

BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A SEPTIEMBRE 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	14,519.12	14,312.36	0.00	1,204.10	9.19%
Depositos Locales en Bancos	3,029.04	3,022.93	2,649.15	2,526.50	2,801.94	2,490.62	2,656.12	2,374.12	0.00	(152.38)	(6.03%)
A la Vista	1,333.82	1,597.64	1,226.74	1,262.17	1,411.06	1,219.12	1,179.47	1,040.90	0.00	(221.27)	(17.53%)
A Plazo	1,695.22	1,425.28	1,422.41	1,264.33	1,390.88	1,271.50	1,476.65	1,333.22	0.00	68.89	5.45%
Depositos Extranjeros en Bancos	11,977.53	11,626.99	11,178.75	9,551.64	12,030.00	10,923.47	10,834.71	10,939.39	0.00	1,387.75	14.53%
A la Vista	4,552.69	4,580.70	4,691.41	4,459.29	5,013.01	4,362.28	4,218.44	4,302.17	0.00	(157.13)	(3.52%)
A Plazo	7,424.84	7,046.29	6,487.34	5,092.34	7,016.99	6,561.19	6,616.27	6,637.22	0.00	1,544.87	30.34%
Menos Provisiones	8.80	9.52	8.94	8.79	8.49	8.57	8.50	9.09	0.00	0.31	3.48%
Locales	8.62	8.71	8.54	8.55	8.45	8.53	8.48	8.88	0.00	0.33	3.85%
Extranjero	0.18	0.81	0.40	0.23	0.04	0.03	0.03	0.21	0.00	(0.02)	(10.13%)
Otros	1,236.73	1,116.68	1,040.07	1,038.90	1,132.07	888.88	1,036.79	1,007.94	0.00	(30.96)	(2.98%)
CARTERA CREDITICIA	76,024.58	76,822.18	78,134.88	79,295.09	80,348.16	81,810.95	84,131.71	86,460.00	0.00	7,164.91	9.04%
Locales	58,586.10	58,479.96	59,613.85	60,572.17	60,603.74	61,380.44	62,885.16	63,835.79	0.00	3,263.62	5.39%
Extranjero	19,842.25	20,765.98	20,838.09	21,052.90	21,984.14	22,657.91	23,465.71	24,825.84	0.00	3,772.93	17.92%
Menos Provisiones	2,403.77	2,423.76	2,317.06	2,329.98	2,239.72	2,227.40	2,219.17	2,201.63	0.00	(128.35)	(5.51%)
Locales	2,190.66	2,196.58	2,120.45	2,118.99	2,030.38	2,018.41	2,013.91	1,983.09	0.00	(135.90)	(6.41%)
Extranjero	213.11	227.18	196.61	210.99	209.34	208.99	205.26	218.54	0.00	7.55	3.58%
INVERSIONES EN VALORES	24,503.88	25,438.76	25,678.58	25,686.29	27,153.23	28,168.57	27,394.94	27,578.69	0.00	1,892.41	7.37%
Locales	9,720.89	9,872.26	10,089.96	10,452.37	10,730.29	10,765.37	11,175.98	11,572.67	0.00	1,120.30	10.72%
Extranjero	14,898.08	15,693.14	15,707.34	15,359.55	16,546.18	17,531.31	16,349.52	16,136.02	0.00	776.47	5.06%
Menos Provisiones	115.09	126.65	118.73	125.64	123.24	128.11	130.56	130.00	0.00	4.36	3.47%
Locales	104.18	112.58	112.07	119.46	118.23	123.00	125.25	123.37	0.00	3.91	3.28%
Extranjero	10.91	14.07	6.65	6.18	5.01	5.11	5.31	6.62	0.00	0.45	7.23%
OTROS ACTIVOS	7,165.70	7,261.71	7,366.85	7,744.88	7,600.28	7,773.50	6,987.52	7,256.45	0.00	(488.43)	(6.31%)
Locales	6,041.65	6,040.24	5,833.80	6,260.03	6,188.06	6,295.49	5,550.63	5,779.74	0.00	(480.29)	(7.67%)
Extranjero	1,124.05	1,221.47	1,533.06	1,484.85	1,412.22	1,478.01	1,436.89	1,476.71	0.00	(8.14)	(0.55%)
TOTAL DE ACTIVOS	123,928.66	125,279.72	126,039.35	125,834.51	131,057.20	132,047.43	133,033.29	135,607.50	0.00	9,772.99	7.77%

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DEPOSITOS	86,291.54	87,912.80	88,163.27	87,969.99	92,248.95	93,364.74	93,948.06	95,075.28	0.00	7,105.29	8.08%
Locales	62,423.39	62,710.61	61,980.81	61,706.38	64,712.38	65,868.57	65,738.17	65,502.47	0.00	3,796.08	6.15%
Oficiales	12,099.63	12,666.82	11,696.26	11,591.57	13,238.51	14,654.99	13,554.25	13,185.89	0.00	1,594.32	13.75%
De Particulares	46,912.47	47,023.39	47,104.67	47,108.71	48,160.30	48,298.56	49,114.75	49,444.76	0.00	2,336.04	4.96%
A la Vista	9,242.87	9,009.66	8,913.47	8,574.38	9,310.44	8,908.15	8,873.83	8,462.30	0.00	(112.08)	(1.31%)
A Plazo	23,756.36	24,543.34	25,077.42	25,654.76	25,742.86	26,459.36	27,245.23	28,145.81	0.00	2,491.05	9.71%
De Ahorros	13,913.24	13,470.39	13,113.77	12,879.58	13,107.00	12,931.05	12,995.69	12,836.65	0.00	(42.93)	(0.33%)
De Bancos	3,411.29	3,020.40	3,179.88	3,006.10	3,313.57	2,915.02	3,069.17	2,871.82	0.00	(134.28)	(4.47%)
A la Vista	1,153.68	1,160.66	1,100.71	1,196.23	1,374.43	1,130.76	1,121.09	1,078.84	0.00	(117.39)	(9.81%)
A Plazo	2,257.61	1,859.74	2,079.17	1,809.87	1,939.14	1,784.25	1,948.08	1,792.98	0.00	(16.88)	(0.93%)
Extranjero	23,868.16	25,202.19	26,182.46	26,263.60	27,536.56	27,496.17	28,209.89	29,572.81	0.00	3,309.21	12.60%
Oficiales	180.98	216.49	224.36	208.91	249.62	244.65	177.09	215.67	0.00	6.76	3.24%
De Particulares	16,721.49	17,096.36	18,166.52	18,278.07	19,085.78	18,659.79	19,366.36	20,317.18	0.00	2,039.10	11.16%
A la Vista	2,419.60	2,599.59	2,729.15	2,443.24	2,555.66	2,632.41	2,774.98	2,719.40	0.00	276.16	11.30%
A Plazo	11,808.97	12,105.32	13,003.99	13,465.47	14,180.27	13,615.53	14,095.01	15,095.83	0.00	1,630.36	12.11%
De Ahorros	2,492.91	2,391.45	2,433.38	2,369.37	2,349.85	2,411.85	2,496.37	2,501.96	0.00	132.59	5.60%
De Bancos	6,965.69	7,889.35	7,791.58	7,776.62	8,201.16	8,591.73	8,666.43	9,039.97	0.00	1,263.35	16.25%
A la Vista	1,285.50	1,591.84	1,628.03	1,237.88	1,261.42	1,281.36	1,375.21	1,414.86	0.00	176.98	14.30%
A Plazo	5,680.19	6,297.51	6,163.55	6,538.75	6,939.75	7,310.37	7,291.22	7,625.11	0.00	1,086.36	16.61%
OBLIGACIONES	21,189.90	20,427.72	20,359.74	19,894.95	20,727.30	20,273.85	19,897.13	20,641.93	0.00	746.97	3.75%
Locales	3,841.89	3,591.04	3,470.27	3,637.46	3,945.61	3,790.31	3,802.29	3,666.88	0.00	29.42	0.81%
Extranjero	17,348.02	16,836.68	16,889.47	16,257.49	16,781.69	16,483.54	16,094.85	16,975.05	0.00	717.56	4.41%
OTROS PASIVOS	3,793.61	3,755.87	4,087.30	4,295.88	4,221.09	4,140.90	4,422.48	4,524.40	0.00	228.52	5.32%
Locales	3,147.87	3,151.63	3,253.59	3,372.41	3,371.81	3,414.97	3,461.72	3,638.23	0.00	265.83	7.88%
Extranjero	645.74	604.23	833.71	923.47	849.28	725.93	960.76	886.17	0.00	(37.30)	(4.04%)
PATRIMONIO	12,653.60	13,183.33	13,429.04	13,673.70	13,859.87	14,267.94	14,765.61	15,365.89	0.00	1,692.19	12.38%
Capital	6,015.01	6,030.97	6,182.92	6,198.26	6,209.91	6,221.86	6,228.71	6,240.62	0.00	42.36	0.68%

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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	110.52	110.55	0.00	(2.15)	(1.91%)
Otras Reservas	1,380.80	1,422.77	1,495.47	1,487.64	1,518.21	1,581.10	1,638.18	1,706.87	0.00	219.23	14.74%
Provisiones Dinámicas	1,065.68	1,081.54	1,119.55	1,129.79	1,161.18	1,202.12	1,236.79	1,291.86	0.00	162.07	14.35%
Otras Reservas	315.11	341.23	375.92	357.85	357.03	378.97	401.39	415.01	0.00	57.16	15.97%
Utilidad de Periodos Anteriores	5,221.91	6,040.25	5,503.81	5,416.83	5,358.32	6,456.69	6,340.03	6,195.74	0.00	778.91	14.38%
Utilidad de Periodo	1,000.72	458.31	1,018.26	1,390.35	1,393.53	546.21	1,152.11	1,559.80	0.00	169.45	12.19%
Ganancia o Perdida en Valores Disponible para la Venta	(1,083.57)	(887.69)	(878.97)	(932.09)	(733.34)	(651.16)	(703.94)	(447.69)	0.00	484.40	(51.97%)
PASIVO Y PATRIMONIO	123,928.66	125,279.72	126,039.35	125,834.51	131,057.20	132,047.43	133,033.29	135,607.50	0.00	9,772.99	7.77%