

**BALANCE DE SITUACION  
BANCA OFICIAL  
A JUNIO 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		
<b>ACTIVOS LIQUIDOS</b>	5,729.50	5,449.11	4,373.12	3,730.86	4,664.63	4,951.33	4,102.61	0.00	0.00	(270.51)	(6.19%)
Depositos Locales en Bancos	563.02	744.81	336.83	397.32	462.08	359.32	509.79	0.00	0.00	172.96	51.35%
A la Vista	44.70	289.46	25.60	95.80	80.50	167.56	121.27	0.00	0.00	95.66	373.62%
A Plazo	518.32	455.35	311.23	301.52	381.58	191.76	388.53	0.00	0.00	77.30	24.84%
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	0.00	0.00	(451.30)	(12.46%)
A la Vista	407.88	478.18	108.12	487.47	206.04	357.89	323.67	0.00	0.00	215.55	199.37%
A Plazo	4,260.65	3,756.63	3,512.85	2,455.20	3,590.00	3,918.00	2,846.00	0.00	0.00	(666.85)	(18.98%)
Menos Provisiones	0.14	0.14	0.10	0.09	0.04	0.03	0.03	0.00	0.00	(0.07)	(72.08%)
Locales	0.07	0.12	0.06	0.03	0.02	0.03	0.03	0.00	0.00	(0.03)	(56.07%)
Extranjero	0.06	0.02	0.04	0.06	0.02	0.00	0.00	0.00	0.00	(0.04)	(97.19%)
Otros	498.09	469.64	415.41	390.96	406.54	316.15	423.17	0.00	0.00	7.75	1.87%
<b>CARTERA CREDITICIA</b>	9,695.18	9,850.86	10,560.67	10,837.91	10,777.48	10,908.71	11,934.91	0.00	0.00	1,374.25	13.01%
Locales	9,945.62	10,112.83	10,829.40	11,110.34	11,043.82	11,182.21	12,211.20	0.00	0.00	1,381.80	12.76%
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	0.00	0.00	7.55	2.81%
Locales	250.45	261.97	268.74	272.43	266.34	273.50	276.29	0.00	0.00	7.55	2.81%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
<b>INVERSIONES EN VALORES</b>	4,333.55	4,939.98	4,296.84	4,112.71	5,202.43	5,930.84	4,926.93	0.00	0.00	630.08	14.66%
Locales	2,298.80	2,314.64	2,326.35	2,480.66	2,595.61	2,635.56	2,984.02	0.00	0.00	657.67	28.27%
Extranjero	2,045.16	2,639.29	1,983.52	1,647.08	2,622.20	3,314.34	1,962.89	0.00	0.00	(20.63)	(1.04%)
Menos Provisiones	10.42	13.95	13.03	15.04	15.38	19.06	19.98	0.00	0.00	6.95	53.34%
Locales	10.23	13.70	12.84	14.87	15.19	18.85	19.77	0.00	0.00	6.93	53.97%
Extranjero	0.19	0.25	0.19	0.16	0.19	0.21	0.21	0.00	0.00	0.02	10.57%
<b>OTROS ACTIVOS</b>	983.38	1,027.09	967.96	1,023.92	1,123.45	1,136.80	667.37	0.00	0.00	(300.59)	(31.05%)
Locales	948.82	990.46	928.77	983.01	1,081.54	1,096.45	629.18	0.00	0.00	(299.59)	(32.26%)
Extranjero	34.56	36.63	39.19	40.91	41.91	40.35	38.20	0.00	0.00	(1.00)	(2.54%)
<b>TOTAL DE ACTIVOS</b>	20,741.60	21,267.04	20,198.59	19,705.40	21,767.99	22,927.68	21,631.82	0.00	0.00	1,433.23	7.10%

**BALANCE DE SITUACION  
BANCA OFICIAL  
A JUNIO 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	0.00	0.00	1,250.74	7.84%
Locales	16,497.47	16,992.48	15,946.12	15,349.65	17,427.61	18,307.18	17,197.87	0.00	0.00	1,251.74	7.85%
Oficiales	11,226.77	11,783.12	10,851.19	10,647.85	12,416.71	13,621.82	12,566.56	0.00	0.00	1,715.37	15.81%
De Particulares	4,001.99	3,960.22	3,836.27	3,598.14	3,669.44	3,585.75	3,548.78	0.00	0.00	(287.49)	(7.49%)
A la Vista	448.49	417.14	397.55	335.82	371.56	336.85	345.71	0.00	0.00	(51.84)	(13.04%)
A Plazo	1,458.07	1,475.62	1,374.88	1,374.66	1,347.17	1,343.26	1,255.50	0.00	0.00	(119.38)	(8.68%)
De Ahorros	2,095.43	2,067.46	2,063.84	1,887.66	1,950.71	1,905.64	1,947.57	0.00	0.00	(116.27)	(5.63%)
De Bancos	1,268.70	1,249.14	1,258.67	1,103.66	1,341.46	1,099.61	1,082.53	0.00	0.00	(176.13)	(13.99%)
A la Vista	905.29	976.57	886.11	934.94	1,089.31	820.19	853.15	0.00	0.00	(32.97)	(3.72%)
A Plazo	363.41	272.57	372.55	168.72	252.15	279.42	229.38	0.00	0.00	(143.17)	(38.43%)
Extranjero	18.62	18.70	17.26	17.69	17.69	16.85	16.26	0.00	0.00	(1.00)	(5.80%)
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	0.00	0.00	(1.00)	(5.80%)
A la Vista	0.35	0.24	0.24	0.34	0.26	0.44	0.30	0.00	0.00	0.06	24.18%
A Plazo	15.53	15.22	14.00	14.15	14.22	12.75	12.42	0.00	0.00	(1.57)	(11.23%)
De Ahorros	2.74	3.24	3.02	3.20	3.21	3.67	3.54	0.00	0.00	0.51	16.97%
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	0.00	0.00	(8.26)	(0.38%)
Locales	562.01	578.96	443.85	458.04	418.31	560.79	459.74	0.00	0.00	15.89	3.58%
Extranjero	1,812.21	1,795.74	1,726.72	1,685.27	1,853.01	1,866.55	1,702.57	0.00	0.00	(24.15)	(1.40%)
OTROS PASIVOS	380.40	340.73	430.07	481.89	397.39	442.91	418.63	0.00	0.00	(11.44)	(2.66%)
Locales	364.54	333.69	415.00	474.61	381.60	436.87	404.98	0.00	0.00	(10.02)	(2.41%)
Extranjero	15.87	7.05	15.07	7.28	15.79	6.04	13.65	0.00	0.00	(1.42)	(9.43%)
PATRIMONIO	1,470.89	1,540.41	1,634.57	1,712.86	1,653.99	1,733.39	1,836.76	0.00	0.00	202.18	12.37%
Capital	1,138.65	1,138.65	1,288.65	1,288.65	1,288.65	1,288.65	1,288.65	0.00	0.00	0.00	0.00%

**BALANCE DE SITUACION  
BANCA OFICIAL  
A JUNIO 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	0.00	0.00	40.40	29.96%
Provisiones Dinámicas	92.75	104.75	108.92	116.27	134.13	134.13	146.97	0.00	0.00	38.06	34.94%
Otras Reservas	26.01	25.91	25.90	26.03	26.20	27.82	28.24	0.00	0.00	2.34	9.05%
Utilidad de Periodos Anteriores	238.86	223.99	69.83	62.30	201.30	206.25	193.04	0.00	0.00	123.22	176.45%
Utilidad de Periodo	17.30	86.12	169.20	249.94	33.63	105.40	210.24	0.00	0.00	41.04	24.25%
Ganancia o Perdida en Valores Disponible para la Venta	(42.67)	(39.00)	(27.93)	(30.33)	(29.93)	(28.86)	(30.40)	0.00	0.00	(2.47)	8.85%
<b>PASIVO Y PATRIMONIO</b>	<b>20,741.60</b>	<b>21,267.04</b>	<b>20,198.59</b>	<b>19,705.40</b>	<b>21,767.99</b>	<b>22,927.68</b>	<b>21,631.82</b>	<b>0.00</b>	<b>0.00</b>	<b>1,433.23</b>	<b>7.10%</b>