

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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	11,570.07	11,207.30	11,564.96	11,058.09	12,330.18	760.11	6.57%
Depositos Locales en Bancos	1,853.64	1,682.55	1,869.04	1,735.08	2,304.36	2,286.44	2,224.57	2,264.35	2,536.61	232.25	10.08%
A la Vista	511.13	490.15	561.10	486.23	592.65	503.31	458.30	525.73	661.08	68.43	11.55%
A Plazo	1,342.51	1,192.40	1,307.94	1,248.85	1,711.71	1,783.14	1,766.26	1,738.61	1,875.53	163.82	9.57%
Depositos Extranjeros en Bancos	8,602.55	8,157.27	7,388.26	6,685.54	8,225.13	7,968.14	8,556.13	7,963.30	8,912.18	687.05	8.35%
A la Vista	1,948.84	2,048.03	1,924.58	2,049.36	2,700.32	2,383.59	2,332.61	2,476.74	2,632.07	(68.25)	(2.53%)
A Plazo	6,653.71	6,109.25	5,463.67	4,636.18	5,524.81	5,584.56	6,223.52	5,486.56	6,280.11	755.30	13.67%
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	1,040.58	952.72	784.26	830.45	881.39	(159.19)	(15.30%)
CARTERA CREDITICIA	33,796.29	35,101.40	37,481.04	39,574.51	40,031.22	41,426.94	43,127.26	45,270.52	46,331.67	6,300.45	15.74%
Locales	24,720.48	25,462.74	26,742.97	28,463.54	28,610.79	29,609.74	31,034.13	32,876.63	33,093.91	4,483.12	15.67%
Extranjero	9,579.61	10,160.04	11,259.46	11,646.35	11,977.73	12,373.78	12,667.92	12,990.01	13,819.98	1,842.25	15.38%
Menos Provisiones	503.80	521.49	521.38	535.38	557.30	556.58	574.79	596.12	582.22	24.92	4.47%
Locales	363.74	373.42	384.16	391.88	387.06	398.72	402.18	415.48	440.53	53.47	13.81%
Extranjero	140.06	148.07	137.23	143.51	170.25	157.86	172.61	180.64	141.70	(28.55)	(16.77%)
INVERSIONES EN VALORES	10,009.76	10,738.59	10,964.30	11,291.74	11,058.84	11,635.34	11,772.47	11,519.32	11,581.62	522.78	4.73%
Locales	3,476.28	3,665.40	4,003.42	4,281.72	4,032.95	4,208.01	4,358.68	4,628.61	5,142.37	1,109.42	27.51%
Extranjero	6,538.01	7,077.92	6,965.70	7,015.29	7,029.16	7,431.11	7,416.85	6,893.50	6,442.03	(587.13)	(8.35%)
Menos Provisiones	4.54	4.73	4.83	5.27	3.27	3.78	3.06	2.79	2.79	(0.48)	(14.60%)
Locales	1.60	1.61	1.59	1.59	0.25	0.26	0.25	0.27	0.27	0.02	9.96%
Extranjero	2.94	3.12	3.23	3.68	3.02	3.52	2.81	2.52	2.52	(0.50)	(16.61%)
OTROS ACTIVOS	2,529.75	2,490.30	2,433.31	2,723.74	2,718.28	2,837.82	2,675.70	2,812.51	2,730.28	12.00	0.44%
Locales	2,146.43	2,169.49	2,065.71	2,291.09	2,336.84	2,359.13	2,307.00	2,450.70	2,337.62	0.77	0.03%
Extranjero	383.32	320.81	367.61	432.65	381.44	478.70	368.70	361.81	392.67	11.23	2.94%
TOTAL DE ACTIVOS	57,478.05	58,901.06	60,911.79	62,795.50	65,378.41	67,107.41	69,140.39	70,660.44	72,973.75	7,595.34	11.62%

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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		
DEPOSITOS	44,203.28	44,825.82	46,428.41	47,505.11	49,019.50	50,343.07	52,091.66	52,563.13	54,587.84	5,568.34	11.36%
Locales	30,593.77	30,653.24	31,772.09	31,867.29	33,130.88	34,352.75	35,190.28	36,060.35	37,603.01	4,472.13	13.50%
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	5,722.68	831.11	16.99%
De Particulares	24,361.67	24,756.58	25,205.63	25,560.13	25,965.61	27,126.27	27,766.11	28,475.35	29,327.63	3,362.03	12.95%
A la Vista	5,230.36	5,478.86	5,412.96	5,699.84	6,166.81	6,397.27	6,474.07	6,627.04	7,069.24	902.44	14.63%
A Plazo	13,210.35	13,247.63	13,565.93	13,571.07	13,275.27	14,021.57	14,466.45	14,965.90	15,001.48	1,726.20	13.00%
De Ahorros	5,920.96	6,030.09	6,226.73	6,289.22	6,523.53	6,707.43	6,825.59	6,882.41	7,256.91	733.39	11.24%
De Bancos	1,826.62	1,722.08	1,778.61	1,855.47	2,273.70	2,404.38	2,283.32	2,287.33	2,552.70	279.00	12.27%
A la Vista	599.25	588.22	631.19	633.86	682.53	678.78	518.39	532.29	708.66	26.13	3.83%
A Plazo	1,227.37	1,133.86	1,147.41	1,221.61	1,591.17	1,725.59	1,764.93	1,755.05	1,844.04	252.87	15.89%
Extranjero	13,609.51	14,172.58	14,656.32	15,637.81	15,888.62	15,990.31	16,901.38	16,502.78	16,984.82	1,096.20	6.90%
Oficiales	59.76	68.54	27.36	30.80	28.23	64.37	22.33	94.81	44.39	16.16	57.25%
De Particulares	9,838.35	10,132.36	10,305.43	10,147.11	10,511.55	11,167.83	11,332.41	11,221.15	11,748.17	1,236.62	11.76%
A la Vista	1,398.26	1,461.17	1,478.93	1,454.39	1,529.49	1,542.87	1,783.52	1,634.03	1,719.54	190.04	12.43%
A Plazo	6,419.34	6,458.09	6,636.71	6,514.40	6,615.72	6,854.28	6,995.83	7,174.95	7,404.82	789.10	11.93%
De Ahorros	2,020.74	2,213.11	2,189.79	2,178.32	2,366.34	2,770.68	2,553.06	2,412.17	2,623.81	257.47	10.88%
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	5,192.26	(156.57)	(2.93%)
A la Vista	411.91	330.86	333.83	514.37	509.42	614.48	680.61	487.86	560.18	50.76	9.96%
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	4,632.08	(207.33)	(4.28%)
OBLIGACIONES	4,477.30	4,741.25	5,163.10	5,399.09	6,320.54	6,034.44	6,473.11	7,078.93	8,082.46	1,761.91	27.88%
Locales	870.24	956.78	928.36	1,000.97	1,178.08	897.48	993.55	1,064.37	1,251.74	73.66	6.25%
Extranjero	3,607.06	3,784.48	4,234.74	4,398.12	5,142.46	5,136.96	5,479.56	6,014.56	6,830.71	1,688.25	32.83%
OTROS PASIVOS	1,782.75	2,177.15	2,026.95	2,327.47	2,376.38	2,609.15	2,408.45	2,583.23	2,479.88	103.51	4.36%
Locales	1,373.96	1,863.54	1,665.45	1,884.46	1,919.78	2,179.40	2,091.17	2,231.90	2,095.16	175.37	9.14%
Extranjero	408.80	313.61	361.51	443.00	456.59	429.75	317.27	351.34	384.73	(71.87)	(15.74%)
PATRIMONIO	7,014.72	7,156.84	7,293.33	7,563.83	7,661.99	8,039.38	8,087.54	8,351.47	7,744.97	82.98	1.08%
Capital	4,181.50	4,185.94	4,239.53	4,253.87	4,336.34	4,428.12	4,483.75	4,452.66	4,409.35	73.01	1.68%

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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		
Reservas de Capital	97.03	95.29	95.29	98.67	98.80	98.98	98.88	99.42	96.90	(1.90)	(1.93%)
Otras Reservas	92.83	84.15	87.66	86.26	81.87	81.02	13.49	(16.57)	(26.59)	(108.46)	(132.48%)
Utilidad de Periodos Anteriores	1,991.12	2,433.43	2,294.03	2,320.13	2,180.51	2,910.76	2,729.92	2,792.37	2,102.19	(78.32)	(3.59%)
Utilidad de Periodo	630.94	257.17	482.78	696.07	857.32	334.87	527.06	722.60	850.86	(6.46)	(0.75%)
Ganancia o Perdida en Valores Disponible para la Venta	(81.36)	(28.42)	(36.72)	(26.94)	(28.63)	49.87	98.68	165.21	176.49	205.11	(716.55%)
Deuda Subordinada	102.66	129.27	130.77	135.77	135.77	135.77	135.77	135.77	135.77	0.00	0.00%
PASIVO Y PATRIMONIO	57,478.05	58,901.06	60,911.79	62,795.50	65,378.41	67,026.04	69,060.77	70,576.76	72,895.15	7,516.73	11.50%