

BALANCE DE SITUACION
BANCA OFICIAL
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	5,729.50	5,449.11	4,373.12	3,730.86	4,664.63	4,951.33	4,102.61	4,129.62	0.00	398.76	10.69%
Depositos Locales en Bancos	563.02	744.81	336.83	397.32	462.08	359.32	509.79	341.57	0.00	(55.74)	(14.03%)
A la Vista	44.70	289.46	25.60	95.80	80.50	167.56	121.27	36.19	0.00	(59.61)	(62.22%)
A Plazo	518.32	455.35	311.23	301.52	381.58	191.76	388.53	305.38	0.00	3.87	1.28%
Depositos Extranjeros en Bancos	4,668.53	4,234.80	3,620.97	2,942.67	3,796.04	4,275.89	3,169.67	3,374.56	0.00	431.89	14.68%
A la Vista	407.88	478.18	108.12	487.47	206.04	357.89	323.67	395.56	0.00	(91.91)	(18.85%)
A Plazo	4,260.65	3,756.63	3,512.85	2,455.20	3,590.00	3,918.00	2,846.00	2,979.00	0.00	523.80	21.33%
Menos Provisiones	0.14	0.14	0.10	0.09	0.04	0.03	0.03	0.04	0.00	(0.04)	(52.56%)
Locales	0.07	0.12	0.06	0.03	0.02	0.03	0.03	0.04	0.00	0.01	55.77%
Extranjero	0.06	0.02	0.04	0.06	0.02	0.00	0.00	0.00	0.00	(0.06)	(98.82%)
Otros	498.09	469.64	415.41	390.96	406.54	316.15	423.17	413.53	0.00	22.57	5.77%
CARTERA CREDITICIA	9,695.18	9,850.86	10,560.67	10,837.91	10,777.48	10,908.71	11,934.91	12,443.74	0.00	1,605.83	14.82%
Locales	9,945.62	10,112.83	10,829.40	11,110.34	11,043.82	11,182.21	12,211.20	12,718.64	0.00	1,608.29	14.48%
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	276.29	274.89	0.00	2.47	0.90%
Locales	250.45	261.97	268.74	272.43	266.34	273.50	276.29	274.89	0.00	2.47	0.90%
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	4,926.93	4,626.01	0.00	513.30	12.48%
Locales	2,298.80	2,314.64	2,326.35	2,480.66	2,595.61	2,635.56	2,984.02	2,990.42	0.00	509.76	20.55%
Extranjero	2,045.16	2,639.29	1,983.52	1,647.08	2,622.20	3,314.34	1,962.89	1,652.42	0.00	5.34	0.32%
Menos Provisiones	10.42	13.95	13.03	15.04	15.38	19.06	19.98	16.84	0.00	1.80	11.96%
Locales	10.23	13.70	12.84	14.87	15.19	18.85	19.77	16.65	0.00	1.77	11.93%
Extranjero	0.19	0.25	0.19	0.16	0.19	0.21	0.21	0.19	0.00	0.02	14.97%
OTROS ACTIVOS	983.38	1,027.09	967.96	1,023.92	1,123.45	1,136.80	667.37	702.21	0.00	(321.71)	(31.42%)
Locales	948.82	990.46	928.77	983.01	1,081.54	1,096.45	629.18	679.18	0.00	(303.83)	(30.91%)
Extranjero	34.56	36.63	39.19	40.91	41.91	40.35	38.20	23.03	0.00	(17.88)	(43.70%)
TOTAL DE ACTIVOS	20,741.60	21,267.04	20,198.59	19,705.40	21,767.99	22,927.68	21,631.82	21,901.59	0.00	2,196.19	11.15%

BALANCE DE SITUACION
BANCA OFICIAL
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		
DEPOSITOS	16,516.09	17,011.19	15,963.38	15,367.34	17,445.30	18,324.04	17,214.13	16,709.32	0.00	1,341.98	8.73%
Locales	16,497.47	16,992.48	15,946.12	15,349.65	17,427.61	18,307.18	17,197.87	16,693.45	0.00	1,343.80	8.75%
Oficiales	11,226.77	11,783.12	10,851.19	10,647.85	12,416.71	13,621.82	12,566.56	12,174.35	0.00	1,526.51	14.34%
De Particulares	4,001.99	3,960.22	3,836.27	3,598.14	3,669.44	3,585.75	3,548.78	3,549.72	0.00	(48.42)	(1.35%)
A la Vista	448.49	417.14	397.55	335.82	371.56	336.85	345.71	312.84	0.00	(22.98)	(6.84%)
A Plazo	1,458.07	1,475.62	1,374.88	1,374.66	1,347.17	1,343.26	1,255.50	1,310.58	0.00	(64.08)	(4.66%)
De Ahorros	2,095.43	2,067.46	2,063.84	1,887.66	1,950.71	1,905.64	1,947.57	1,926.30	0.00	38.64	2.05%
De Bancos	1,268.70	1,249.14	1,258.67	1,103.66	1,341.46	1,099.61	1,082.53	969.37	0.00	(134.29)	(12.17%)
A la Vista	905.29	976.57	886.11	934.94	1,089.31	820.19	853.15	824.97	0.00	(109.97)	(11.76%)
A Plazo	363.41	272.57	372.55	168.72	252.15	279.42	229.38	144.40	0.00	(24.32)	(14.41%)
Extranjero	18.62	18.70	17.26	17.69	17.69	16.85	16.26	15.87	0.00	(1.82)	(10.27%)
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	16.26	15.87	0.00	(1.82)	(10.27%)
A la Vista	0.35	0.24	0.24	0.34	0.26	0.44	0.30	0.38	0.00	0.04	12.63%
A Plazo	15.53	15.22	14.00	14.15	14.22	12.75	12.42	11.79	0.00	(2.36)	(16.67%)
De Ahorros	2.74	3.24	3.02	3.20	3.21	3.67	3.54	3.70	0.00	0.50	15.60%
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	2,162.31	2,856.42	0.00	713.10	33.27%
Locales	562.01	578.96	443.85	458.04	418.31	560.79	459.74	591.52	0.00	133.47	29.14%
Extranjero	1,812.21	1,795.74	1,726.72	1,685.27	1,853.01	1,866.55	1,702.57	2,264.90	0.00	579.63	34.39%
OTROS PASIVOS	380.40	340.73	430.07	481.89	397.39	442.91	418.63	395.82	0.00	(86.07)	(17.86%)
Locales	364.54	333.69	415.00	474.61	381.60	436.87	404.98	386.40	0.00	(88.20)	(18.58%)
Extranjero	15.87	7.05	15.07	7.28	15.79	6.04	13.65	9.41	0.00	2.13	29.25%
PATRIMONIO	1,470.89	1,540.41	1,634.57	1,712.86	1,653.99	1,733.39	1,836.76	1,940.03	0.00	227.17	13.26%
Capital	1,138.65	1,138.65	1,288.65	1,288.65	1,288.65	1,288.65	1,288.65	1,288.65	0.00	0.00	0.00%

BALANCE DE SITUACION
BANCA OFICIAL
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		
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	175.22	183.27	0.00	40.97	28.79%
Provisiones Dinámicas	92.75	104.75	108.92	116.27	134.13	134.13	146.97	154.51	0.00	38.24	32.89%
Otras Reservas	26.01	25.91	25.90	26.03	26.20	27.82	28.24	28.76	0.00	2.73	10.49%
Utilidad de Periodos Anteriores	238.86	223.99	69.83	62.30	201.30	206.25	193.04	184.99	0.00	122.69	196.95%
Utilidad de Periodo	17.30	86.12	169.20	249.94	33.63	105.40	210.24	294.53	0.00	44.59	17.84%
Ganancia o Perdida en Valores Disponible para la Venta	(42.67)	(39.00)	(27.93)	(30.33)	(29.93)	(28.86)	(30.40)	(11.40)	0.00	18.92	(62.39%)
PASIVO Y PATRIMONIO	20,741.60	21,267.04	20,198.59	19,705.40	21,767.99	22,927.68	21,631.82	21,901.59	0.00	2,196.19	11.15%