

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A JUNIO 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	12,566.37	0.00	0.00	1,001.41	8.66%
Depositos Locales en Bancos	2,304.36	2,286.44	2,224.57	2,264.35	2,536.61	2,536.21	2,658.82	0.00	0.00	434.26	19.52%
A la Vista	592.65	503.31	458.30	525.73	661.08	532.70	547.00	0.00	0.00	88.70	19.35%
A Plazo	1,711.71	1,783.14	1,766.26	1,738.61	1,875.53	2,003.51	2,111.83	0.00	0.00	345.56	19.56%
Depositos Extranjeros en Bancos	8,225.13	7,968.14	8,556.13	7,963.30	8,913.89	8,413.17	8,908.28	0.00	0.00	352.15	4.12%
A la Vista	2,700.32	2,383.59	2,332.61	2,476.74	2,633.78	2,326.22	3,003.42	0.00	0.00	670.81	28.76%
A Plazo	5,524.81	5,584.56	6,223.52	5,486.56	6,280.11	6,086.95	5,904.86	0.00	0.00	(318.66)	(5.12%)
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	999.26	0.00	0.00	215.00	27.41%
<b>CARTERA CREDITICIA</b>	40,031.22	41,426.94	43,127.26	45,270.52	46,331.67	49,726.99	50,355.51	0.00	0.00	7,228.24	16.76%
Locales	28,610.79	29,609.74	31,034.13	32,876.63	33,093.91	34,338.74	35,246.10	0.00	0.00	4,211.97	13.57%
Extranjero	11,977.73	12,373.78	12,667.92	12,990.01	13,819.98	15,998.49	15,720.56	0.00	0.00	3,052.64	24.10%
Menos Provisiones	557.30	556.58	574.79	596.12	582.22	610.24	611.15	0.00	0.00	36.36	6.33%
Locales	387.06	398.72	402.18	415.48	440.53	445.63	455.52	0.00	0.00	53.34	13.26%
Extranjero	170.25	157.86	172.61	180.64	141.70	164.61	155.63	0.00	0.00	(16.98)	(9.84%)
<b>INVERSIONES EN VALORES</b>	11,058.84	11,635.34	11,772.47	11,524.36	11,586.66	12,319.07	12,157.80	0.00	0.00	385.33	3.27%
Locales	4,032.95	4,208.01	4,358.68	4,631.13	5,144.89	5,288.10	5,059.00	0.00	0.00	700.31	16.07%
Extranjero	7,029.16	7,431.11	7,416.85	6,896.02	6,444.56	7,033.59	7,101.22	0.00	0.00	(315.62)	(4.26%)
Menos Provisiones	3.27	3.78	3.06	2.79	2.79	2.62	2.41	0.00	0.00	(0.65)	(21.16%)
Locales	0.25	0.26	0.25	0.27	0.27	0.27	1.54	0.00	0.00	1.29	511.66%
Extranjero	3.02	3.52	2.81	2.52	2.52	2.35	0.87	0.00	0.00	(1.94)	(69.04%)
<b>OTROS ACTIVOS</b>	2,718.28	2,837.82	2,675.70	2,723.79	2,640.37	2,790.91	2,807.42	0.00	0.00	131.72	4.92%
Locales	2,336.84	2,359.13	2,307.00	2,441.79	2,321.70	2,366.22	2,317.75	0.00	0.00	10.75	0.47%
Extranjero	381.44	478.70	368.70	282.00	318.66	424.69	489.67	0.00	0.00	120.97	32.81%
<b>TOTAL DE ACTIVOS</b>	65,378.41	67,107.41	69,140.39	70,576.76	72,890.58	76,600.44	77,887.09	0.00	0.00	8,746.70	12.65%

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DEPOSITOS	49,019.50	50,343.07	52,091.66	52,563.13	54,586.88	57,767.87	59,227.98	0.00	0.00	7,136.32	13.70%
Locales	33,130.88	34,352.75	35,190.28	36,060.35	37,603.01	38,117.14	39,504.40	0.00	0.00	4,314.12	12.26%
Oficiales	4,891.57	4,822.10	5,140.86	5,297.66	5,722.68	5,941.41	6,341.71	0.00	0.00	1,200.85	23.36%
De Particulares	25,965.61	27,126.27	27,766.11	28,475.35	29,327.63	29,533.52	30,299.75	0.00	0.00	2,533.64	9.12%
A la Vista	6,166.81	6,397.27	6,474.07	6,627.04	7,069.24	6,906.85	6,960.44	0.00	0.00	486.37	7.51%
A Plazo	13,275.27	14,021.57	14,466.45	14,965.90	15,001.48	15,147.47	15,756.38	0.00	0.00	1,289.93	8.92%
De Ahorros	6,523.53	6,707.43	6,825.59	6,882.41	7,256.91	7,479.19	7,582.94	0.00	0.00	757.35	11.10%
De Bancos	2,273.70	2,404.38	2,283.32	2,287.33	2,552.70	2,642.21	2,862.95	0.00	0.00	579.63	25.39%
A la Vista	682.53	678.78	518.39	532.29	708.66	625.85	699.39	0.00	0.00	181.00	34.92%
A Plazo	1,591.17	1,725.59	1,764.93	1,755.05	1,844.04	2,016.36	2,163.56	0.00	0.00	398.63	22.59%
Extranjero	15,888.62	15,990.31	16,901.38	16,502.78	16,983.86	19,650.73	19,723.57	0.00	0.00	2,822.19	16.70%
Oficiales	28.23	64.37	22.33	94.81	44.39	51.70	74.66	0.00	0.00	52.33	234.41%
De Particulares	10,511.55	11,167.83	11,332.41	11,221.15	11,746.44	12,314.04	12,574.00	0.00	0.00	1,241.58	10.96%
A la Vista	1,529.49	1,542.87	1,783.52	1,634.03	1,719.54	1,912.27	1,882.37	0.00	0.00	98.85	5.54%
A Plazo	6,615.72	6,854.28	6,995.83	7,174.95	7,403.09	7,749.04	7,688.68	0.00	0.00	692.85	9.90%
De Ahorros	2,366.34	2,770.68	2,553.06	2,412.17	2,623.81	2,652.73	3,002.95	0.00	0.00	449.89	17.62%
De Bancos	5,348.84	4,758.12	5,546.64	5,186.83	5,193.03	7,285.00	7,074.92	0.00	0.00	1,528.28	27.55%
A la Vista	509.42	614.48	680.61	487.86	559.22	1,495.49	1,402.14	0.00	0.00	721.53	106.01%
A Plazo	4,839.41	4,143.63	4,866.03	4,698.97	4,633.81	5,789.50	5,672.78	0.00	0.00	806.75	16.58%
OBLIGACIONES	6,320.54	6,034.44	6,473.11	7,078.93	8,082.30	8,277.71	8,075.51	0.00	0.00	1,602.40	24.75%
Locales	1,178.08	897.48	993.55	1,064.37	1,251.74	1,325.20	1,382.78	0.00	0.00	389.23	39.18%
Extranjero	5,142.46	5,136.96	5,479.56	6,014.56	6,830.56	6,952.50	6,692.73	0.00	0.00	1,213.17	22.14%
OTROS PASIVOS	2,376.38	2,609.15	2,408.45	2,583.23	2,477.09	2,568.46	2,633.30	0.00	0.00	224.85	9.34%
Locales	1,919.78	2,179.40	2,091.17	2,231.90	2,093.97	2,179.22	2,257.51	0.00	0.00	166.34	7.95%
Extranjero	456.59	429.75	317.27	351.34	383.12	389.23	375.79	0.00	0.00	58.51	18.44%
PATRIMONIO	7,661.99	8,039.38	8,087.54	8,351.47	7,744.31	7,986.42	7,950.31	0.00	0.00	(137.23)	(1.70%)
Capital	4,336.34	4,428.12	4,483.75	4,452.66	4,409.35	4,461.28	4,623.98	0.00	0.00	140.23	3.13%

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Reservas de Capital	98.80	98.98	98.88	99.42	96.90	96.93	96.90	0.00	0.00	(1.98)	(2.00%)
Otras Reservas	81.87	81.02	13.49	(16.57)	(26.59)	(19.12)	(25.64)	0.00	0.00	(39.13)	(290.05%)
Utilidad de Periodos Anteriores	2,180.51	2,910.76	2,729.92	2,792.37	2,102.19	2,853.87	2,646.43	0.00	0.00	(83.49)	(3.06%)
Utilidad de Periodo	857.32	334.87	527.06	722.60	850.20	319.09	535.44	0.00	0.00	8.38	1.59%
Ganancia o Perdida en Valores Disponible para la Venta	(28.63)	49.87	98.68	165.21	176.49	138.59	(62.57)	0.00	0.00	(161.25)	(163.41%)
Deuda Subordinada	135.77	135.77	135.77	135.77	135.77	135.77	135.77	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>77,887.09</b>	<b>0.00</b>	<b>0.00</b>	<b>8,826.33</b>	<b>12.78%</b>