

República de Panamá
CONTRALORÍA GENERAL DE LA REPÚBLICA
 Instituto Nacional de Estadística y Censo

PRINCIPALES INDICADORES ECONÓMICOS MENSUALES EN LA REPÚBLICA: AÑOS 2022-23

5. Intermediación financiera

a. Sistema Bancario Nacional

| Período | Balance de situación (en miles de balboas) | | | | | |
|--|--|------------------|--------------------|------------|------------|---------------|
| | Activos (al final del período) | | | | | |
| | TOTAL | Activos líquidos | Cartera crediticia | | | Otros activos |
| | | | Total | Interna | Externa | |
| Diciembre | | | | | | |
| 2019 | 107,949,158 | 14,744,713 | 68,323,370 | 54,027,053 | 14,296,317 | 24,881,075 |
| 2020 | 115,638,290 | 21,270,731 | 66,576,808 | 52,762,954 | 13,813,855 | 27,790,751 |
| 2021 | 117,519,447 | 19,869,466 | 68,227,381 | 52,876,037 | 15,351,345 | 29,422,599 |
| 2022 | 123,926,895 | 16,234,501 | 76,026,991 | 56,395,352 | 19,631,638 | 31,665,403 |
| Enero | 119,179,276 | 21,293,881 | 68,188,321 | 53,040,064 | 15,148,257 | 29,697,075 |
| Febrero | 118,708,130 | 20,056,872 | 68,702,968 | 53,098,441 | 15,604,527 | 29,948,290 |
| Marzo | 119,432,739 | 18,537,387 | 70,144,604 | 53,459,098 | 16,685,506 | 30,750,749 |
| Abril | 119,786,717 | 18,385,549 | 70,964,802 | 53,697,564 | 17,267,237 | 30,436,366 |
| Mayo | 119,695,142 | 17,818,240 | 71,253,741 | 53,788,450 | 17,465,290 | 30,623,161 |
| Junio | 120,538,707 | 17,247,611 | 72,367,181 | 54,303,233 | 18,063,948 | 30,923,916 |
| Julio | 119,619,828 | 15,580,684 | 72,890,925 | 54,554,489 | 18,336,436 | 31,148,218 |
| Agosto | 120,395,176 | 15,427,301 | 73,635,749 | 54,891,459 | 18,744,290 | 31,332,126 |
| Septiembre | 120,253,645 | 13,899,009 | 75,199,478 | 55,811,924 | 19,387,553 | 31,155,158 |
| Octubre | 120,829,239 | 14,291,507 | 75,906,346 | 56,389,065 | 19,517,281 | 30,631,386 |
| Noviembre | 123,879,631 | 16,104,290 | 76,165,934 | 56,676,567 | 19,489,367 | 31,609,407 |
| Diciembre | 123,926,895 | 16,234,501 | 76,026,991 | 56,395,352 | 19,631,638 | 31,665,403 |
| 2023 (P) | 131,051,659 | 15,956,386 | 80,339,345 | 58,561,220 | 21,778,125 | 34,755,927 |
| Enero | 123,305,248 | 14,742,550 | 76,140,390 | 56,461,188 | 19,679,202 | 32,422,308 |
| Febrero | 122,639,232 | 13,869,559 | 76,019,085 | 56,312,537 | 19,706,548 | 32,750,587 |
| Marzo | 125,279,724 | 15,757,077 | 76,822,178 | 56,283,379 | 20,538,799 | 32,700,469 |
| Abril | 124,772,989 | 15,519,162 | 76,933,777 | 56,447,503 | 20,486,274 | 32,320,051 |
| Mayo | 123,958,134 | 13,927,976 | 77,019,836 | 56,820,688 | 20,199,148 | 33,010,322 |
| Junio | 126,039,347 | 14,859,033 | 78,134,883 | 57,493,394 | 20,641,489 | 33,045,431 |
| Julio | 126,540,972 | 14,656,595 | 78,523,111 | 57,659,464 | 20,863,647 | 33,361,265 |
| Agosto | 126,215,749 | 13,768,245 | 78,873,739 | 57,931,026 | 20,942,713 | 33,573,765 |
| Septiembre | 125,834,510 | 13,108,257 | 79,295,089 | 58,453,179 | 20,841,910 | 33,431,165 |
| Octubre | 126,588,169 | 12,881,806 | 79,994,606 | 58,453,640 | 21,540,966 | 33,711,757 |
| Noviembre | 129,750,932 | 14,947,384 | 80,425,408 | 58,859,431 | 21,565,978 | 34,378,139 |
| Diciembre | 131,051,659 | 15,956,386 | 80,339,345 | 58,561,220 | 21,778,125 | 34,755,927 |
| Variación porcentual al final del período diciembre | | | | | | |
| 2020-19 | 7.1 | 44.3 | -2.6 | -2.3 | -3.4 | 11.7 |
| 2021-20 | 1.6 | -6.6 | 2.5 | 0.2 | 11.1 | 5.9 |
| 2022-21 | 5.5 | -18.3 | 11.4 | 6.7 | 27.9 | 7.6 |
| 2023-22 | 5.7 | -1.7 | 5.7 | 3.8 | 10.9 | 9.8 |
| Variación porcentual mensual 2023-22 | | | | | | |
| Enero | 3.5 | -30.8 | 11.7 | 6.5 | 29.9 | 9.2 |
| Febrero | 3.3 | -30.8 | 10.6 | 6.1 | 26.3 | 9.4 |
| Marzo | 4.9 | -15.0 | 9.5 | 5.3 | 23.1 | 6.3 |
| Abril | 4.2 | -15.6 | 8.4 | 5.1 | 18.6 | 6.2 |
| Mayo | 3.6 | -21.8 | 8.1 | 5.6 | 15.7 | 7.8 |
| Junio | 4.6 | -13.8 | 8.0 | 5.9 | 14.3 | 6.9 |
| Julio | 5.8 | -5.9 | 7.7 | 5.7 | 13.8 | 7.1 |
| Agosto | 4.8 | -10.8 | 7.1 | 5.5 | 11.7 | 7.2 |
| Septiembre | 4.6 | -5.7 | 5.4 | 4.7 | 7.5 | 7.3 |
| Octubre | 4.8 | -9.9 | 5.4 | 3.7 | 10.4 | 10.1 |
| Noviembre | 4.7 | -7.2 | 5.6 | 3.9 | 10.7 | 8.8 |
| Diciembre | 5.7 | -1.7 | 5.7 | 3.8 | 10.9 | 9.8 |

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5. Intermediación financiera

a. Sistema Bancario Nacional

| Período | Balance de situación (en miles de balboas) | | | | | | Liquidez bancaria (En porcentaje) |
|--|--|------------|------------|------------|------------|---------------|--------------------------------------|
| | Pasivo y patrimonio (al final del período) | | | | | | |
| | TOTAL | Depósitos | | | Patrimonio | Otros pasivos | |
| Total | | Interno | Externo | | | | |
| Diciembre | | | | | | | |
| 2019 | 107,949,158 | 76,497,969 | 55,733,263 | 20,764,706 | 12,647,213 | 18,803,975 | 19.3 |
| 2020 | 115,638,290 | 84,430,832 | 62,474,162 | 21,956,671 | 12,294,601 | 18,912,856 | 25.2 |
| 2021 | 117,519,447 | 85,363,525 | 62,928,387 | 22,435,138 | 12,255,800 | 19,900,121 | 23.3 |
| 2022 | 123,926,895 | 86,291,544 | 62,423,385 | 23,868,159 | 12,653,199 | 24,982,152 | 18.8 |
| Enero | 119,179,276 | 86,871,461 | 64,701,504 | 22,169,957 | 12,209,832 | 20,097,983 | 24.5 |
| Febrero | 118,708,130 | 86,430,794 | 64,404,494 | 22,026,300 | 12,131,305 | 20,146,030 | 23.2 |
| Marzo | 119,432,739 | 86,172,145 | 63,761,891 | 22,410,254 | 12,099,629 | 21,160,966 | 21.5 |
| Abril | 119,786,717 | 85,848,741 | 63,339,002 | 22,509,739 | 12,026,723 | 21,911,253 | 21.4 |
| Mayo | 119,695,142 | 85,543,965 | 62,909,383 | 22,634,582 | 12,095,675 | 22,055,502 | 20.8 |
| Junio | 120,538,707 | 85,901,041 | 63,054,526 | 22,846,515 | 11,975,538 | 22,662,128 | 20.1 |
| Julio | 119,619,828 | 84,646,767 | 61,638,954 | 23,007,812 | 12,253,874 | 22,719,187 | 18.4 |
| Agosto | 120,395,176 | 84,928,530 | 61,475,046 | 23,453,485 | 12,316,907 | 23,149,739 | 18.2 |
| Septiembre | 120,253,645 | 84,519,647 | 61,089,762 | 23,429,885 | 12,067,800 | 23,666,197 | 16.4 |
| Octubre | 120,829,239 | 84,461,212 | 60,983,171 | 23,478,042 | 12,162,369 | 24,205,657 | 16.9 |
| Noviembre | 123,879,631 | 86,781,803 | 62,617,832 | 24,163,971 | 12,495,093 | 24,602,735 | 18.6 |
| Diciembre | 123,926,895 | 86,291,544 | 62,423,385 | 23,868,159 | 12,653,199 | 24,982,152 | 18.8 |
| 2023 (P) | 131,051,659 | 92,248,945 | 64,712,382 | 27,536,564 | 13,853,945 | 24,948,769 | 17.3 |
| Enero | 123,305,248 | 85,870,118 | 61,559,301 | 24,310,817 | 12,981,321 | 24,453,808 | 17.2 |
| Febrero | 122,639,232 | 85,812,291 | 61,422,605 | 24,389,686 | 13,013,272 | 23,813,669 | 16.2 |
| Marzo | 125,279,724 | 87,912,804 | 62,710,610 | 25,202,194 | 13,183,331 | 24,183,589 | 17.9 |
| Abril | 124,772,989 | 87,296,794 | 61,979,183 | 25,317,610 | 13,132,984 | 24,343,211 | 17.8 |
| Mayo | 123,958,134 | 87,109,291 | 61,388,625 | 25,720,667 | 13,302,089 | 23,546,754 | 16.0 |
| Junio | 126,039,347 | 88,163,268 | 61,980,806 | 26,182,463 | 13,429,037 | 24,447,042 | 16.9 |
| Julio | 126,540,972 | 88,992,017 | 62,396,786 | 26,595,230 | 13,554,958 | 23,993,997 | 16.5 |
| Agosto | 126,215,749 | 88,916,294 | 62,320,170 | 26,596,124 | 13,664,557 | 23,634,897 | 15.5 |
| Septiembre | 125,834,510 | 87,969,985 | 61,706,381 | 26,263,604 | 13,673,697 | 24,190,828 | 14.9 |
| Octubre | 126,588,169 | 88,965,655 | 62,917,707 | 26,047,948 | 13,627,832 | 23,994,682 | 14.5 |
| Noviembre | 129,750,932 | 91,388,509 | 64,677,378 | 26,711,131 | 13,872,658 | 24,489,765 | 16.4 |
| Diciembre | 131,051,659 | 92,248,945 | 64,712,382 | 27,536,564 | 13,853,945 | 24,948,769 | 17.3 |
| Variación porcentual al final del período diciembre | | | | | | | |
| 2020-19 | 7.1 | 10.4 | 12.1 | 5.7 | -2.8 | 0.6 | 30.7 |
| 2021-20 | 1.6 | 1.1 | 0.7 | 2.2 | -0.3 | 5.2 | -7.6 |
| 2022-21 | 5.5 | 1.1 | -0.8 | 6.4 | 3.2 | 25.5 | -19.2 |
| 2023-22 | 5.7 | 6.9 | 3.7 | 15.4 | 9.5 | -0.1 | -8.1 |
| Variación porcentual mensual 2023-22 | | | | | | | |
| Enero | 3.5 | -1.2 | -4.9 | 9.7 | 6.3 | 21.7 | -30.0 |
| Febrero | 3.3 | -0.7 | -4.6 | 10.7 | 7.3 | 18.2 | -30.4 |
| Marzo | 4.9 | 2.0 | -1.6 | 12.5 | 9.0 | 14.3 | -16.7 |
| Abril | 4.2 | 1.7 | -2.1 | 12.5 | 9.2 | 11.1 | -17.0 |
| Mayo | 3.6 | 1.8 | -2.4 | 13.6 | 10.0 | 6.8 | -23.2 |
| Junio | 4.6 | 2.6 | -1.7 | 14.6 | 12.1 | 7.9 | -16.1 |
| Julio | 5.8 | 5.1 | 1.2 | 15.6 | 10.6 | 5.6 | -10.5 |
| Agosto | 4.8 | 4.7 | 1.4 | 13.4 | 10.9 | 2.1 | -14.8 |
| Septiembre | 4.6 | 4.1 | 1.0 | 12.1 | 13.3 | 2.2 | -9.4 |
| Octubre | 4.8 | 5.3 | 3.2 | 10.9 | 12.0 | -0.9 | -14.4 |
| Noviembre | 4.7 | 5.3 | 3.3 | 10.5 | 11.0 | -0.5 | -11.9 |
| Diciembre | 5.7 | 6.9 | 3.7 | 15.4 | 9.5 | -0.1 | -8.1 |

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5. Intermediación financiera

a. Sistema Bancario Nacional

| Período | Saldo de los préstamos concedidos (al final del período) (En miles de balboas) | | | Depósitos totales (al final del período) (en miles de balboas) | | | |
|--|---|-------------------|-------------------|--|-------------------|--|---|
| | TOTAL | Al sector interno | Al sector externo | TOTAL | Interbancarios | De particulares y entidades nacionales | De particulares y entidades extranjeras |
| Diciembre | | | | | | | |
| 2019 | 68,323,370 | 54,027,053 | 14,296,317 | 76,497,969 | 10,083,829 | 52,817,638 | 13,596,503 |
| 2020 | 66,179,070 | 52,419,639 | 13,759,431 | 84,675,533 | 10,996,574 | 58,853,950 | 14,825,010 |
| 2021 | 68,227,381 | 52,876,037 | 15,351,345 | 85,363,525 | 10,618,338 | 59,601,489 | 15,143,699 |
| 2022 | 76,026,991 | 56,395,352 | 19,631,638 | 86,291,544 | 10,557,953 | 59,012,098 | 16,721,493 |
| Enero | 68,188,321 | 53,040,064 | 15,148,257 | 86,871,461 | 10,040,602 | 61,559,124 | 15,271,735 |
| Febrero | 68,702,968 | 53,098,441 | 15,604,527 | 86,430,794 | 9,868,992 | 61,216,942 | 15,344,861 |
| Marzo | 70,144,604 | 53,459,098 | 16,685,506 | 86,172,145 | 9,943,240 | 60,709,691 | 15,519,215 |
| Abril | 70,964,802 | 53,697,564 | 17,267,237 | 85,848,741 | 9,933,758 | 60,269,998 | 15,644,985 |
| Mayo | 71,253,741 | 53,788,450 | 17,465,290 | 85,543,965 | 10,142,893 | 59,843,361 | 15,557,712 |
| Junio | 72,367,181 | 54,303,233 | 18,063,948 | 85,901,041 | 10,219,039 | 59,878,642 | 15,803,360 |
| Julio | 72,890,925 | 54,554,489 | 18,336,436 | 84,646,767 | 10,335,506 | 58,666,237 | 15,645,023 |
| Agosto | 73,635,749 | 54,891,459 | 18,744,290 | 84,928,530 | 10,615,280 | 58,373,979 | 15,939,271 |
| Septiembre | 75,199,478 | 55,811,924 | 19,387,553 | 84,519,647 | 10,788,788 | 58,131,639 | 15,599,221 |
| Octubre | 75,906,346 | 56,389,065 | 19,517,281 | 84,461,212 | 11,009,117 | 57,846,140 | 15,605,955 |
| Noviembre | 76,165,934 | 56,676,567 | 19,489,367 | 86,781,803 | 11,157,074 | 59,068,795 | 16,555,934 |
| Diciembre | 76,026,991 | 56,395,352 | 19,631,638 | 86,291,544 | 10,557,953 | 59,012,098 | 16,721,493 |
| 2023 (P) | 80,339,345 | 58,561,220 | 21,778,125 | 92,248,945 | 11,725,470 | 61,440,806 | 19,082,669 |
| Enero | 76,140,390 | 56,461,188 | 19,679,202 | 85,870,118 | 10,689,996 | 58,474,251 | 16,705,871 |
| Febrero | 76,019,085 | 56,312,537 | 19,706,548 | 85,812,291 | 10,665,776 | 58,425,629 | 16,720,887 |
| Marzo | 76,822,178 | 56,283,379 | 20,538,799 | 87,912,804 | 11,126,238 | 59,690,210 | 17,096,356 |
| Abril | 76,933,777 | 56,447,503 | 20,486,274 | 87,296,794 | 11,095,119 | 59,008,034 | 17,193,641 |
| Mayo | 77,019,836 | 56,820,688 | 20,199,148 | 87,109,291 | 11,145,523 | 58,421,766 | 17,542,003 |
| Junio | 78,134,883 | 57,493,394 | 20,641,489 | 88,163,268 | 11,195,820 | 58,800,927 | 18,166,521 |
| Julio | 78,523,111 | 57,659,464 | 20,863,647 | 88,992,017 | 11,116,701 | 59,358,893 | 18,516,422 |
| Agosto | 78,873,739 | 57,931,026 | 20,942,713 | 88,916,294 | 11,038,929 | 59,291,465 | 18,585,900 |
| Septiembre | 79,295,089 | 58,453,179 | 20,841,910 | 87,969,985 | 10,991,627 | 58,700,284 | 18,278,074 |
| Octubre | 79,994,606 | 58,453,640 | 21,540,966 | 88,965,655 | 10,937,485 | 59,915,485 | 18,112,684 |
| Noviembre | 80,425,408 | 58,859,431 | 21,565,978 | 91,388,509 | 11,064,323 | 61,622,687 | 18,701,499 |
| Diciembre | 80,339,345 | 58,561,220 | 21,778,125 | 92,248,945 | 11,725,470 | 61,440,806 | 19,082,669 |
| Variación porcentual al final del período diciembre | | | | | | | |
| 2020-19 | -3.1 | -3.0 | -3.8 | 10.7 | 9.1 | 11.4 | 9.0 |
| 2021-20 | 3.1 | 0.9 | 11.6 | 0.8 | -3.4 | 1.3 | 2.1 |
| 2022-21 | 11.4 | 6.7 | 27.9 | 1.1 | -0.6 | -1.0 | 10.4 |
| 2023-22 | 5.7 | 3.8 | 10.9 | 6.9 | 11.1 | 4.1 | 14.1 |
| Variación porcentual mensual 2023-22 | | | | | | | |
| Enero | 11.7 | 6.5 | 29.9 | -1.2 | 6.5 | -5.0 | 9.4 |
| Febrero | 10.6 | 6.1 | 26.3 | -0.7 | 8.1 | -4.6 | 9.0 |
| Marzo | 9.5 | 5.3 | 23.1 | 2.0 | 11.9 | -1.7 | 10.2 |
| Abril | 8.4 | 5.1 | 18.6 | 1.7 | 11.7 | -2.1 | 9.9 |
| Mayo | 8.1 | 5.6 | 15.7 | 1.8 | 9.9 | -2.4 | 12.8 |
| Junio | 8.0 | 5.9 | 14.3 | 2.6 | 9.6 | -1.8 | 15.0 |
| Julio | 7.7 | 5.7 | 13.8 | 5.1 | 7.6 | 1.2 | 18.4 |
| Agosto | 7.1 | 5.5 | 11.7 | 4.7 | 4.0 | 1.6 | 16.6 |
| Septiembre | 5.4 | 4.7 | 7.5 | 4.1 | 1.9 | 1.0 | 17.2 |
| Octubre | 5.4 | 3.7 | 10.4 | 5.3 | -0.7 | 3.6 | 16.1 |
| Noviembre | 5.6 | 3.9 | 10.7 | 5.3 | -0.8 | 4.3 | 13.0 |
| Diciembre | 5.7 | 3.8 | 10.9 | 6.9 | 11.1 | 4.1 | 14.1 |

NOTA: Debido al redondeo del computador, la suma o variación puede no coincidir.

(P) Cifras preliminares.

Fuente: Superintendencia de Bancos de Panamá.