	11.71%
Menos Provisiones	115.09	126.65	118.73	125.64	123.24	128.11	0.00	0.00	0.00	1.46	1.16%
Locales	104.18	112.58	112.07	119.46	118.23	123.00	0.00	0.00	0.00	10.43	9.26%
Extranjero	10.91	14.07	6.65	6.18	5.01	5.11	0.00	0.00	0.00	(8.96)	(63.69%)
OTROS ACTIVOS	7,165.70	7,261.71	7,366.85	7,744.88	7,600.28	7,773.51	0.00	0.00	0.00	511.80	7.05%
Locales	6,041.65	6,040.24	5,833.80	6,260.03	6,188.06	6,295.49	0.00	0.00	0.00	255.25	4.23%
Extranjero	1,124.05	1,221.47	1,533.06	1,484.85	1,412.22	1,478.01	0.00	0.00	0.00	256.55	21.00%
TOTAL DE ACTIVOS	123,928.66	125,279.72	126,039.35	125,834.51	131,057.20	132,047.43	0.00	0.00	0.00	6,767.71	5.40%

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DEPOSITOS	86,291.54	87,912.80	88,163.27	87,969.99	92,248.95	93,364.74	0.00	0.00	0.00	5,451.94	6.20%
Locales	62,423.39	62,710.61	61,980.81	61,706.38	64,712.38	65,868.57	0.00	0.00	0.00	3,157.96	5.04%
Oficiales	12,099.63	12,666.82	11,696.26	11,591.57	13,238.51	14,654.99	0.00	0.00	0.00	1,988.17	15.70%
De Particulares	46,912.47	47,023.39	47,104.67	47,108.71	48,160.30	48,298.56	0.00	0.00	0.00	1,275.17	2.71%
A la Vista	9,242.87	9,009.66	8,913.47	8,574.38	9,310.44	8,908.15	0.00	0.00	0.00	(101.51)	(1.13%)
A Plazo	23,756.36	24,543.34	25,077.42	25,654.76	25,742.86	26,459.36	0.00	0.00	0.00	1,916.02	7.81%
De Ahorros	13,913.24	13,470.39	13,113.77	12,879.58	13,107.00	12,931.05	0.00	0.00	0.00	(539.34)	(4.00%)
De Bancos	3,411.29	3,020.40	3,179.88	3,006.10	3,313.57	2,915.02	0.00	0.00	0.00	(105.38)	(3.49%)
A la Vista	1,153.68	1,160.66	1,100.71	1,196.23	1,374.43	1,130.76	0.00	0.00	0.00	(29.89)	(2.58%)
A Plazo	2,257.61	1,859.74	2,079.17	1,809.87	1,939.14	1,784.25	0.00	0.00	0.00	(75.49)	(4.06%)
Extranjero	23,868.16	25,202.19	26,182.46	26,263.60	27,536.56	27,496.17	0.00	0.00	0.00	2,293.98	9.10%
Oficiales	180.98	216.49	224.36	208.91	249.62	244.65	0.00	0.00	0.00	28.17	13.01%
De Particulares	16,721.49	17,096.36	18,166.52	18,278.07	19,085.78	18,659.79	0.00	0.00	0.00	1,563.43	9.14%
A la Vista	2,419.60	2,599.59	2,729.15	2,443.24	2,555.66	2,632.41	0.00	0.00	0.00	32.82	1.26%
A Plazo	11,808.97	12,105.32	13,003.99	13,465.47	14,180.27	13,615.53	0.00	0.00	0.00	1,510.21	12.48%
De Ahorros	2,492.91	2,391.45	2,433.38	2,369.37	2,349.85	2,411.85	0.00	0.00	0.00	20.40	0.85%
De Bancos	6,965.69	7,889.35	7,791.58	7,776.62	8,201.16	8,591.73	0.00	0.00	0.00	702.38	8.90%
A la Vista	1,285.50	1,591.84	1,628.03	1,237.88	1,261.42	1,281.36	0.00	0.00	0.00	(310.47)	(19.50%)
A Plazo	5,680.19	6,297.51	6,163.55	6,538.75	6,939.75	7,310.37	0.00	0.00	0.00	1,012.85	16.08%
OBLIGACIONES	21,189.90	20,427.72	20,359.74	19,894.95	20,727.30	20,273.85	0.00	0.00	0.00	(153.87)	(0.75%)
Locales	3,841.89	3,591.04	3,470.27	3,637.46	3,945.61	3,790.31	0.00	0.00	0.00	199.27	5.55%
Extranjero	17,348.02	16,836.68	16,889.47	16,257.49	16,781.69	16,483.54	0.00	0.00	0.00	(353.15)	(2.10%)
OTROS PASIVOS	3,793.61	3,755.87	4,087.30	4,295.88	4,221.09	4,140.90	0.00	0.00	0.00	385.03	10.25%
Locales	3,147.87	3,151.63	3,253.59	3,372.41	3,371.81	3,414.97	0.00	0.00	0.00	263.34	8.36%
Extranjero	645.74	604.23	833.71	923.47	849.28	725.93	0.00	0.00	0.00	121.69	20.14%
PATRIMONIO	12,653.60	13,183.33	13,429.04	13,673.70	13,859.87	14,267.94	0.00	0.00	0.00	1,084.61	8.23%
Capital	6,015.01	6,030.97	6,182.92	6,198.26	6,209.91	6,221.86	0.00	0.00	0.00	190.88	3.17%

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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	118.73	118.73	107.54	112.70	113.25	113.25	0.00	0.00	0.00	(5.48)	(4.61%)
Otras Reservas	1,380.80	1,422.77	1,495.47	1,487.64	1,518.21	1,581.10	0.00	0.00	0.00	158.33	11.13%
Provisiones Dinámicas	1,065.68	1,081.54	1,119.55	1,129.79	1,161.18	1,202.12	0.00	0.00	0.00	120.58	11.15%
Otras Reservas	315.11	341.23	375.92	357.85	357.03	378.97	0.00	0.00	0.00	37.75	11.06%
Utilidad de Periodos Anteriores	5,221.91	6,040.25	5,503.81	5,416.83	5,358.32	6,456.69	0.00	0.00	0.00	416.44	6.89%
Utilidad de Periodo	1,000.72	458.31	1,018.26	1,390.35	1,393.53	546.21	0.00	0.00	0.00	87.90	19.18%
Ganancia o Perdida en Valores Disponible para la Venta	(1,083.57)	(887.69)	(878.97)	(932.09)	(733.34)	(651.16)	0.00	0.00	0.00	236.54	(26.65%)
PASIVO Y PATRIMONIO	123,928.66	125,279.72	126,039.35	125,834.51	131,057.20	132,047.43	0.00	0.00	0.00	6,767.71	5.40%