

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A MARZO 2013  
( En Millones de Balboas)**

	2011	2012				2013				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	11,570.07	11,207.30	11,564.96	11,058.09	12,331.89	11,763.47	0.00	0.00	0.00	556.17	4.96%
Depositos Locales en Bancos	2,304.36	2,286.44	2,224.57	2,264.35	2,536.61	2,536.21	0.00	0.00	0.00	249.77	10.92%
A la Vista	592.65	503.31	458.30	525.73	661.08	532.70	0.00	0.00	0.00	29.40	5.84%
A Plazo	1,711.71	1,783.14	1,766.26	1,738.61	1,875.53	2,003.51	0.00	0.00	0.00	220.37	12.36%
Depositos Extranjeros en Bancos	8,225.13	7,968.14	8,556.13	7,963.30	8,913.89	8,413.17	0.00	0.00	0.00	445.03	5.59%
A la Vista	2,700.32	2,383.59	2,332.61	2,476.74	2,633.78	2,326.22	0.00	0.00	0.00	(57.37)	(2.41%)
A Plazo	5,524.81	5,584.56	6,223.52	5,486.56	6,280.11	6,086.95	0.00	0.00	0.00	502.39	9.00%
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	1,040.58	952.72	784.26	830.45	881.39	814.09	0.00	0.00	0.00	(138.63)	(14.55%)
<b>CARTERA CREDITICIA</b>	40,031.22	41,426.94	43,127.26	45,270.52	46,331.67	49,726.99	0.00	0.00	0.00	8,300.05	20.04%
Locales	28,610.79	29,609.74	31,034.13	32,876.63	33,093.91	34,338.74	0.00	0.00	0.00	4,729.00	15.97%
Extranjero	11,977.73	12,373.78	12,667.92	12,990.01	13,819.98	15,998.49	0.00	0.00	0.00	3,624.71	29.29%
Menos Provisiones	557.30	556.58	574.79	596.12	582.22	610.24	0.00	0.00	0.00	53.66	9.64%
Locales	387.06	398.72	402.18	415.48	440.53	445.63	0.00	0.00	0.00	46.92	11.77%
Extranjero	170.25	157.86	172.61	180.64	141.70	164.61	0.00	0.00	0.00	6.74	4.27%
<b>INVERSIONES EN VALORES</b>	11,058.84	11,642.38	11,778.08	11,524.36	11,586.66	12,319.07	0.00	0.00	0.00	676.68	5.81%
Locales	4,032.95	4,211.53	4,361.49	4,631.13	5,144.89	5,288.10	0.00	0.00	0.00	1,076.57	25.56%
Extranjero	7,029.16	7,434.63	7,419.65	6,896.02	6,444.56	7,033.59	0.00	0.00	0.00	(401.04)	(5.39%)
Menos Provisiones	3.27	3.78	3.06	2.79	2.79	2.62	0.00	0.00	0.00	(1.15)	(30.52%)
Locales	0.25	0.26	0.25	0.27	0.27	0.27	0.00	0.00	0.00	0.02	7.09%
Extranjero	3.02	3.52	2.81	2.52	2.52	2.35	0.00	0.00	0.00	(1.17)	(33.26%)
<b>OTROS ACTIVOS</b>	2,718.28	2,749.41	2,590.46	2,723.79	2,640.37	2,790.91	0.00	0.00	0.00	41.50	1.51%
Locales	2,336.84	2,353.06	2,300.50	2,441.79	2,321.70	2,366.22	0.00	0.00	0.00	13.16	0.56%
Extranjero	381.44	396.35	289.97	282.00	318.66	424.69	0.00	0.00	0.00	28.34	7.15%
<b>TOTAL DE ACTIVOS</b>	<b>65,378.41</b>	<b>67,026.04</b>	<b>69,060.77</b>	<b>70,576.76</b>	<b>72,890.58</b>	<b>76,600.44</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9,574.40</b>	<b>14.28%</b>

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	49,019.50	50,343.07	52,091.66	52,563.13	54,586.88	57,767.87	0.00	0.00	0.00	7,424.80	14.75%
Locales	33,130.88	34,352.75	35,190.28	36,060.35	37,603.01	38,117.14	0.00	0.00	0.00	3,764.38	10.96%
Oficiales	4,891.57	4,822.10	5,140.86	5,297.66	5,722.68	5,941.41	0.00	0.00	0.00	1,119.30	23.21%
De Particulares	25,965.61	27,126.27	27,766.11	28,475.35	29,327.63	29,533.52	0.00	0.00	0.00	2,407.24	8.87%
A la Vista	6,166.81	6,397.27	6,474.07	6,627.04	7,069.24	6,906.85	0.00	0.00	0.00	509.58	7.97%
A Plazo	13,275.27	14,021.57	14,466.45	14,965.90	15,001.48	15,147.47	0.00	0.00	0.00	1,125.91	8.03%
De Ahorros	6,523.53	6,707.43	6,825.59	6,882.41	7,256.91	7,479.19	0.00	0.00	0.00	771.76	11.51%
De Bancos	2,273.70	2,404.38	2,283.32	2,287.33	2,552.70	2,642.21	0.00	0.00	0.00	237.84	9.89%
A la Vista	682.53	678.78	518.39	532.29	708.66	625.85	0.00	0.00	0.00	(52.93)	(7.80%)
A Plazo	1,591.17	1,725.59	1,764.93	1,755.05	1,844.04	2,016.36	0.00	0.00	0.00	290.77	16.85%
Extranjero	15,888.62	15,990.31	16,901.38	16,502.78	16,983.86	19,650.73	0.00	0.00	0.00	3,660.41	22.89%
Oficiales	28.23	64.37	22.33	94.81	44.39	51.70	0.00	0.00	0.00	(12.67)	(19.69%)
De Particulares	10,511.55	11,167.83	11,332.41	11,221.15	11,746.44	12,314.04	0.00	0.00	0.00	1,146.21	10.26%
A la Vista	1,529.49	1,542.87	1,783.52	1,634.03	1,719.54	1,912.27	0.00	0.00	0.00	369.40	23.94%
A Plazo	6,615.72	6,854.28	6,995.83	7,174.95	7,403.09	7,749.04	0.00	0.00	0.00	894.76	13.05%
De Ahorros	2,366.34	2,770.68	2,553.06	2,412.17	2,623.81	2,652.73	0.00	0.00	0.00	(117.95)	(4.26%)
De Bancos	5,348.84	4,758.12	5,546.64	5,186.83	5,193.03	7,285.00	0.00	0.00	0.00	2,526.88	53.11%
A la Vista	509.42	614.48	680.61	487.86	559.22	1,495.49	0.00	0.00	0.00	881.01	143.37%
A Plazo	4,839.41	4,143.63	4,866.03	4,698.97	4,633.81	5,789.50	0.00	0.00	0.00	1,645.87	39.72%
OBLIGACIONES	6,320.54	6,034.44	6,473.11	7,078.93	8,082.30	8,277.71	0.00	0.00	0.00	2,243.26	37.17%
Locales	1,178.08	897.48	993.55	1,064.37	1,251.74	1,325.20	0.00	0.00	0.00	427.72	47.66%
Extranjero	5,142.46	5,136.96	5,479.56	6,014.56	6,830.56	6,952.50	0.00	0.00	0.00	1,815.54	35.34%
OTROS PASIVOS	2,376.38	2,609.15	2,408.45	2,583.23	2,477.09	2,568.46	0.00	0.00	0.00	(40.69)	(1.56%)
Locales	1,919.78	2,179.40	2,091.17	2,231.90	2,093.97	2,179.22	0.00	0.00	0.00	(0.18)	(0.01%)
Extranjero	456.59	429.75	317.27	351.34	383.12	389.23	0.00	0.00	0.00	(40.51)	(9.43%)
PATRIMONIO	7,661.99	8,039.38	8,087.54	8,351.47	7,744.31	7,986.42	0.00	0.00	0.00	(52.97)	(0.66%)
Capital	4,336.34	4,428.12	4,483.75	4,452.66	4,409.35	4,461.28	0.00	0.00	0.00	33.16	0.75%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	98.80	98.98	98.88	99.42	96.90	96.93	0.00	0.00	0.00	(2.05)	(2.07%)
Otras Reservas	81.87	81.02	13.49	(16.57)	(26.59)	(19.25)	0.00	0.00	0.00	(100.26)	(123.76%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	0.00	0.00	13.49	(16.57)	(26.59)	(19.25)	0.00	0.00	0.00	(19.25)	0.00%
Utilidad de Periodos Anteriores	2,180.51	2,910.76	2,729.92	2,792.37	2,102.19	2,854.00	0.00	0.00	0.00	(56.76)	(1.95%)
Utilidad de Periodo	857.32	334.87	527.06	722.60	850.20	319.09	0.00	0.00	0.00	(15.78)	(4.71%)
Ganancia o Perdida en Valores Disponible para la Venta	(28.63)	49.87	98.68	165.21	176.49	138.59	0.00	0.00	0.00	88.72	177.89%
Deuda Subordinada	135.77	135.77	135.77	135.77	135.77	135.77	0.00	0.00	0.00	0.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>65,378.41</b>	<b>67,026.04</b>	<b>69,060.77</b>	<b>70,576.76</b>	<b>72,890.58</b>	<b>76,600.44</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9,574.40</b>	<b>14.28%</b>