

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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		
ACTIVOS LIQUIDOS	11,570.07	11,207.30	11,564.96	11,058.09	12,331.89	11,763.47	12,566.37	12,894.33	14,237.35	1,905.46	15.45%
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	2,576.87	2,961.82	425.21	16.76%
A la Vista	592.65	503.31	458.30	525.73	661.08	532.70	561.03	540.75	618.17	(42.92)	(6.49%)
A Plazo	1,711.71	1,783.14	1,766.26	1,738.61	1,875.53	2,003.51	2,097.80	2,036.12	2,343.65	468.12	24.96%
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	9,215.28	10,279.83	1,365.94	15.32%
A la Vista	2,700.32	2,383.59	2,332.61	2,476.74	2,633.78	2,326.22	3,003.42	3,519.46	4,387.42	1,753.65	66.58%
A Plazo	5,524.81	5,584.56	6,223.52	5,486.56	6,280.11	6,086.95	5,904.86	5,695.83	5,892.41	(387.70)	(6.17%)
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	1,102.18	995.70	114.31	12.97%
CARTERA CREDITICIA	40,031.22	41,426.94	43,127.26	45,270.52	46,331.67	49,726.99	50,354.85	51,871.08	49,800.69	3,469.03	7.49%
Locales	28,610.79	29,609.74	31,034.13	32,876.63	33,093.91	34,338.74	35,245.55	36,938.84	37,061.23	3,967.31	11.99%
Extranjero	11,977.73	12,373.78	12,667.92	12,990.01	13,819.98	15,998.49	15,720.56	15,554.84	13,381.44	(438.54)	(3.17%)
Menos Provisiones	557.30	556.58	574.79	596.12	582.22	610.24	611.26	622.60	641.97	59.75	10.26%
Locales	387.06	398.72	402.18	415.48	440.53	445.63	455.63	474.09	486.09	45.56	10.34%
Extranjero	170.25	157.86	172.61	180.64	141.70	164.61	155.63	148.50	155.88	14.18	10.01%
INVERSIONES EN VALORES	11,058.84	11,642.38	11,778.08	11,524.36	11,586.66	12,319.07	12,160.01	12,200.22	12,820.05	1,233.40	10.64%
Locales	4,032.95	4,211.53	4,361.49	4,631.13	5,144.89	5,288.10	5,060.11	5,316.80	6,002.58	857.68	16.67%
Extranjero	7,029.16	7,434.63	7,419.65	6,896.02	6,444.56	7,033.59	7,102.31	6,885.94	6,820.00	375.45	5.83%
Menos Provisiones	3.27	3.78	3.06	2.79	2.79	2.62	2.41	2.51	2.52	(0.27)	(9.62%)
Locales	0.25	0.26	0.25	0.27	0.27	0.27	1.54	0.59	0.92	0.65	236.80%
Extranjero	3.02	3.52	2.81	2.52	2.52	2.35	0.87	1.93	1.61	(0.91)	(36.29%)
OTROS ACTIVOS	2,718.28	2,749.41	2,590.46	2,723.79	2,640.37	2,790.91	2,797.02	3,001.33	3,369.84	729.47	27.63%
Locales	2,336.84	2,353.06	2,300.50	2,441.79	2,321.70	2,366.22	2,308.64	2,537.70	3,024.39	702.69	30.27%
Extranjero	381.44	396.35	289.97	282.00	318.66	424.69	488.38	463.63	345.45	26.78	8.40%
TOTAL DE ACTIVOS	65,378.41	67,026.04	69,060.77	70,576.76	72,890.58	76,600.44	77,878.25	79,966.97	80,227.93	7,337.35	10.07%

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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	59,227.98	59,818.02	59,525.16	4,938.29	9.05%
Locales	33,130.88	34,352.75	35,190.28	36,060.35	37,603.01	38,117.14	39,504.40	40,182.57	42,318.76	4,715.75	12.54%
Oficiales	4,891.57	4,822.10	5,140.86	5,297.66	5,722.68	5,941.41	6,341.71	6,468.87	6,859.54	1,136.86	19.87%
De Particulares	25,965.61	27,126.27	27,766.11	28,475.35	29,327.63	29,533.52	30,299.75	31,055.61	32,281.15	2,953.51	10.07%
A la Vista	6,166.81	6,397.27	6,474.07	6,627.04	7,069.24	6,906.85	6,960.44	7,322.86	7,939.58	870.34	12.31%
A Plazo	13,275.27	14,021.57	14,466.45	14,965.90	15,001.48	15,147.47	15,756.38	16,150.02	16,410.15	1,408.68	9.39%
De Ahorros	6,523.53	6,707.43	6,825.59	6,882.41	7,256.91	7,479.19	7,582.94	7,582.73	7,931.41	674.50	9.29%
De Bancos	2,273.70	2,404.38	2,283.32	2,287.33	2,552.70	2,642.21	2,862.95	2,658.09	3,178.08	625.38	24.50%
A la Vista	682.53	678.78	518.39	532.29	708.66	625.85	699.39	615.50	757.48	48.82	6.89%
A Plazo	1,591.17	1,725.59	1,764.93	1,755.05	1,844.04	2,016.36	2,163.56	2,042.59	2,420.60	576.56	31.27%
Extranjero	15,888.62	15,990.31	16,901.38	16,502.78	16,983.86	19,650.73	19,723.57	19,635.45	17,206.40	222.54	1.31%
Oficiales	28.23	64.37	22.33	94.81	44.39	51.70	74.66	57.76	93.91	49.52	111.54%
De Particulares	10,511.55	11,167.83	11,332.41	11,221.15	11,746.44	12,314.04	12,574.00	12,792.49	10,882.32	(864.12)	(7.36%)
A la Vista	1,529.49	1,542.87	1,783.52	1,634.03	1,719.54	1,912.27	1,882.37	1,736.45	1,835.41	115.87	6.74%
A Plazo	6,615.72	6,854.28	6,995.83	7,174.95	7,403.09	7,749.04	7,688.68	7,834.77	6,012.76	(1,390.33)	(18.78%)
De Ahorros	2,366.34	2,770.68	2,553.06	2,412.17	2,623.81	2,652.73	3,002.95	3,221.27	3,034.15	410.34	15.64%
De Bancos	5,348.84	4,758.12	5,546.64	5,186.83	5,193.03	7,285.00	7,074.92	6,785.19	6,230.18	1,037.14	19.97%
A la Vista	509.42	614.48	680.61	487.86	559.22	1,495.49	1,402.14	1,419.67	1,231.03	671.80	120.13%
A Plazo	4,839.41	4,143.63	4,866.03	4,698.97	4,633.81	5,789.50	5,672.78	5,365.52	4,999.15	365.34	7.88%
OBLIGACIONES	6,320.54	6,034.44	6,473.11	7,078.93	8,082.30	8,277.71	8,071.64	9,079.48	10,100.32	2,018.01	24.97%
Locales	1,178.08	897.48	993.55	1,064.37	1,251.74	1,325.20	1,382.80	1,466.44	1,533.01	281.26	22.47%
Extranjero	5,142.46	5,136.96	5,479.56	6,014.56	6,830.56	6,952.50	6,688.84	7,613.04	8,567.31	1,736.75	25.43%
OTROS PASIVOS	2,376.38	2,609.15	2,408.45	2,583.23	2,477.09	2,568.46	2,632.21	2,950.39	2,631.42	154.32	6.23%
Locales	1,919.78	2,179.40	2,091.17	2,231.90	2,093.97	2,179.22	2,252.53	2,586.95	2,404.04	310.07	14.81%
Extranjero	456.59	429.75	317.27	351.34	383.12	389.23	379.67	363.44	227.38	(155.75)	(40.65%)
PATRIMONIO	7,661.99	8,039.38	8,087.54	8,351.47	7,744.31	7,986.42	7,946.43	8,119.08	7,971.04	226.73	2.93%
Capital	4,336.34	4,428.12	4,483.75	4,452.66	4,409.35	4,461.28	4,623.98	4,658.94	4,828.34	418.99	9.50%

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Reservas de Capital	98.80	98.98	98.88	99.42	96.90	96.93	96.90	97.08	97.36	0.46	0.47%
Otras Reservas	81.87	81.02	13.49	(16.57)	(26.59)	(19.25)	(21.19)	(39.78)	(40.96)	(14.37)	54.04%
Utilidad de Periodos Anteriores	2,180.51	2,910.76	2,729.92	2,792.37	2,102.19	2,854.00	2,637.14	2,677.38	2,261.19	159.00	7.56%
Utilidad de Periodo	857.32	334.87	527.06	722.60	850.20	319.09	536.40	607.14	742.95	(107.25)	(12.61%)
Ganancia o Perdida en Valores Disponible para la Venta	(28.63)	49.87	98.68	165.21	176.49	138.59	(62.57)	(24.95)	(27.10)	(203.59)	(115.36%)
Deuda Subordinada	135.77	135.77	135.77	135.77	135.77	135.77	135.77	143.27	109.26	(26.51)	(19.52%)
PASIVO Y PATRIMONIO	65,378.41	67,026.04	69,060.77	70,576.76	72,890.58	76,600.44	77,878.25	79,966.97	80,227.93	7,337.35	10.07%