

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A SEPTIEMBRE 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	11,564.96	11,058.09	0.00	1,852.58	20.12%
Depositos Locales en Bancos	1,853.64	1,682.55	1,869.04	1,735.08	2,330.14	2,286.44	2,224.57	2,264.35	0.00	529.26	30.50%
A la Vista	511.13	490.15	561.10	486.23	599.02	503.31	458.30	525.73	0.00	39.50	8.12%
A Plazo	1,342.51	1,192.40	1,307.94	1,248.85	1,731.12	1,783.14	1,766.26	1,738.61	0.00	489.76	39.22%
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	7,963.30	0.00	1,277.76	19.11%
A la Vista	1,948.84	2,048.03	1,924.58	2,049.36	2,733.46	2,383.59	2,332.61	2,476.74	0.00	427.38	20.85%
A Plazo	6,653.71	6,109.25	5,463.67	4,636.18	5,525.49	5,584.56	6,223.52	5,486.56	0.00	850.38	18.34%
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	830.45	0.00	45.56	5.80%
CARTERA CREDITICIA	33,796.29	35,101.40	37,481.04	39,574.51	40,415.72	41,426.94	43,127.26	45,270.41	0.00	5,695.90	14.39%
Locales	24,720.48	25,462.74	26,742.97	28,463.54	28,993.06	29,609.74	31,034.13	32,876.63	0.00	4,413.09	15.50%
Extranjero	9,579.61	10,160.04	11,259.46	11,646.35	11,984.43	12,373.78	12,667.92	12,990.01	0.00	1,343.66	11.54%
Menos Provisiones	503.80	521.49	521.38	535.38	561.77	556.58	574.79	596.23	0.00	60.85	11.37%
Locales	363.74	373.42	384.16	391.88	391.53	398.72	402.18	415.60	0.00	23.72	6.05%
Extranjero	140.06	148.07	137.23	143.51	170.25	157.86	172.61	180.64	0.00	37.13	25.87%
INVERSIONES EN VALORES	10,009.76	10,738.59	10,964.30	11,291.74	11,182.63	11,553.97	11,692.84	11,435.65	0.00	143.91	1.27%
Locales	3,476.28	3,665.40	4,003.42	4,281.72	4,126.48	4,205.47	4,354.99	4,622.22	0.00	340.50	7.95%
Extranjero	6,538.01	7,077.92	6,965.70	7,015.29	7,059.42	7,352.29	7,340.92	6,816.22	0.00	(199.07)	(2.84%)
Menos Provisiones	4.54	4.73	4.83	5.27	3.27	3.78	3.06	2.79	0.00	(2.48)	(47.06%)
Locales	1.60	1.61	1.59	1.59	0.25	0.26	0.25	0.27	0.00	(1.32)	(82.97%)
Extranjero	2.94	3.12	3.23	3.68	3.02	3.52	2.81	2.52	0.00	(1.16)	(31.51%)
OTROS ACTIVOS	2,529.75	2,490.30	2,433.31	2,723.74	2,741.08	2,837.82	2,675.70	2,812.59	0.00	88.85	3.26%
Locales	2,146.43	2,169.49	2,065.71	2,291.09	2,359.07	2,359.13	2,307.00	2,450.79	0.00	159.70	6.97%
Extranjero	383.32	320.81	367.61	432.65	382.01	478.70	368.70	361.81	0.00	(70.84)	(16.37%)
TOTAL DE ACTIVOS	57,478.05	58,901.06	60,911.79	62,795.50	65,980.63	67,026.04	69,060.77	70,576.74	0.00	7,781.24	12.39%

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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	52,563.13	0.00	5,058.03	10.65%
Locales	30,593.77	30,653.24	31,772.09	31,867.29	33,585.25	34,352.75	35,190.28	36,060.35	0.00	4,193.05	13.16%
Oficiales	4,405.47	4,174.58	4,787.85	4,451.70	4,891.57	4,822.10	5,140.86	5,297.66	0.00	845.97	19.00%
De Particulares	24,361.67	24,756.58	25,205.63	25,560.13	26,398.35	27,126.27	27,766.11	28,475.35	0.00	2,915.23	11.41%
A la Vista	5,230.36	5,478.86	5,412.96	5,699.84	6,230.21	6,397.27	6,474.07	6,627.04	0.00	927.21	16.27%
A Plazo	13,210.35	13,247.63	13,565.93	13,571.07	13,588.77	14,021.57	14,466.45	14,965.90	0.00	1,394.83	10.28%
De Ahorros	5,920.96	6,030.09	6,226.73	6,289.22	6,579.38	6,707.43	6,825.59	6,882.41	0.00	593.19	9.43%
De Bancos	1,826.62	1,722.08	1,778.61	1,855.47	2,295.33	2,404.38	2,283.32	2,287.33	0.00	431.86	23.28%
A la Vista	599.25	588.22	631.19	633.86	682.85	678.78	518.39	532.29	0.00	(101.57)	(16.02%)
A Plazo	1,227.37	1,133.86	1,147.41	1,221.61	1,612.48	1,725.59	1,764.93	1,755.05	0.00	533.44	43.67%
Extranjero	13,609.51	14,172.58	14,656.32	15,637.81	15,943.60	15,990.31	16,901.38	16,502.78	0.00	864.97	5.53%
Oficiales	59.76	68.54	27.36	30.80	28.23	64.37	22.33	94.81	0.00	64.01	207.79%
De Particulares	9,838.35	10,132.36	10,305.43	10,147.11	10,566.54	11,167.83	11,332.41	11,221.15	0.00	1,074.04	10.58%
A la Vista	1,398.26	1,461.17	1,478.93	1,454.39	1,537.04	1,542.87	1,783.52	1,634.03	0.00	179.64	12.35%
A Plazo	6,419.34	6,458.09	6,636.71	6,514.40	6,647.43	6,854.28	6,995.83	7,174.95	0.00	660.55	10.14%
De Ahorros	2,020.74	2,213.11	2,189.79	2,178.32	2,382.07	2,770.68	2,553.06	2,412.17	0.00	233.85	10.74%
De Bancos	3,711.41	3,971.69	4,323.54	5,459.90	5,348.84	4,758.12	5,546.64	5,186.83	0.00	(273.08)	(5.00%)
A la Vista	411.91	330.86	333.83	514.37	509.42	614.48	680.61	487.86	0.00	(26.51)	(5.15%)
A Plazo	3,299.50	3,640.83	3,989.71	4,945.53	4,839.41	4,143.63	4,866.03	4,698.97	0.00	(246.56)	(4.99%)
OBLIGACIONES	4,477.30	4,741.25	5,163.10	5,399.09	6,339.98	6,034.44	6,473.11	7,078.93	0.00	1,679.84	31.11%
Locales	870.24	956.78	928.36	1,000.97	1,192.52	897.48	993.55	1,064.37	0.00	63.40	6.33%
Extranjero	3,607.06	3,784.48	4,234.74	4,398.12	5,147.46	5,136.96	5,479.56	6,014.56	0.00	1,616.44	36.75%
OTROS PASIVOS	1,782.75	2,177.15	2,026.95	2,327.47	2,387.20	2,609.15	2,408.45	2,583.35	0.00	255.88	10.99%
Locales	1,373.96	1,863.54	1,665.45	1,884.46	1,930.31	2,179.40	2,091.17	2,232.01	0.00	347.55	18.44%
Extranjero	408.80	313.61	361.51	443.00	456.89	429.75	317.27	351.34	0.00	(91.67)	(20.69%)
PATRIMONIO	7,014.72	7,156.84	7,293.33	7,563.83	7,724.59	8,039.38	8,087.54	8,351.33	0.00	787.50	10.41%
Capital	4,181.50	4,185.94	4,239.53	4,253.87	4,386.34	4,428.12	4,483.75	4,452.66	0.00	198.80	4.67%

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Reservas de Capital	97.03	95.29	95.29	98.67	98.80	98.98	98.88	99.42	0.00	0.75	0.76%
Otras Reservas	92.83	84.15	87.66	86.26	81.87	81.02	13.49	(16.57)	0.00	(102.83)	(119.21%)
Utilidad de Periodos Anteriores	1,991.12	2,433.43	2,294.03	2,320.13	2,189.30	2,910.76	2,729.92	2,792.37	0.00	472.24	20.35%
Utilidad de Periodo	630.94	257.17	482.78	696.07	862.26	334.87	527.06	722.46	0.00	26.39	3.79%
Ganancia o Perdida en Valores Disponible para la Venta	(81.36)	(28.42)	(36.72)	(26.94)	(29.76)	49.87	98.68	165.21	0.00	192.14	(713.26%)
Deuda Subordinada	102.66	129.27	130.77	135.77	135.77	135.77	135.77	135.77	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	57,478.05	58,901.06	60,911.79	62,795.50	65,980.63	67,026.04	69,060.77	70,576.74	0.00	7,781.24	12.39%