

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A MARZO 2014  
( En Millones de Balboas)**

	2012	2013				2014				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	12,331.89	11,763.47	12,566.37	12,894.33	14,192.80	13,991.22	0.00	0.00	0.00	2,227.75	18.94%
Depositos Locales en Bancos	2,536.61	2,536.21	2,658.82	2,576.87	2,918.35	3,196.28	0.00	0.00	0.00	660.07	26.03%
A la Vista	661.08	532.70	561.03	540.75	574.82	1,020.16	0.00	0.00	0.00	487.46	91.51%
A Plazo	1,875.53	2,003.51	2,097.80	2,036.12	2,343.53	2,176.12	0.00	0.00	0.00	172.61	8.62%
Depositos Extranjeros en Bancos	8,913.89	8,413.17	8,908.28	9,215.28	10,278.75	9,720.63	0.00	0.00	0.00	1,307.46	15.54%
A la Vista	2,633.78	2,326.22	3,003.42	3,519.46	4,369.63	4,407.37	0.00	0.00	0.00	2,081.15	89.46%
A Plazo	6,280.11	6,086.95	5,904.86	5,695.83	5,909.13	5,313.26	0.00	0.00	0.00	(773.69)	(12.71%)
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	881.39	814.09	999.26	1,102.18	995.70	1,074.31	0.00	0.00	0.00	260.22	31.96%
<b>CARTERA CREDITICIA</b>	46,331.67	49,726.99	50,354.85	51,871.08	49,798.23	50,165.87	0.00	0.00	0.00	438.88	0.88%
Locales	33,093.91	34,338.74	35,245.55	36,938.84	37,061.23	37,569.52	0.00	0.00	0.00	3,230.78	9.41%
Extranjero	13,819.98	15,998.49	15,720.56	15,554.84	13,381.44	13,241.61	0.00	0.00	0.00	(2,756.88)	(17.23%)
Menos Provisiones	582.22	610.24	611.26	622.60	644.44	645.26	0.00	0.00	0.00	35.02	5.74%
Locales	440.53	445.63	455.63	474.09	488.48	498.59	0.00	0.00	0.00	52.95	11.88%
Extranjero	141.70	164.61	155.63	148.50	155.96	146.67	0.00	0.00	0.00	(17.94)	(10.90%)
<b>INVERSIONES EN VALORES</b>	11,586.66	12,319.07	12,160.01	12,200.21	12,820.10	13,511.31	0.00	0.00	0.00	1,192.25	9.68%
Locales	5,144.89	5,288.10	5,060.11	5,316.79	6,002.62	6,251.40	0.00	0.00	0.00	963.30	18.22%
Extranjero	6,444.56	7,033.59	7,102.31	6,885.94	6,820.00	7,262.73	0.00	0.00	0.00	229.14	3.26%
Menos Provisiones	2.79	2.62	2.41	2.51	2.52	2.82	0.00	0.00	0.00	0.19	7.29%
Locales	0.27	0.27	1.54	0.59	0.92	0.97	0.00	0.00	0.00	0.70	254.24%
Extranjero	2.52	2.35	0.87	1.93	1.61	1.84	0.00	0.00	0.00	(0.51)	(21.51%)
<b>OTROS ACTIVOS</b>	2,640.37	2,790.91	2,797.02	3,001.34	3,361.77	2,876.88	0.00	0.00	0.00	85.96	3.08%
Locales	2,321.70	2,366.22	2,308.64	2,537.71	3,017.90	2,492.76	0.00	0.00	0.00	126.54	5.35%
Extranjero	318.66	424.69	488.38	463.63	343.87	384.11	0.00	0.00	0.00	(40.58)	(9.55%)
<b>TOTAL DE ACTIVOS</b>	72,890.58	76,600.44	77,878.25	79,966.97	80,172.90	80,545.29	0.00	0.00	0.00	3,944.84	5.15%

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DEPOSITOS	54,586.88	57,767.87	59,227.98	59,818.09	59,486.80	60,114.86	0.00	0.00	0.00	2,346.99	4.06%
Locales	37,603.01	38,117.14	39,504.40	40,182.64	42,280.23	42,582.04	0.00	0.00	0.00	4,464.90	11.71%
Oficiales	5,722.68	5,941.41	6,341.71	6,468.87	6,859.54	6,509.38	0.00	0.00	0.00	567.97	9.56%
De Particulares	29,327.63	29,533.52	30,299.75	31,055.69	32,284.32	32,808.77	0.00	0.00	0.00	3,275.25	11.09%
A la Vista	7,069.24	6,906.85	6,960.44	7,322.86	7,942.27	7,944.74	0.00	0.00	0.00	1,037.89	15.03%
A Plazo	15,001.48	15,147.47	15,756.38	16,150.10	16,410.64	16,761.23	0.00	0.00	0.00	1,613.76	10.65%
De Ahorros	7,256.91	7,479.19	7,582.94	7,582.73	7,931.41	8,102.79	0.00	0.00	0.00	623.60	8.34%
De Bancos	2,552.70	2,642.21	2,862.95	2,658.09	3,136.37	3,263.89	0.00	0.00	0.00	621.68	23.53%
A la Vista	708.66	625.85	699.39	615.50	716.27	1,091.24	0.00	0.00	0.00	465.39	74.36%
A Plazo	1,844.04	2,016.36	2,163.56	2,042.59	2,420.11	2,172.66	0.00	0.00	0.00	156.30	7.75%
Extranjero	16,983.86	19,650.73	19,723.57	19,635.45	17,206.57	17,532.82	0.00	0.00	0.00	(2,117.91)	(10.78%)
Oficiales	44.39	51.70	74.66	57.76	93.91	152.67	0.00	0.00	0.00	100.97	195.32%
De Particulares	11,746.44	12,314.04	12,574.00	12,792.49	10,882.48	11,107.01	0.00	0.00	0.00	(1,207.03)	(9.80%)
A la Vista	1,719.54	1,912.27	1,882.37	1,736.45	1,835.41	1,889.46	0.00	0.00	0.00	(22.82)	(1.19%)
A Plazo	7,403.09	7,749.04	7,688.68	7,834.77	6,012.76	5,963.15	0.00	0.00	0.00	(1,785.89)	(23.05%)
De Ahorros	2,623.81	2,652.73	3,002.95	3,221.27	3,034.31	3,254.41	0.00	0.00	0.00	601.68	22.68%
De Bancos	5,193.03	7,285.00	7,074.92	6,785.19	6,230.18	6,273.14	0.00	0.00	0.00	(1,011.85)	(13.89%)
A la Vista	559.22	1,495.49	1,402.14	1,419.67	1,231.03	1,711.89	0.00	0.00	0.00	216.40	14.47%
A Plazo	4,633.81	5,789.50	5,672.78	5,365.52	4,999.15	4,561.25	0.00	0.00	0.00	(1,228.25)	(21.22%)
OBLIGACIONES	8,082.30	8,277.71	8,071.64	9,079.48	10,100.25	9,672.72	0.00	0.00	0.00	1,395.01	16.85%
Locales	1,251.74	1,325.20	1,382.80	1,466.44	1,533.01	1,536.79	0.00	0.00	0.00	211.59	15.97%
Extranjero	6,830.56	6,952.50	6,688.84	7,613.04	8,567.24	8,135.92	0.00	0.00	0.00	1,183.42	17.02%
OTROS PASIVOS	2,477.09	2,568.46	2,632.21	2,950.31	2,615.88	2,528.60	0.00	0.00	0.00	(39.86)	(1.55%)
Locales	2,093.97	2,179.22	2,252.53	2,586.87	2,392.03	2,256.60	0.00	0.00	0.00	77.38	3.55%
Extranjero	383.12	389.23	379.67	363.44	223.86	272.00	0.00	0.00	0.00	(117.24)	(30.12%)
PATRIMONIO	7,744.31	7,986.42	7,946.43	8,119.08	7,969.97	8,229.11	0.00	0.00	0.00	242.70	3.04%
Capital	4,409.35	4,461.28	4,623.98	4,658.94	4,828.34	4,903.67	0.00	0.00	0.00	442.40	9.92%

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Reservas de Capital	96.90	96.93	96.90	97.08	97.36	97.15	0.00	0.00	0.00	0.22	0.22%
Otras Reservas	(26.59)	(19.25)	(21.19)	(39.78)	(37.94)	(80.71)	0.00	0.00	0.00	(61.46)	319.36%
Utilidad de Periodos Anteriores	2,102.19	2,854.00	2,637.14	2,677.38	2,257.35	2,808.96	0.00	0.00	0.00	(45.04)	(1.58%)
Utilidad de Periodo	850.20	319.09	536.40	607.14	742.68	368.13	0.00	0.00	0.00	49.04	15.37%
Ganancia o Perdida en Valores Disponible para la Venta	176.49	138.59	(62.57)	(24.95)	(27.07)	13.81	0.00	0.00	0.00	(124.78)	(90.04%)
Deuda Subordinada	135.77	135.77	135.77	143.27	109.26	118.10	0.00	0.00	0.00	(17.67)	(13.01%)
<b>PASIVO Y PATRIMONIO</b>	<b>72,890.58</b>	<b>76,600.44</b>	<b>77,878.25</b>	<b>79,966.97</b>	<b>80,172.90</b>	<b>80,545.29</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,944.84</b>	<b>5.15%</b>