

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A JUNIO 2012
(En Millones de Balboas)**

	2010	2011				2012				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	11,142.25	10,570.77	10,033.13	9,205.51	11,641.20	11,207.30	11,563.96	0.00	0.00	1,530.83	15.26%
Depositos Locales en Bancos	1,853.64	1,682.55	1,869.04	1,735.08	2,330.14	2,286.44	2,223.56	0.00	0.00	354.52	18.97%
A la Vista	511.13	490.15	561.10	486.23	599.02	503.31	457.30	0.00	0.00	(103.80)	(18.50%)
A Plazo	1,342.51	1,192.40	1,307.94	1,248.85	1,731.12	1,783.14	1,766.26	0.00	0.00	458.32	35.04%
Depositos Extranjeros en Bancos	8,602.55	8,157.27	7,388.26	6,685.54	8,258.95	7,968.14	8,556.13	0.00	0.00	1,167.88	15.81%
A la Vista	1,948.84	2,048.03	1,924.58	2,049.36	2,733.46	2,383.59	2,332.61	0.00	0.00	408.03	21.20%
A Plazo	6,653.71	6,109.25	5,463.67	4,636.18	5,525.49	5,584.56	6,223.52	0.00	0.00	759.85	13.91%
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	686.07	730.95	775.83	784.88	1,052.10	952.72	784.26	0.00	0.00	8.43	1.09%
CARTERA CREDITICIA	33,796.29	35,101.40	37,481.04	39,574.51	40,415.72	41,426.94	43,129.18	0.00	0.00	5,648.14	15.07%
Locales	24,720.48	25,462.74	26,742.97	28,463.54	28,993.06	29,609.74	31,034.13	0.00	0.00	4,291.16	16.05%
Extranjero	9,579.61	10,160.04	11,259.46	11,646.35	11,984.43	12,373.78	12,667.92	0.00	0.00	1,408.46	12.51%
Menos Provisiones	503.80	521.49	521.38	535.38	561.77	556.58	572.87	0.00	0.00	51.49	9.87%
Locales	363.74	373.42	384.16	391.88	391.53	398.72	400.26	0.00	0.00	16.10	4.19%
Extranjero	140.06	148.07	137.23	143.51	170.25	157.86	172.61	0.00	0.00	35.38	25.78%
INVERSIONES EN VALORES	10,009.76	10,738.59	10,964.30	11,291.74	11,182.63	11,553.97	11,691.24	0.00	0.00	726.94	6.63%
Locales	3,476.28	3,665.40	4,003.42	4,281.72	4,126.48	4,205.47	4,353.39	0.00	0.00	349.96	8.74%
Extranjero	6,538.01	7,077.92	6,965.70	7,015.29	7,059.42	7,352.29	7,340.92	0.00	0.00	375.21	5.39%
Menos Provisiones	4.54	4.73	4.83	5.27	3.27	3.78	3.06	0.00	0.00	(1.77)	(36.64%)
Locales	1.60	1.61	1.59	1.59	0.25	0.26	0.25	0.00	0.00	(1.34)	(84.18%)
Extranjero	2.94	3.12	3.23	3.68	3.02	3.52	2.81	0.00	0.00	(0.43)	(13.20%)
OTROS ACTIVOS	2,529.75	2,490.30	2,433.31	2,723.74	2,741.08	2,837.82	2,677.85	0.00	0.00	244.53	10.05%
Locales	2,146.43	2,169.49	2,065.71	2,291.09	2,359.07	2,359.13	2,309.11	0.00	0.00	243.40	11.78%
Extranjero	383.32	320.81	367.61	432.65	382.01	478.70	368.74	0.00	0.00	1.13	0.31%
TOTAL DE ACTIVOS	57,478.05	58,901.06	60,911.79	62,795.50	65,980.63	67,026.04	69,062.23	0.00	0.00	8,150.44	13.38%

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DEPOSITOS	44,203.28	44,825.82	46,428.41	47,505.11	49,528.86	50,343.07	52,091.66	0.00	0.00	5,663.25	12.20%
Locales	30,593.77	30,653.24	31,772.09	31,867.29	33,585.25	34,352.75	35,190.28	0.00	0.00	3,418.19	10.76%
Oficiales	4,405.47	4,174.58	4,787.85	4,451.70	4,891.57	4,822.10	5,140.86	0.00	0.00	353.00	7.37%
De Particulares	24,361.67	24,756.58	25,205.63	25,560.13	26,398.35	27,126.27	27,766.11	0.00	0.00	2,560.48	10.16%
A la Vista	5,230.36	5,478.86	5,412.96	5,699.84	6,230.21	6,397.27	6,474.07	0.00	0.00	1,061.10	19.60%
A Plazo	13,210.35	13,247.63	13,565.93	13,571.07	13,588.77	14,021.57	14,466.45	0.00	0.00	900.51	6.64%
De Ahorros	5,920.96	6,030.09	6,226.73	6,289.22	6,579.38	6,707.43	6,825.59	0.00	0.00	598.86	9.62%
De Bancos	1,826.62	1,722.08	1,778.61	1,855.47	2,295.33	2,404.38	2,283.32	0.00	0.00	504.71	28.38%
A la Vista	599.25	588.22	631.19	633.86	682.85	678.78	518.39	0.00	0.00	(112.80)	(17.87%)
A Plazo	1,227.37	1,133.86	1,147.41	1,221.61	1,612.48	1,725.59	1,764.93	0.00	0.00	617.51	53.82%
Extranjero	13,609.51	14,172.58	14,656.32	15,637.81	15,943.60	15,990.31	16,901.38	0.00	0.00	2,245.06	15.32%
Oficiales	59.76	68.54	27.36	30.80	28.23	64.37	22.33	0.00	0.00	(5.03)	(18.40%)
De Particulares	9,838.35	10,132.36	10,305.43	10,147.11	10,566.54	11,167.83	11,332.41	0.00	0.00	1,026.99	9.97%
A la Vista	1,398.26	1,461.17	1,478.93	1,454.39	1,537.04	1,542.87	1,783.52	0.00	0.00	304.59	20.60%
A Plazo	6,419.34	6,458.09	6,636.71	6,514.40	6,647.43	6,854.28	6,995.83	0.00	0.00	359.12	5.41%
De Ahorros	2,020.74	2,213.11	2,189.79	2,178.32	2,382.07	2,770.68	2,553.06	0.00	0.00	363.27	16.59%
De Bancos	3,711.41	3,971.69	4,323.54	5,459.90	5,348.84	4,758.12	5,546.64	0.00	0.00	1,223.10	28.29%
A la Vista	411.91	330.86	333.83	514.37	509.42	614.48	680.61	0.00	0.00	346.78	103.88%
A Plazo	3,299.50	3,640.83	3,989.71	4,945.53	4,839.41	4,143.63	4,866.03	0.00	0.00	876.32	21.96%
OBLIGACIONES	4,477.30	4,741.25	5,163.10	5,399.09	6,339.98	6,034.44	6,473.11	0.00	0.00	1,310.01	25.37%
Locales	870.24	956.78	928.36	1,000.97	1,192.52	897.48	993.55	0.00	0.00	65.19	7.02%
Extranjero	3,607.06	3,784.48	4,234.74	4,398.12	5,147.46	5,136.96	5,479.56	0.00	0.00	1,244.82	29.40%
OTROS PASIVOS	1,782.75	2,177.15	2,026.95	2,327.47	2,387.20	2,609.15	2,403.73	0.00	0.00	376.78	18.59%
Locales	1,373.96	1,863.54	1,665.45	1,884.46	1,930.31	2,179.40	2,086.46	0.00	0.00	421.01	25.28%
Extranjero	408.80	313.61	361.51	443.00	456.89	429.75	317.27	0.00	0.00	(44.23)	(12.24%)
PATRIMONIO	7,014.72	7,156.84	7,293.33	7,563.83	7,724.59	8,039.38	8,093.73	0.00	0.00	800.40	10.97%
Capital	4,181.50	4,185.94	4,239.53	4,253.87	4,386.34	4,428.12	4,483.75	0.00	0.00	244.23	5.76%

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Reservas de Capital	97.03	95.29	95.29	98.67	98.80	98.98	98.88	0.00	0.00	3.59	3.77%
Otras Reservas	92.83	84.15	87.66	86.26	81.87	81.02	13.59	0.00	0.00	(74.07)	(84.50%)
Utilidad de Periodos Anteriores	1,991.12	2,433.43	2,294.03	2,320.13	2,189.30	2,910.76	2,733.59	0.00	0.00	439.56	19.16%
Utilidad de Periodo	630.94	257.17	482.78	696.07	862.26	334.87	529.53	0.00	0.00	46.75	9.68%
Ganancia o Perdida en Valores Disponible para la Venta	(81.36)	(28.42)	(36.72)	(26.94)	(29.76)	49.87	98.62	0.00	0.00	135.35	(368.56%)
Deuda Subordinada	102.66	129.27	130.77	135.77	135.77	135.77	135.77	0.00	0.00	5.00	3.82%
PASIVO Y PATRIMONIO	57,478.05	58,901.06	60,911.79	62,795.50	65,980.63	67,026.04	69,062.23	0.00	0.00	8,150.44	13.38%