

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 2011  
( En Millones de Balboas)**

	2009	2010				2011				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	11,949.37	11,011.66	10,731.91	10,381.39	11,142.25	10,570.77	10,033.13	9,211.08	11,647.90	505.65	4.54%
Depositos Locales en Bancos	2,218.58	2,133.28	1,785.34	1,845.05	1,853.64	1,682.55	1,869.04	1,740.65	2,330.14	476.50	25.71%
A la Vista	455.27	441.59	504.64	495.79	511.13	490.15	561.10	491.80	599.02	87.89	17.20%
A Plazo	1,763.31	1,691.69	1,280.70	1,349.27	1,342.51	1,192.40	1,307.94	1,248.85	1,731.12	388.61	28.95%
Depositos Extranjeros en Bancos	9,055.82	8,296.21	8,375.77	7,778.34	8,602.55	8,157.27	7,388.26	6,685.54	8,265.66	(336.89)	(3.92%)
A la Vista	1,803.95	1,689.88	1,745.51	1,929.44	1,948.84	2,048.03	1,924.58	2,049.36	2,740.17	791.32	40.60%
A Plazo	7,251.88	6,606.33	6,630.26	5,848.90	6,653.71	6,109.25	5,463.67	4,636.18	5,525.49	(1,128.21)	(16.96%)
Menos Provisiones	0.04	0.01	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Locales	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.04	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	675.01	582.18	570.82	758.00	686.07	730.95	775.83	784.88	1,052.10	366.03	53.35%
<b>CARTERA CREDITICIA</b>	30,157.08	30,394.15	31,196.44	33,054.20	33,796.29	35,101.40	37,481.04	39,574.51	40,419.98	6,623.69	19.60%
Locales	21,826.00	22,223.24	23,449.57	24,663.16	24,720.48	25,462.74	26,742.97	28,463.54	29,000.47	4,279.99	17.31%
Extranjero	8,855.68	8,686.81	8,270.80	8,903.15	9,579.61	10,160.04	11,259.46	11,646.35	11,981.50	2,401.89	25.07%
Menos Provisiones	524.60	515.90	523.93	512.10	503.80	521.49	521.38	535.38	561.99	58.19	11.55%
Locales	389.80	390.98	393.13	392.48	363.74	373.42	384.16	391.88	391.52	27.78	7.64%
Extranjero	134.80	124.92	130.80	119.62	140.06	148.07	137.23	143.51	170.47	30.41	21.71%
<b>INVERSIONES EN VALORES</b>	8,896.84	9,685.19	9,736.86	9,868.17	10,009.76	10,738.59	10,964.30	11,291.74	11,241.02	1,231.27	12.30%
Locales	2,823.04	3,143.65	3,043.51	3,183.91	3,476.28	3,665.40	4,003.42	4,281.72	4,184.32	708.04	20.37%
Extranjero	6,078.52	6,546.85	6,697.24	6,688.72	6,538.01	7,077.92	6,965.70	7,015.29	7,059.97	521.96	7.98%
Menos Provisiones	4.73	5.30	3.89	4.46	4.54	4.73	4.83	5.27	3.28	(1.26)	(27.86%)
Locales	1.60	1.60	1.61	1.60	1.60	1.61	1.59	1.59	0.25	(1.34)	(84.14%)
Extranjero	3.13	3.70	2.28	2.86	2.94	3.12	3.23	3.68	3.02	0.08	2.65%
<b>OTROS ACTIVOS</b>	2,549.01	2,339.47	2,463.00	2,421.58	2,529.75	2,490.30	2,433.31	2,723.96	2,770.54	240.79	9.52%
Locales	2,199.46	2,098.08	2,133.02	2,086.94	2,146.43	2,169.49	2,065.71	2,291.23	2,391.79	245.36	11.43%
Extranjero	349.55	241.39	329.98	334.64	383.32	320.81	367.61	432.72	378.75	(4.57)	(1.19%)
<b>TOTAL DE ACTIVOS</b>	53,552.30	53,430.48	54,128.21	55,725.35	57,478.05	58,901.06	60,911.79	62,801.28	66,079.44	8,601.39	14.96%

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 2011  
( En Millones de Balboas)**

	2009	2010				2011				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	41,886.00	41,748.46	41,560.63	42,777.52	44,203.28	44,825.82	46,428.41	47,505.11	49,515.69	5,312.41	12.02%
Locales	28,620.97	28,986.47	28,674.98	29,272.75	30,593.77	30,653.24	31,772.09	31,867.29	33,576.96	2,983.19	9.75%
Oficiales	4,338.42	4,352.87	4,006.92	4,143.71	4,405.47	4,174.58	4,787.85	4,451.70	4,891.57	486.10	11.03%
De Particulares	21,996.60	22,345.55	22,690.90	23,047.45	24,361.67	24,756.58	25,205.63	25,560.13	26,390.06	2,028.39	8.33%
A la Vista	4,403.34	4,397.24	4,471.33	4,530.14	5,230.36	5,478.86	5,412.96	5,699.84	6,229.27	998.92	19.10%
A Plazo	12,630.48	12,822.06	12,967.88	13,067.65	13,210.35	13,247.63	13,565.93	13,571.07	13,588.67	378.32	2.86%
De Ahorros	4,962.78	5,126.25	5,251.69	5,449.66	5,920.96	6,030.09	6,226.73	6,289.22	6,572.12	651.15	11.00%
De Bancos	2,285.96	2,288.04	1,977.16	2,081.59	1,826.62	1,722.08	1,778.61	1,855.47	2,295.33	468.70	25.66%
A la Vista	363.85	315.16	356.29	357.25	599.25	588.22	631.19	633.86	682.85	83.60	13.95%
A Plazo	1,922.10	1,972.88	1,620.87	1,724.34	1,227.37	1,133.86	1,147.41	1,221.61	1,612.48	385.10	31.38%
Extranjero	13,265.02	12,761.98	12,885.66	13,504.77	13,609.51	14,172.58	14,656.32	15,637.81	15,938.73	2,329.22	17.11%
Oficiales	19.26	43.10	55.11	42.04	59.76	68.54	27.36	30.80	28.23	(31.53)	(52.76%)
De Particulares	9,326.03	9,328.66	9,459.61	9,814.38	9,838.35	10,132.36	10,305.43	10,147.11	10,561.66	723.31	7.35%
A la Vista	1,169.43	1,261.48	1,337.38	1,410.09	1,398.26	1,461.17	1,478.93	1,454.39	1,536.54	138.28	9.89%
A Plazo	6,524.59	6,587.35	6,576.36	6,649.60	6,419.34	6,458.09	6,636.71	6,514.40	6,647.43	228.09	3.55%
De Ahorros	1,632.02	1,479.83	1,545.87	1,754.68	2,020.74	2,213.11	2,189.79	2,178.32	2,377.69	356.94	17.66%
De Bancos	3,919.73	3,390.23	3,370.93	3,648.35	3,711.41	3,971.69	4,323.54	5,459.90	5,348.84	1,637.43	44.12%
A la Vista	411.60	317.01	288.21	407.32	411.91	330.86	333.83	514.37	509.42	97.52	23.67%
A Plazo	3,508.12	3,073.22	3,082.73	3,241.03	3,299.50	3,640.83	3,989.71	4,945.53	4,839.41	1,539.91	46.67%
OBLIGACIONES	3,699.52	3,490.04	4,082.11	4,179.18	4,477.30	4,741.25	5,163.10	5,399.09	6,345.56	1,868.26	41.73%
Locales	653.50	678.48	926.28	903.29	870.24	956.78	928.36	1,000.97	1,192.52	322.27	37.03%
Extranjero	3,046.02	2,811.56	3,155.83	3,275.89	3,607.06	3,784.48	4,234.74	4,398.12	5,153.04	1,545.99	42.86%
OTROS PASIVOS	1,684.26	1,723.99	1,946.85	1,977.74	1,782.75	2,177.15	2,026.95	2,333.25	2,412.12	629.36	35.30%
Locales	1,339.88	1,476.82	1,601.92	1,531.35	1,373.96	1,863.54	1,665.45	1,890.24	1,949.54	575.58	41.89%
Extranjero	344.38	247.17	344.93	446.39	408.80	313.61	361.51	443.01	462.58	53.78	13.16%
PATRIMONIO	6,281.62	6,468.00	6,538.62	6,790.91	7,014.72	7,156.84	7,293.33	7,563.83	7,806.08	791.36	11.28%
Capital	3,918.62	3,966.23	4,044.51	4,041.89	4,181.50	4,185.94	4,239.53	4,253.87	4,386.34	204.85	4.90%

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 2011  
( En Millones de Balboas)**

	2009	2010				2011				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	95.29	95.29	95.29	96.90	97.03	95.29	95.29	98.67	98.80	1.77	1.83%
Otras Reservas	95.47	99.64	93.65	97.41	92.83	84.15	87.66	86.26	81.93	(10.90)	(11.74%)
Utilidad de Periodos Anteriores	1,823.47	2,094.62	1,986.34	2,008.27	1,991.12	2,433.43	2,294.03	2,320.13	2,197.87	206.75	10.38%
Utilidad de Periodo	395.44	228.30	354.11	536.15	630.94	257.17	482.78	696.07	873.08	242.14	38.38%
Ganancia o Perdida en Valores Disponible para la Venta	(82.06)	(51.47)	(70.67)	(25.10)	(81.36)	(28.42)	(36.72)	(26.94)	32.28	113.65	(139.68%)
Deuda Subordinada	35.40	35.40	35.40	35.40	102.66	129.27	130.77	135.77	135.77	33.11	32.25%
<b>PASIVO Y PATRIMONIO</b>	<b>53,551.40</b>	<b>53,430.48</b>	<b>54,128.21</b>	<b>55,725.35</b>	<b>57,478.05</b>	<b>58,901.06</b>	<b>60,911.79</b>	<b>62,801.28</b>	<b>66,079.44</b>	<b>8,601.39</b>	<b>14.96%</b>