

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A JUNIO 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		
ACTIVOS LIQUIDOS	13,527.69	12,098.98	12,647.28	12,949.42	14,744.71	15,342.42	19,246.74	0.00	0.00	6,599.46	52.18%
Depositos Locales en Bancos	2,828.24	2,616.26	2,670.26	2,648.49	2,673.04	2,600.58	2,951.27	0.00	0.00	281.01	10.52%
A la Vista	651.59	645.36	727.43	705.24	939.30	1,134.83	1,123.64	0.00	0.00	396.21	54.47%
A Plazo	2,176.65	1,970.90	1,942.83	1,943.25	1,733.74	1,465.75	1,827.63	0.00	0.00	(115.20)	(5.93%)
Depositos Extranjeros en Bancos	9,647.98	8,327.21	8,670.49	9,246.64	11,052.58	11,561.94	15,271.32	0.00	0.00	6,600.83	76.13%
A la Vista	4,329.47	3,441.84	3,552.43	3,881.80	4,421.75	5,464.93	6,389.34	0.00	0.00	2,836.92	79.86%
A Plazo	5,318.51	4,885.37	5,118.06	5,364.84	6,630.84	6,097.01	8,881.97	0.00	0.00	3,763.91	73.54%
Menos Provisiones	0.68	0.67	0.56	0.56	16.89	17.43	20.08	0.00	0.00	19.52	3,465.40%
Locales	0.61	0.45	0.37	0.44	16.79	17.33	20.05	0.00	0.00	19.68	5,299.43%
Extranjero	0.07	0.22	0.19	0.12	0.10	0.10	0.03	0.00	0.00	(0.16)	(82.15%)
Otros	1,052.15	1,156.19	1,307.09	1,054.85	1,035.98	1,197.33	1,044.24	0.00	0.00	(262.85)	(20.11%)
CARTERA CREDITICIA	67,761.38	68,000.87	67,400.08	67,898.56	68,323.37	68,298.62	66,988.97	0.00	0.00	(411.12)	(0.61%)
Locales	54,119.39	54,857.01	54,282.16	55,129.16	55,211.62	55,756.49	55,212.96	0.00	0.00	930.81	1.71%
Extranjero	14,863.85	14,391.61	14,392.60	14,074.14	14,506.98	13,983.04	13,274.61	0.00	0.00	(1,117.99)	(7.77%)
Menos Provisiones	1,221.86	1,247.75	1,274.67	1,304.74	1,395.23	1,440.92	1,498.61	0.00	0.00	223.94	17.57%
Locales	1,043.49	1,070.33	1,079.99	1,110.48	1,184.57	1,248.99	1,356.47	0.00	0.00	276.48	25.60%
Extranjero	178.37	177.42	194.68	194.26	210.66	191.92	142.14	0.00	0.00	(52.54)	(26.99%)
INVERSIONES EN VALORES	18,809.95	19,080.25	18,572.07	19,414.02	19,853.44	18,811.66	19,861.95	0.00	0.00	1,289.88	6.95%
Locales	8,078.34	8,396.14	7,994.88	8,425.82	9,220.32	8,924.46	8,724.30	0.00	0.00	729.42	9.12%
Extranjero	10,745.80	10,697.59	10,588.54	10,998.95	10,644.03	9,899.63	11,153.91	0.00	0.00	565.36	5.34%
Menos Provisiones	14.20	13.48	11.36	10.76	10.92	12.43	16.26	0.00	0.00	4.91	43.19%
Locales	10.90	12.62	9.24	9.26	9.60	10.89	14.37	0.00	0.00	5.14	55.60%
Extranjero	3.30	0.87	2.12	1.49	1.32	1.54	1.89	0.00	0.00	(0.23)	(10.84%)
OTROS ACTIVOS	4,476.54	4,883.46	4,943.96	5,108.09	5,027.64	5,643.64	5,795.37	0.00	0.00	851.40	17.22%
Locales	3,988.16	4,318.43	4,379.45	4,553.07	4,386.69	5,002.98	5,211.56	0.00	0.00	832.11	19.00%
Extranjero	488.37	565.04	564.52	555.03	640.95	640.66	583.81	0.00	0.00	19.29	3.42%
TOTAL DE ACTIVOS	104,575.55	104,063.57	103,563.40	105,370.09	107,949.16	108,096.33	111,893.02	0.00	0.00	8,329.63	8.04%

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DEPOSITOS	73,339.76	73,320.56	73,081.42	74,061.55	76,497.97	75,690.34	79,715.94	0.00	0.00	6,634.52	9.08%
Locales	52,575.67	52,525.33	52,608.96	54,007.82	55,733.26	54,693.46	57,877.57	0.00	0.00	5,268.61	10.01%
Oficiales	8,090.30	8,415.13	8,152.15	9,152.98	10,418.57	8,627.18	10,975.02	0.00	0.00	2,822.87	34.63%
De Particulares	41,599.18	41,315.25	41,664.54	41,830.64	42,399.07	42,792.83	43,611.74	0.00	0.00	1,947.20	4.67%
A la Vista	8,725.70	7,861.41	7,864.65	7,654.67	7,909.81	8,116.00	8,244.14	0.00	0.00	379.49	4.83%
A Plazo	22,457.52	22,953.37	23,422.46	23,703.38	23,954.77	24,061.24	23,888.92	0.00	0.00	466.46	1.99%
De Ahorros	10,415.96	10,500.47	10,377.44	10,472.59	10,534.49	10,615.60	11,478.68	0.00	0.00	1,101.24	10.61%
De Bancos	2,886.18	2,794.94	2,792.26	3,024.20	2,915.63	3,273.45	3,290.81	0.00	0.00	498.54	17.85%
A la Vista	684.53	681.73	800.99	787.80	873.74	1,340.10	1,099.03	0.00	0.00	298.04	37.21%
A Plazo	2,201.65	2,113.21	1,991.27	2,236.40	2,041.89	1,933.34	2,191.77	0.00	0.00	200.50	10.07%
Extranjero	20,764.09	20,795.23	20,472.47	20,053.73	20,764.71	20,996.87	21,838.37	0.00	0.00	1,365.90	6.67%
Oficiales	94.56	76.14	284.93	215.60	141.18	163.91	143.88	0.00	0.00	(141.04)	(49.50%)
De Particulares	12,802.26	12,869.57	12,907.26	13,067.59	13,596.50	13,707.60	13,989.68	0.00	0.00	1,082.42	8.39%
A la Vista	2,128.55	2,084.48	1,936.77	1,946.40	1,867.15	1,752.20	1,830.09	0.00	0.00	(106.68)	(5.51%)
A Plazo	8,352.79	8,491.06	8,716.58	8,945.12	9,616.34	9,858.45	10,024.83	0.00	0.00	1,308.25	15.01%
De Ahorros	2,320.92	2,294.03	2,253.91	2,176.06	2,113.01	2,096.95	2,134.77	0.00	0.00	(119.15)	(5.29%)
De Bancos	7,867.27	7,849.52	7,280.28	6,770.55	7,027.03	7,125.37	7,704.80	0.00	0.00	424.52	5.83%
A la Vista	1,827.34	1,517.75	1,599.47	1,658.97	1,558.32	1,952.81	2,065.50	0.00	0.00	466.03	29.14%
A Plazo	6,039.94	6,331.77	5,680.81	5,111.58	5,468.70	5,172.56	5,639.30	0.00	0.00	(41.51)	(0.73%)
OBLIGACIONES	16,294.10	15,010.30	14,650.58	14,668.80	15,085.20	15,687.97	16,135.51	0.00	0.00	1,484.93	10.14%
Locales	2,261.33	2,244.65	2,186.00	2,373.38	2,679.22	3,079.69	3,945.56	0.00	0.00	1,759.56	80.49%
Extranjero	14,032.78	12,765.65	12,464.58	12,295.42	12,405.98	12,608.28	12,189.95	0.00	0.00	(274.63)	(2.20%)
OTROS PASIVOS	3,096.08	3,533.29	3,388.94	3,792.25	3,718.77	4,158.49	3,762.11	0.00	0.00	373.17	11.01%
Locales	2,589.37	2,954.65	2,834.59	3,193.54	2,923.53	3,300.22	3,208.80	0.00	0.00	374.21	13.20%
Extranjero	506.71	578.64	554.35	598.71	795.24	858.27	553.31	0.00	0.00	(1.04)	(0.19%)
PATRIMONIO	11,845.60	12,199.41	12,442.46	12,847.49	12,647.21	12,559.54	12,279.47	0.00	0.00	(163.00)	(1.31%)
Capital	5,926.86	5,941.51	5,831.63	5,976.89	5,969.15	5,913.98	5,935.62	0.00	0.00	103.99	1.78%

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Reservas de Capital	111.58	111.58	111.58	111.58	111.58	117.58	117.58	0.00	0.00	6.00	5.38%
Otras Reservas	864.53	891.73	918.64	924.54	934.03	931.98	933.32	0.00	0.00	14.68	1.60%
Provisiones Dinámicas	1,035.65	1,038.99	1,035.05	1,051.12	1,055.11	1,076.33	1,086.72	0.00	0.00	51.67	4.99%
Otras Reservas	(171.12)	(147.25)	(116.41)	(126.59)	(121.08)	(144.35)	(153.40)	0.00	0.00	(36.99)	31.78%
Utilidad de Periodos Anteriores	3,829.58	4,591.30	4,522.46	4,590.33	4,350.91	5,065.11	4,474.77	0.00	0.00	(47.69)	(1.05%)
Utilidad de Periodo	988.23	423.40	734.83	899.22	910.01	369.20	494.78	0.00	0.00	(240.05)	(32.67%)
Ganancia o Perdida en Valores Disponible para la Venta	(24.16)	89.83	170.88	188.86	213.34	(3.03)	156.87	0.00	0.00	(14.01)	(8.20%)
Deuda Subordinada	148.98	150.06	152.45	156.09	158.19	164.72	166.53	0.00	0.00	14.08	9.24%
PASIVO Y PATRIMONIO	104,575.55	104,063.57	103,563.40	105,370.09	107,949.16	108,096.33	111,893.02	0.00	0.00	8,329.63	8.04%