

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	13,864.08	12,544.46	12,226.78	11,311.45	13,527.69	12,098.98	12,647.28	12,949.42	14,744.71	1,217.03	9.00%
Depositos Locales en Bancos	3,331.55	2,737.20	2,678.30	2,675.35	2,828.24	2,616.26	2,670.26	2,648.49	2,673.04	(155.20)	(5.49%)
A la Vista	728.67	654.88	589.59	672.89	651.59	645.36	727.43	705.24	939.30	287.71	44.16%
A Plazo	2,602.88	2,082.32	2,088.71	2,002.46	2,176.65	1,970.90	1,942.83	1,943.25	1,733.74	(442.92)	(20.35%)
Depositos Extranjeros en Bancos	9,283.91	8,921.50	8,477.62	7,528.24	9,647.98	8,327.21	8,670.49	9,246.64	11,052.58	1,404.60	14.56%
A la Vista	3,529.02	3,224.16	3,342.47	3,141.25	4,329.47	3,441.84	3,552.43	3,881.80	4,421.75	92.28	2.13%
A Plazo	5,754.89	5,697.33	5,135.14	4,386.99	5,318.51	4,885.37	5,118.06	5,364.84	6,630.84	1,312.33	24.67%
Menos Provisiones	0.00	1.05	1.50	1.33	0.68	0.67	0.56	0.56	16.89	16.21	2,375.01%
Locales	0.00	1.03	1.49	1.27	0.61	0.45	0.37	0.44	16.79	16.18	2,663.68%
Extranjero	0.00	0.02	0.01	0.06	0.07	0.22	0.19	0.12	0.10	0.03	34.61%
Otros	1,248.61	886.81	1,072.37	1,109.19	1,052.15	1,156.19	1,307.09	1,054.85	1,035.98	(16.17)	(1.54%)
CARTERA CREDITICIA	65,341.32	65,091.57	65,857.12	66,835.99	67,761.38	68,000.87	67,400.08	67,898.56	68,323.37	561.99	0.83%
Locales	51,557.03	52,203.62	52,787.60	53,763.63	54,119.39	54,857.01	54,282.16	55,129.16	55,211.62	1,092.23	2.02%
Extranjero	14,541.68	13,965.91	14,155.87	14,278.72	14,863.85	14,391.61	14,392.60	14,074.14	14,506.98	(356.87)	(2.40%)
Menos Provisiones	757.40	1,077.96	1,086.34	1,206.36	1,221.86	1,247.75	1,274.67	1,304.74	1,395.23	173.36	14.19%
Locales	619.75	934.95	951.45	1,015.85	1,043.49	1,070.33	1,079.99	1,110.48	1,184.57	141.08	13.52%
Extranjero	137.65	143.01	134.90	190.51	178.37	177.42	194.68	194.26	210.66	32.29	18.10%
INVERSIONES EN VALORES	18,349.48	18,395.98	18,140.54	18,454.56	18,809.95	19,080.25	18,572.07	19,414.02	19,853.44	1,043.49	5.55%
Locales	8,263.90	8,351.32	7,799.63	7,959.16	8,078.34	8,396.14	7,994.88	8,425.82	9,220.32	1,141.98	14.14%
Extranjero	10,088.01	10,059.11	10,354.85	10,507.42	10,745.80	10,697.59	10,588.54	10,998.95	10,644.03	(101.77)	(0.95%)
Menos Provisiones	2.42	14.45	13.95	12.02	14.20	13.48	11.36	10.76	10.92	(3.28)	(23.10%)
Locales	2.18	10.00	11.17	8.91	10.90	12.62	9.24	9.26	9.60	(1.30)	(11.95%)
Extranjero	0.24	4.45	2.78	3.11	3.30	0.87	2.12	1.49	1.32	(1.98)	(59.92%)
OTROS ACTIVOS	3,846.63	4,072.00	4,081.98	4,285.44	4,476.54	4,883.46	4,943.96	5,108.09	5,027.64	551.10	12.31%
Locales	3,496.98	3,653.37	3,670.73	3,833.16	3,988.16	4,318.43	4,379.45	4,553.07	4,386.69	398.53	9.99%
Extranjero	349.65	418.62	411.25	452.28	488.37	565.04	564.52	555.03	640.95	152.58	31.24%
TOTAL DE ACTIVOS	101,401.51	100,104.00	100,306.43	100,887.44	104,575.55	104,063.57	103,563.40	105,370.09	107,949.16	3,373.61	3.23%

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	73,048.76	72,318.59	71,689.03	71,095.46	73,339.76	73,320.56	73,081.42	74,061.55	76,497.97	3,158.21	4.31%
Locales	52,411.83	51,421.62	51,332.63	50,784.22	52,575.67	52,525.33	52,608.96	54,007.82	55,733.26	3,157.59	6.01%
Oficiales	8,442.80	7,939.00	7,924.46	7,580.70	8,090.30	8,415.13	8,152.15	9,152.98	10,418.57	2,328.27	28.78%
De Particulares	40,513.06	40,743.08	40,660.20	40,567.22	41,599.18	41,315.25	41,664.54	41,830.64	42,399.07	799.88	1.92%
A la Vista	8,346.96	8,113.42	8,128.04	7,842.62	8,725.70	7,861.41	7,864.65	7,654.67	7,909.81	(815.89)	(9.35%)
A Plazo	21,873.79	22,168.99	22,305.40	22,456.63	22,457.52	22,953.37	23,422.46	23,703.38	23,954.77	1,497.25	6.67%
De Ahorros	10,292.32	10,460.67	10,226.75	10,267.96	10,415.96	10,500.47	10,377.44	10,472.59	10,534.49	118.52	1.14%
De Bancos	3,455.96	2,739.54	2,747.97	2,636.31	2,886.18	2,794.94	2,792.26	3,024.20	2,915.63	29.44	1.02%
A la Vista	773.60	763.95	670.05	794.84	684.53	681.73	800.99	787.80	873.74	189.21	27.64%
A Plazo	2,682.36	1,975.59	2,077.92	1,841.47	2,201.65	2,113.21	1,991.27	2,236.40	2,041.89	(159.77)	(7.26%)
Extranjero	20,636.93	20,896.97	20,356.40	20,311.24	20,764.09	20,795.23	20,472.47	20,053.73	20,764.71	0.61	0.00%
Oficiales	122.18	93.25	112.32	106.99	94.56	76.14	284.93	215.60	141.18	46.61	49.29%
De Particulares	12,280.83	12,382.60	12,541.99	12,642.03	12,802.26	12,869.57	12,907.26	13,067.59	13,596.50	794.24	6.20%
A la Vista	2,111.89	1,946.44	2,105.85	2,136.05	2,128.55	2,084.48	1,936.77	1,946.40	1,867.15	(261.40)	(12.28%)
A Plazo	7,657.99	8,031.36	8,044.89	8,143.74	8,352.79	8,491.06	8,716.58	8,945.12	9,616.34	1,263.54	15.13%
De Ahorros	2,510.95	2,404.80	2,391.24	2,362.24	2,320.92	2,294.03	2,253.91	2,176.06	2,113.01	(207.90)	(8.96%)
De Bancos	8,233.91	8,421.11	7,702.10	7,562.22	7,867.27	7,849.52	7,280.28	6,770.55	7,027.03	(840.24)	(10.68%)
A la Vista	2,077.83	2,120.79	1,787.21	1,867.98	1,827.34	1,517.75	1,599.47	1,658.97	1,558.32	(269.01)	(14.72%)
A Plazo	6,156.08	6,300.32	5,914.89	5,694.25	6,039.94	6,331.77	5,680.81	5,111.58	5,468.70	(571.23)	(9.46%)
OBLIGACIONES	13,618.62	13,414.46	13,818.61	14,891.96	16,294.10	15,010.30	14,650.58	14,668.80	15,085.20	(1,208.90)	(7.42%)
Locales	1,892.76	2,084.50	2,039.98	2,255.15	2,261.33	2,244.65	2,186.00	2,373.38	2,679.22	417.89	18.48%
Extranjero	11,725.86	11,329.97	11,778.63	12,636.81	14,032.78	12,765.65	12,464.58	12,295.42	12,405.98	(1,626.79)	(11.59%)
OTROS PASIVOS	3,130.68	3,014.15	3,226.32	3,226.76	3,096.08	3,533.29	3,388.94	3,792.25	3,718.77	622.70	20.11%
Locales	2,604.70	2,523.12	2,755.66	2,732.43	2,589.37	2,954.65	2,834.59	3,193.54	2,923.53	334.16	12.91%
Extranjero	525.98	491.03	470.66	494.34	506.71	578.64	554.35	598.71	795.24	288.53	56.94%
PATRIMONIO	11,603.45	11,356.81	11,572.46	11,673.25	11,845.60	12,199.41	12,442.46	12,847.49	12,647.21	801.61	6.77%
Capital	5,648.37	5,619.88	5,736.74	5,733.75	5,926.86	5,941.51	5,831.63	5,976.89	5,969.15	42.28	0.71%

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	95.21	111.58	111.58	95.21	111.58	111.58	111.58	111.58	111.58	0.00	0.00%
Otras Reservas	995.42	959.59	962.91	927.11	864.53	891.73	918.64	924.54	934.03	69.50	8.04%
Provisiones Dinámicas	1,001.66	996.97	1,004.00	988.75	1,035.65	1,038.99	1,035.05	1,051.12	1,055.11	19.45	1.88%
Otras Reservas	(6.25)	(37.39)	(41.09)	(61.63)	(171.12)	(147.25)	(116.41)	(126.59)	(121.08)	50.05	(29.25%)
Utilidad de Periodos Anteriores	3,566.33	4,054.06	3,899.11	3,955.86	3,829.58	4,591.30	4,522.46	4,590.33	4,350.91	521.33	13.61%
Utilidad de Periodo	1,015.58	440.88	729.61	832.71	988.23	423.40	734.83	899.22	910.01	(78.21)	(7.91%)
Ganancia o Perdida en Valores Disponible para la Venta	135.45	23.43	(15.48)	(19.94)	(24.16)	89.83	170.88	188.86	213.34	237.50	(983.07%)
Deuda Subordinada	147.09	147.39	148.00	148.56	148.98	150.06	152.45	156.09	158.19	9.21	6.19%
PASIVO Y PATRIMONIO	101,401.51	100,104.00	100,306.43	100,887.44	104,575.55	104,063.57	103,563.40	105,370.09	107,949.16	3,373.61	3.23%