

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A MARZO 2020  
( En Millones de Balboas)**

|                                 | 2018         | 2019        |              |               |              | 2020        |              |               |              | VARIACION ABSOLUTA | %         |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|-----------|
|                                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |                    |           |
| <b>ACTIVOS LIQUIDOS</b>         | 13,527.69    | 12,098.98   | 12,647.28    | 12,949.42     | 14,744.71    | 15,301.39   | 0.00         | 0.00          | 0.00         | 3,202.41           | 26.47%    |
| Depositos Locales en Bancos     | 2,828.24     | 2,616.26    | 2,670.26     | 2,648.49      | 2,673.04     | 2,559.59    | 0.00         | 0.00          | 0.00         | (56.67)            | (2.17%)   |
| A la Vista                      | 651.59       | 645.36      | 727.43       | 705.24        | 939.30       | 1,121.32    | 0.00         | 0.00          | 0.00         | 475.96             | 73.75%    |
| A Plazo                         | 2,176.65     | 1,970.90    | 1,942.83     | 1,943.25      | 1,733.74     | 1,438.27    | 0.00         | 0.00          | 0.00         | (532.63)           | (27.02%)  |
| Depositos Extranjeros en Bancos | 9,647.98     | 8,327.21    | 8,670.49     | 9,246.64      | 11,052.58    | 11,561.90   | 0.00         | 0.00          | 0.00         | 3,234.69           | 38.84%    |
| A la Vista                      | 4,329.47     | 3,441.84    | 3,552.43     | 3,881.80      | 4,421.75     | 5,464.89    | 0.00         | 0.00          | 0.00         | 2,023.05           | 58.78%    |
| A Plazo                         | 5,318.51     | 4,885.37    | 5,118.06     | 5,364.84      | 6,630.84     | 6,097.01    | 0.00         | 0.00          | 0.00         | 1,211.65           | 24.80%    |
| Menos Provisiones               | 0.68         | 0.67        | 0.56         | 0.56          | 16.89        | 17.43       | 0.00         | 0.00          | 0.00         | 16.76              | 2,486.74% |
| Locales                         | 0.61         | 0.45        | 0.37         | 0.44          | 16.79        | 17.33       | 0.00         | 0.00          | 0.00         | 16.87              | 3,715.66% |
| Extranjero                      | 0.07         | 0.22        | 0.19         | 0.12          | 0.10         | 0.10        | 0.00         | 0.00          | 0.00         | (0.12)             | (53.44%)  |
| Otros                           | 1,052.15     | 1,156.19    | 1,307.09     | 1,054.85      | 1,035.98     | 1,197.33    | 0.00         | 0.00          | 0.00         | 41.14              | 3.56%     |
| <b>CARTERA CREDITICIA</b>       | 67,761.38    | 68,000.87   | 67,400.08    | 67,898.56     | 68,323.37    | 68,304.07   | 0.00         | 0.00          | 0.00         | 303.19             | 0.45%     |
| Locales                         | 54,119.39    | 54,857.01   | 54,282.16    | 55,129.16     | 55,211.62    | 55,756.11   | 0.00         | 0.00          | 0.00         | 899.09             | 1.64%     |
| Extranjero                      | 14,863.85    | 14,391.61   | 14,392.60    | 14,074.14     | 14,506.98    | 13,959.47   | 0.00         | 0.00          | 0.00         | (432.14)           | (3.00%)   |
| Menos Provisiones               | 1,221.86     | 1,247.75    | 1,274.67     | 1,304.74      | 1,395.23     | 1,411.51    | 0.00         | 0.00          | 0.00         | 163.76             | 13.12%    |
| Locales                         | 1,043.49     | 1,070.33    | 1,079.99     | 1,110.48      | 1,184.57     | 1,243.26    | 0.00         | 0.00          | 0.00         | 172.93             | 16.16%    |
| Extranjero                      | 178.37       | 177.42      | 194.68       | 194.26        | 210.66       | 168.25      | 0.00         | 0.00          | 0.00         | (9.16)             | (5.17%)   |
| <b>INVERSIONES EN VALORES</b>   | 18,809.95    | 19,080.25   | 18,572.07    | 19,414.02     | 19,853.44    | 18,808.89   | 0.00         | 0.00          | 0.00         | (271.36)           | (1.42%)   |
| Locales                         | 8,078.34     | 8,396.14    | 7,994.88     | 8,425.82      | 9,220.32     | 8,924.46    | 0.00         | 0.00          | 0.00         | 528.31             | 6.29%     |
| Extranjero                      | 10,745.80    | 10,697.59   | 10,588.54    | 10,998.95     | 10,644.03    | 9,896.87    | 0.00         | 0.00          | 0.00         | (800.72)           | (7.49%)   |
| Menos Provisiones               | 14.20        | 13.48       | 11.36        | 10.76         | 10.92        | 12.43       | 0.00         | 0.00          | 0.00         | (1.05)             | (7.81%)   |
| Locales                         | 10.90        | 12.62       | 9.24         | 9.26          | 9.60         | 10.89       | 0.00         | 0.00          | 0.00         | (1.73)             | (13.71%)  |
| Extranjero                      | 3.30         | 0.87        | 2.12         | 1.49          | 1.32         | 1.54        | 0.00         | 0.00          | 0.00         | 0.68               | 78.29%    |
| <b>OTROS ACTIVOS</b>            | 4,476.54     | 4,883.46    | 4,943.96     | 5,108.09      | 5,027.64     | 5,642.84    | 0.00         | 0.00          | 0.00         | 759.37             | 15.55%    |
| Locales                         | 3,988.16     | 4,318.43    | 4,379.45     | 4,553.07      | 4,386.69     | 5,002.18    | 0.00         | 0.00          | 0.00         | 683.75             | 15.83%    |
| Extranjero                      | 488.37       | 565.04      | 564.52       | 555.03        | 640.95       | 640.66      | 0.00         | 0.00          | 0.00         | 75.62              | 13.38%    |
| <b>TOTAL DE ACTIVOS</b>         | 104,575.55   | 104,063.57  | 103,563.40   | 105,370.09    | 107,949.16   | 108,057.18  | 0.00         | 0.00          | 0.00         | 3,993.62           | 3.84%     |

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|-----------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|----------|
|                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |                    |          |
| DEPOSITOS       | 73,339.76    | 73,320.56   | 73,081.42    | 74,061.55     | 76,497.97    | 75,646.17   | 0.00         | 0.00          | 0.00         | 2,325.61           | 3.17%    |
| Locales         | 52,575.67    | 52,525.33   | 52,608.96    | 54,007.82     | 55,733.26    | 54,729.53   | 0.00         | 0.00          | 0.00         | 2,204.21           | 4.20%    |
| Oficiales       | 8,090.30     | 8,415.13    | 8,152.15     | 9,152.98      | 10,418.57    | 8,627.18    | 0.00         | 0.00          | 0.00         | 212.05             | 2.52%    |
| De Particulares | 41,599.18    | 41,315.25   | 41,664.54    | 41,830.64     | 42,399.07    | 42,828.90   | 0.00         | 0.00          | 0.00         | 1,513.65           | 3.66%    |
| A la Vista      | 8,725.70     | 7,861.41    | 7,864.65     | 7,654.67      | 7,909.81     | 8,115.68    | 0.00         | 0.00          | 0.00         | 254.27             | 3.23%    |
| A Plazo         | 22,457.52    | 22,953.37   | 23,422.46    | 23,703.38     | 23,954.77    | 24,099.04   | 0.00         | 0.00          | 0.00         | 1,145.67           | 4.99%    |
| De Ahorros      | 10,415.96    | 10,500.47   | 10,377.44    | 10,472.59     | 10,534.49    | 10,614.18   | 0.00         | 0.00          | 0.00         | 113.71             | 1.08%    |
| De Bancos       | 2,886.18     | 2,794.94    | 2,792.26     | 3,024.20      | 2,915.63     | 3,273.45    | 0.00         | 0.00          | 0.00         | 478.51             | 17.12%   |
| A la Vista      | 684.53       | 681.73      | 800.99       | 787.80        | 873.74       | 1,340.10    | 0.00         | 0.00          | 0.00         | 658.37             | 96.57%   |
| A Plazo         | 2,201.65     | 2,113.21    | 1,991.27     | 2,236.40      | 2,041.89     | 1,933.34    | 0.00         | 0.00          | 0.00         | (179.86)           | (8.51%)  |
| Extranjero      | 20,764.09    | 20,795.23   | 20,472.47    | 20,053.73     | 20,764.71    | 20,916.63   | 0.00         | 0.00          | 0.00         | 121.40             | 0.58%    |
| Oficiales       | 94.56        | 76.14       | 284.93       | 215.60        | 141.18       | 163.91      | 0.00         | 0.00          | 0.00         | 87.76              | 115.26%  |
| De Particulares | 12,802.26    | 12,869.57   | 12,907.26    | 13,067.59     | 13,596.50    | 13,627.39   | 0.00         | 0.00          | 0.00         | 757.82             | 5.89%    |
| A la Vista      | 2,128.55     | 2,084.48    | 1,936.77     | 1,946.40      | 1,867.15     | 1,731.90    | 0.00         | 0.00          | 0.00         | (352.59)           | (16.91%) |
| A Plazo         | 8,352.79     | 8,491.06    | 8,716.58     | 8,945.12      | 9,616.34     | 9,805.62    | 0.00         | 0.00          | 0.00         | 1,314.56           | 15.48%   |
| De Ahorros      | 2,320.92     | 2,294.03    | 2,253.91     | 2,176.06      | 2,113.01     | 2,089.88    | 0.00         | 0.00          | 0.00         | (204.15)           | (8.90%)  |
| De Bancos       | 7,867.27     | 7,849.52    | 7,280.28     | 6,770.55      | 7,027.03     | 7,125.34    | 0.00         | 0.00          | 0.00         | (724.18)           | (9.23%)  |
| A la Vista      | 1,827.34     | 1,517.75    | 1,599.47     | 1,658.97      | 1,558.32     | 1,952.80    | 0.00         | 0.00          | 0.00         | 435.05             | 28.66%   |
| A Plazo         | 6,039.94     | 6,331.77    | 5,680.81     | 5,111.58      | 5,468.70     | 5,172.54    | 0.00         | 0.00          | 0.00         | (1,159.23)         | (18.31%) |
| OBLIGACIONES    | 16,294.10    | 15,010.30   | 14,650.58    | 14,668.80     | 15,085.20    | 15,687.97   | 0.00         | 0.00          | 0.00         | 677.66             | 4.51%    |
| Locales         | 2,261.33     | 2,244.65    | 2,186.00     | 2,373.38      | 2,679.22     | 3,079.69    | 0.00         | 0.00          | 0.00         | 835.03             | 37.20%   |
| Extranjero      | 14,032.78    | 12,765.65   | 12,464.58    | 12,295.42     | 12,405.98    | 12,608.28   | 0.00         | 0.00          | 0.00         | (157.37)           | (1.23%)  |
| OTROS PASIVOS   | 3,096.08     | 3,533.29    | 3,388.94     | 3,792.25      | 3,718.77     | 4,138.00    | 0.00         | 0.00          | 0.00         | 604.71             | 17.11%   |
| Locales         | 2,589.37     | 2,954.65    | 2,834.59     | 3,193.54      | 2,923.53     | 3,280.59    | 0.00         | 0.00          | 0.00         | 325.94             | 11.03%   |
| Extranjero      | 506.71       | 578.64      | 554.35       | 598.71        | 795.24       | 857.41      | 0.00         | 0.00          | 0.00         | 278.77             | 48.18%   |
| PATRIMONIO      | 11,845.60    | 12,199.41   | 12,442.46    | 12,847.49     | 12,647.21    | 12,585.05   | 0.00         | 0.00          | 0.00         | 385.63             | 3.16%    |
| Capital         | 5,926.86     | 5,941.51    | 5,831.63     | 5,976.89      | 5,969.15     | 5,900.38    | 0.00         | 0.00          | 0.00         | (41.13)            | (0.69%)  |

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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                                    | 111.58            | 111.58            | 111.58            | 111.58            | 111.58            | 117.58            | 0.00         | 0.00          | 0.00         | 6.00               | 5.38%        |
| Otras Reservas   | 864.53            | 891.73            | 918.64            | 924.54            | 934.03            | 925.96            | 0.00         | 0.00          | 0.00         | 34.23              | 3.84%        |
| Provisiones Dinámicas                                  | 1,035.65          | 1,038.99          | 1,035.05          | 1,051.12          | 1,055.11          | 1,060.69          | 0.00         | 0.00          | 0.00         | 21.70              | 2.09%        |
| Otras Reservas   | (171.12)          | (147.25)          | (116.41)          | (126.59)          | (121.08)          | (134.73)          | 0.00         | 0.00          | 0.00         | 12.53              | (8.51%)      |
| Utilidad de Periodos Anteriores                        | 3,829.58          | 4,591.30          | 4,522.46          | 4,590.33          | 4,350.91          | 5,111.70          | 0.00         | 0.00          | 0.00         | 520.39             | 11.33%       |
| Utilidad de Periodo                                    | 988.23            | 423.40            | 734.83            | 899.22            | 910.01            | 367.59            | 0.00         | 0.00          | 0.00         | (55.80)            | (13.18%)     |
| Ganancia o Perdida en Valores Disponible para la Venta | (24.16)           | 89.83             | 170.88            | 188.86            | 213.34            | (2.89)            | 0.00         | 0.00          | 0.00         | (92.72)            | (103.22%)    |
| Deuda Subordinada                                      | 148.98            | 150.06            | 152.45            | 156.09            | 158.19            | 164.72            | 0.00         | 0.00          | 0.00         | 14.66              | 9.77%        |
| <b>PASIVO Y PATRIMONIO</b>                             | <b>104,575.55</b> | <b>104,063.57</b> | <b>103,563.40</b> | <b>105,370.09</b> | <b>107,949.16</b> | <b>108,057.18</b> | <b>0.00</b>  | <b>0.00</b>   | <b>0.00</b>  | <b>3,993.62</b>    | <b>3.84%</b> |