

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A JUNIO 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		
ACTIVOS LIQUIDOS	12,331.89	11,763.47	12,566.37	12,894.33	14,192.80	13,991.22	15,154.88	0.00	0.00	2,588.52	20.60%
Depositos Locales en Bancos	2,536.61	2,536.21	2,658.82	2,576.87	2,918.35	3,196.28	3,342.36	0.00	0.00	683.53	25.71%
A la Vista	661.08	532.70	561.03	540.75	574.82	1,020.16	977.16	0.00	0.00	416.13	74.17%
A Plazo	1,875.53	2,003.51	2,097.80	2,036.12	2,343.53	2,176.12	2,365.20	0.00	0.00	267.40	12.75%
Depositos Extranjeros en Bancos	8,913.89	8,413.17	8,908.28	9,215.28	10,278.75	9,720.63	10,826.36	0.00	0.00	1,918.08	21.53%
A la Vista	2,633.78	2,326.22	3,003.42	3,519.46	4,369.63	4,407.37	4,197.55	0.00	0.00	1,194.12	39.76%
A Plazo	6,280.11	6,086.95	5,904.86	5,695.83	5,909.13	5,313.26	6,628.82	0.00	0.00	723.96	12.26%
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	986.16	0.00	0.00	(13.10)	(1.31%)
CARTERA CREDITICIA	46,331.67	49,726.99	50,354.85	51,871.08	49,798.23	50,166.13	52,112.21	0.00	0.00	1,757.36	3.49%
Locales	33,093.91	34,338.74	35,245.55	36,938.84	37,061.23	37,569.52	38,502.66	0.00	0.00	3,257.11	9.24%
Extranjero	13,819.98	15,998.49	15,720.56	15,554.84	13,381.44	13,241.61	14,268.64	0.00	0.00	(1,451.91)	(9.24%)
Menos Provisiones	582.22	610.24	611.26	622.60	644.44	645.00	659.09	0.00	0.00	47.83	7.83%
Locales	440.53	445.63	455.63	474.09	488.48	498.33	511.21	0.00	0.00	55.58	12.20%
Extranjero	141.70	164.61	155.63	148.50	155.96	146.67	147.89	0.00	0.00	(7.75)	(4.98%)
INVERSIONES EN VALORES	11,586.66	12,319.07	12,160.01	12,200.21	12,820.10	13,510.08	13,526.52	0.00	0.00	1,366.51	11.24%
Locales	5,144.89	5,288.10	5,060.11	5,316.79	6,002.62	6,251.40	6,115.47	0.00	0.00	1,055.36	20.86%
Extranjero	6,444.56	7,033.59	7,102.31	6,885.94	6,820.00	7,261.50	7,411.50	0.00	0.00	309.18	4.35%
Menos Provisiones	2.79	2.62	2.41	2.51	2.52	2.82	0.45	0.00	0.00	(1.96)	(81.50%)
Locales	0.27	0.27	1.54	0.59	0.92	0.97	0.39	0.00	0.00	(1.15)	(74.73%)
Extranjero	2.52	2.35	0.87	1.93	1.61	1.84	0.06	0.00	0.00	(0.81)	(93.53%)
OTROS ACTIVOS	2,640.37	2,790.91	2,797.02	3,001.34	3,361.77	2,876.90	2,972.66	0.00	0.00	175.63	6.28%
Locales	2,321.70	2,366.22	2,308.64	2,537.71	3,017.90	2,492.78	2,582.94	0.00	0.00	274.30	11.88%
Extranjero	318.66	424.69	488.38	463.63	343.87	384.11	389.72	0.00	0.00	(98.66)	(20.20%)
TOTAL DE ACTIVOS	72,890.58	76,600.44	77,878.25	79,966.97	80,172.90	80,544.34	83,766.27	0.00	0.00	5,888.02	7.56%

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DEPOSITOS	54,586.88	57,767.87	59,227.98	59,818.09	59,486.80	60,114.86	62,662.64	0.00	0.00	3,434.66	5.80%
Locales	37,603.01	38,117.14	39,504.40	40,182.64	42,280.23	42,582.04	43,635.92	0.00	0.00	4,131.51	10.46%
Oficiales	5,722.68	5,941.41	6,341.71	6,468.87	6,859.54	6,509.38	6,556.14	0.00	0.00	214.44	3.38%
De Particulares	29,327.63	29,533.52	30,299.75	31,055.69	32,284.32	32,808.77	33,544.89	0.00	0.00	3,245.14	10.71%
A la Vista	7,069.24	6,906.85	6,960.44	7,322.86	7,942.27	7,944.74	7,934.58	0.00	0.00	974.15	14.00%
A Plazo	15,001.48	15,147.47	15,756.38	16,150.10	16,410.64	16,761.23	17,317.24	0.00	0.00	1,560.86	9.91%
De Ahorros	7,256.91	7,479.19	7,582.94	7,582.73	7,931.41	8,102.79	8,293.07	0.00	0.00	710.12	9.36%
De Bancos	2,552.70	2,642.21	2,862.95	2,658.09	3,136.37	3,263.89	3,534.88	0.00	0.00	671.94	23.47%
A la Vista	708.66	625.85	699.39	615.50	716.27	1,091.24	1,087.89	0.00	0.00	388.50	55.55%
A Plazo	1,844.04	2,016.36	2,163.56	2,042.59	2,420.11	2,172.66	2,447.00	0.00	0.00	283.44	13.10%
Extranjero	16,983.86	19,650.73	19,723.57	19,635.45	17,206.57	17,532.82	19,026.72	0.00	0.00	(696.85)	(3.53%)
Oficiales	44.39	51.70	74.66	57.76	93.91	152.67	56.10	0.00	0.00	(18.56)	(24.86%)
De Particulares	11,746.44	12,314.04	12,574.00	12,792.49	10,882.48	11,107.01	11,985.34	0.00	0.00	(588.66)	(4.68%)
A la Vista	1,719.54	1,912.27	1,882.37	1,736.45	1,835.41	1,889.46	1,976.85	0.00	0.00	94.49	5.02%
A Plazo	7,403.09	7,749.04	7,688.68	7,834.77	6,012.76	5,963.15	6,950.71	0.00	0.00	(737.97)	(9.60%)
De Ahorros	2,623.81	2,652.73	3,002.95	3,221.27	3,034.31	3,254.41	3,057.78	0.00	0.00	54.83	1.83%
De Bancos	5,193.03	7,285.00	7,074.92	6,785.19	6,230.18	6,273.14	6,985.29	0.00	0.00	(89.63)	(1.27%)
A la Vista	559.22	1,495.49	1,402.14	1,419.67	1,231.03	1,711.89	1,825.47	0.00	0.00	423.33	30.19%
A Plazo	4,633.81	5,789.50	5,672.78	5,365.52	4,999.15	4,561.25	5,159.81	0.00	0.00	(512.96)	(9.04%)
OBLIGACIONES	8,082.30	8,277.71	8,071.64	9,079.48	10,100.25	9,672.72	10,017.30	0.00	0.00	1,945.67	24.10%
Locales	1,251.74	1,325.20	1,382.80	1,466.44	1,533.01	1,494.28	1,613.55	0.00	0.00	230.75	16.69%
Extranjero	6,830.56	6,952.50	6,688.84	7,613.04	8,567.24	8,178.44	8,403.76	0.00	0.00	1,714.91	25.64%
OTROS PASIVOS	2,477.09	2,568.46	2,632.21	2,950.31	2,615.88	2,528.60	2,568.97	0.00	0.00	(63.24)	(2.40%)
Locales	2,093.97	2,179.22	2,252.53	2,586.87	2,392.03	2,256.60	2,285.56	0.00	0.00	33.03	1.47%
Extranjero	383.12	389.23	379.67	363.44	223.86	272.00	283.41	0.00	0.00	(96.26)	(25.35%)
PATRIMONIO	7,744.31	7,986.42	7,946.43	8,119.08	7,969.97	8,228.16	8,517.35	0.00	0.00	570.92	7.18%
Capital	4,409.35	4,461.28	4,623.98	4,658.94	4,828.34	4,903.67	5,000.78	0.00	0.00	376.80	8.15%

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Reservas de Capital	96.90	96.93	96.90	97.08	97.36	97.15	97.31	0.00	0.00	0.41	0.43%
Otras Reservas	(26.59)	(19.25)	(21.19)	(39.78)	(37.94)	(80.39)	(144.03)	0.00	0.00	(122.84)	579.69%
Utilidad de Periodos Anteriores	2,102.19	2,854.00	2,637.14	2,677.38	2,257.35	2,811.33	2,735.65	0.00	0.00	98.50	3.74%
Utilidad de Periodo	850.20	319.09	536.40	607.14	742.68	364.02	637.40	0.00	0.00	101.00	18.83%
Ganancia o Perdida en Valores Disponible para la Venta	176.49	138.59	(62.57)	(24.95)	(27.07)	14.28	72.14	0.00	0.00	134.71	(215.29%)
Deuda Subordinada	135.77	135.77	135.77	143.27	109.26	118.10	118.10	0.00	0.00	(17.67)	(13.01%)
PASIVO Y PATRIMONIO	72,890.58	76,600.44	77,878.25	79,966.97	80,172.90	80,544.34	83,766.27	0.00	0.00	5,888.02	7.56%