

BALANCE DE SITUACION
BANCA OFICIAL
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	5,729.50	5,449.11	4,373.12	3,730.86	4,664.63	4,951.33	0.00	0.00	0.00	(497.78)	(9.13%)
Depositos Locales en Bancos	563.02	744.81	336.83	397.32	462.08	359.32	0.00	0.00	0.00	(385.49)	(51.76%)
A la Vista	44.70	289.46	25.60	95.80	80.50	167.56	0.00	0.00	0.00	(121.90)	(42.11%)
A Plazo	518.32	455.35	311.23	301.52	381.58	191.76	0.00	0.00	0.00	(263.59)	(57.89%)
Depositos Extranjeros en Bancos	4,668.53	4,234.80	3,620.97	2,942.67	3,796.04	4,275.89	0.00	0.00	0.00	41.09	0.97%
A la Vista	407.88	478.18	108.12	487.47	206.04	357.89	0.00	0.00	0.00	(120.29)	(25.16%)
A Plazo	4,260.65	3,756.63	3,512.85	2,455.20	3,590.00	3,918.00	0.00	0.00	0.00	161.37	4.30%
Menos Provisiones	0.14	0.14	0.10	0.09	0.04	0.03	0.00	0.00	0.00	(0.11)	(80.19%)
Locales	0.07	0.12	0.06	0.03	0.02	0.03	0.00	0.00	0.00	(0.09)	(77.03%)
Extranjero	0.06	0.02	0.04	0.06	0.02	0.00	0.00	0.00	0.00	(0.02)	(100.00%)
Otros	498.09	469.64	415.41	390.96	406.54	316.15	0.00	0.00	0.00	(153.49)	(32.68%)
CARTERA CREDITICIA	9,695.18	9,850.86	10,560.67	10,837.91	10,777.48	10,908.71	0.00	0.00	0.00	1,057.85	10.74%
Locales	9,945.62	10,112.83	10,829.40	11,110.34	11,043.82	11,182.21	0.00	0.00	0.00	1,069.39	10.57%
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	250.45	261.97	268.74	272.43	266.34	273.50	0.00	0.00	0.00	11.54	4.40%
Locales	250.45	261.97	268.74	272.43	266.34	273.50	0.00	0.00	0.00	11.54	4.40%
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	4,333.55	4,939.98	4,296.84	4,112.71	5,202.43	5,930.84	0.00	0.00	0.00	990.86	20.06%
Locales	2,298.80	2,314.64	2,326.35	2,480.66	2,595.61	2,635.56	0.00	0.00	0.00	320.91	13.86%
Extranjero	2,045.16	2,639.29	1,983.52	1,647.08	2,622.20	3,314.34	0.00	0.00	0.00	675.05	25.58%
Menos Provisiones	10.42	13.95	13.03	15.04	15.38	19.06	0.00	0.00	0.00	5.11	36.62%
Locales	10.23	13.70	12.84	14.87	15.19	18.85	0.00	0.00	0.00	5.15	37.62%
Extranjero	0.19	0.25	0.19	0.16	0.19	0.21	0.00	0.00	0.00	(0.04)	(17.26%)
OTROS ACTIVOS	983.38	1,027.09	967.96	1,023.92	1,123.45	1,136.80	0.00	0.00	0.00	109.71	10.68%
Locales	948.82	990.46	928.77	983.01	1,081.54	1,096.45	0.00	0.00	0.00	105.99	10.70%
Extranjero	34.56	36.63	39.19	40.91	41.91	40.35	0.00	0.00	0.00	3.72	10.16%
TOTAL DE ACTIVOS	20,741.60	21,267.04	20,198.59	19,705.40	21,767.99	22,927.68	0.00	0.00	0.00	1,660.64	7.81%

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DEPOSITOS	16,516.09	17,011.19	15,963.38	15,367.34	17,445.30	18,324.04	0.00	0.00	0.00	1,312.85	7.72%
Locales	16,497.47	16,992.48	15,946.12	15,349.65	17,427.61	18,307.18	0.00	0.00	0.00	1,314.70	7.74%
Oficiales	11,226.77	11,783.12	10,851.19	10,647.85	12,416.71	13,621.82	0.00	0.00	0.00	1,838.69	15.60%
De Particulares	4,001.99	3,960.22	3,836.27	3,598.14	3,669.44	3,585.75	0.00	0.00	0.00	(374.47)	(9.46%)
A la Vista	448.49	417.14	397.55	335.82	371.56	336.85	0.00	0.00	0.00	(80.29)	(19.25%)
A Plazo	1,458.07	1,475.62	1,374.88	1,374.66	1,347.17	1,343.26	0.00	0.00	0.00	(132.36)	(8.97%)
De Ahorros	2,095.43	2,067.46	2,063.84	1,887.66	1,950.71	1,905.64	0.00	0.00	0.00	(161.82)	(7.83%)
De Bancos	1,268.70	1,249.14	1,258.67	1,103.66	1,341.46	1,099.61	0.00	0.00	0.00	(149.53)	(11.97%)
A la Vista	905.29	976.57	886.11	934.94	1,089.31	820.19	0.00	0.00	0.00	(156.38)	(16.01%)
A Plazo	363.41	272.57	372.55	168.72	252.15	279.42	0.00	0.00	0.00	6.85	2.51%
Extranjero	18.62	18.70	17.26	17.69	17.69	16.85	0.00	0.00	0.00	(1.85)	(9.89%)
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	18.62	18.70	17.26	17.69	17.69	16.85	0.00	0.00	0.00	(1.85)	(9.89%)
A la Vista	0.35	0.24	0.24	0.34	0.26	0.44	0.00	0.00	0.00	0.20	82.63%
A Plazo	15.53	15.22	14.00	14.15	14.22	12.75	0.00	0.00	0.00	(2.47)	(16.25%)
De Ahorros	2.74	3.24	3.02	3.20	3.21	3.67	0.00	0.00	0.00	0.42	13.08%
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	2,374.22	2,374.70	2,170.57	2,143.32	2,271.32	2,427.34	0.00	0.00	0.00	52.64	2.22%
Locales	562.01	578.96	443.85	458.04	418.31	560.79	0.00	0.00	0.00	(18.17)	(3.14%)
Extranjero	1,812.21	1,795.74	1,726.72	1,685.27	1,853.01	1,866.55	0.00	0.00	0.00	70.81	3.94%
OTROS PASIVOS	380.40	340.73	430.07	481.89	397.39	442.91	0.00	0.00	0.00	102.17	29.99%
Locales	364.54	333.69	415.00	474.61	381.60	436.87	0.00	0.00	0.00	103.18	30.92%
Extranjero	15.87	7.05	15.07	7.28	15.79	6.04	0.00	0.00	0.00	(1.01)	(14.35%)
PATRIMONIO	1,470.89	1,540.41	1,634.57	1,712.86	1,653.99	1,733.39	0.00	0.00	0.00	192.98	12.53%
Capital	1,138.65	1,138.65	1,288.65	1,288.65	1,288.65	1,288.65	0.00	0.00	0.00	150.00	13.17%

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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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	118.76	130.66	134.82	142.30	160.34	161.96	0.00	0.00	0.00	31.30	23.95%
Provisiones Dinámicas	92.75	104.75	108.92	116.27	134.13	134.13	0.00	0.00	0.00	29.38	28.05%
Otras Reservas	26.01	25.91	25.90	26.03	26.20	27.82	0.00	0.00	0.00	1.91	7.39%
Utilidad de Periodos Anteriores	238.86	223.99	69.83	62.30	201.30	206.25	0.00	0.00	0.00	(17.74)	(7.92%)
Utilidad de Periodo	17.30	86.12	169.20	249.94	33.63	105.40	0.00	0.00	0.00	19.29	22.39%
Ganancia o Perdida en Valores Disponible para la Venta	(42.67)	(39.00)	(27.93)	(30.33)	(29.93)	(28.86)	0.00	0.00	0.00	10.14	(26.00%)
PASIVO Y PATRIMONIO	20,741.60	21,267.04	20,198.59	19,705.40	21,767.99	22,927.68	0.00	0.00	0.00	1,660.64	7.81%