

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A SEPTIEMBRE 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	16,002.90	0.00	3,108.57	24.11%
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	3,851.91	0.00	1,275.03	49.48%
A la Vista	661.08	532.70	561.03	540.75	574.82	1,020.16	977.16	1,207.58	0.00	666.83	123.32%
A Plazo	1,875.53	2,003.51	2,097.80	2,036.12	2,343.53	2,176.12	2,365.20	2,644.32	0.00	608.20	29.87%
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	11,146.33	0.00	1,931.05	20.95%
A la Vista	2,633.78	2,326.22	3,003.42	3,519.46	4,369.63	4,407.37	4,108.55	4,017.97	0.00	498.51	14.16%
A Plazo	6,280.11	6,086.95	5,904.86	5,695.83	5,909.13	5,313.26	6,717.82	7,128.36	0.00	1,432.54	25.15%
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	1,004.66	0.00	(97.51)	(8.85%)
CARTERA CREDITICIA	46,331.67	49,726.99	50,354.85	51,871.08	49,798.23	50,236.80	52,182.87	53,843.75	0.00	1,972.68	3.80%
Locales	33,093.91	34,338.74	35,245.55	36,938.84	37,061.23	37,640.19	38,573.32	39,535.37	0.00	2,596.53	7.03%
Extranjero	13,819.98	15,998.49	15,720.56	15,554.84	13,381.44	13,241.61	14,268.64	14,784.18	0.00	(770.66)	(4.95%)
Menos Provisiones	582.22	610.24	611.26	622.60	644.44	645.00	659.09	475.79	0.00	(146.81)	(23.58%)
Locales	440.53	445.63	455.63	474.09	488.48	498.58	511.21	420.83	0.00	(53.27)	(11.24%)
Extranjero	141.70	164.61	155.63	148.50	155.96	146.41	147.89	54.96	0.00	(93.54)	(62.99%)
INVERSIONES EN VALORES	11,586.66	12,319.07	12,160.01	12,200.21	12,820.10	13,510.08	13,526.52	13,722.33	0.00	1,522.11	12.48%
Locales	5,144.89	5,288.10	5,060.11	5,316.79	6,002.62	6,251.40	6,115.47	6,348.61	0.00	1,031.83	19.41%
Extranjero	6,444.56	7,033.59	7,102.31	6,885.94	6,820.00	7,261.50	7,411.50	7,374.64	0.00	488.70	7.10%
Menos Provisiones	2.79	2.62	2.41	2.51	2.52	2.82	0.45	0.93	0.00	(1.59)	(63.11%)
Locales	0.27	0.27	1.54	0.59	0.92	0.97	0.39	0.89	0.00	0.30	51.43%
Extranjero	2.52	2.35	0.87	1.93	1.61	1.84	0.06	0.04	0.00	(1.89)	(98.02%)
OTROS ACTIVOS	2,640.37	2,790.91	2,797.02	3,001.34	3,361.77	2,806.36	2,896.17	2,995.39	0.00	(5.96)	(0.20%)
Locales	2,321.70	2,366.22	2,308.64	2,537.71	3,017.90	2,422.24	2,506.71	2,511.67	0.00	(26.04)	(1.03%)
Extranjero	318.66	424.69	488.38	463.63	343.87	384.11	389.47	483.72	0.00	20.08	4.33%
TOTAL DE ACTIVOS	72,890.58	76,600.44	77,878.25	79,966.97	80,172.90	80,544.46	83,760.45	86,564.37	0.00	6,597.40	8.25%

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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	65,301.71	0.00	5,483.61	9.17%
Locales	37,603.01	38,117.14	39,504.40	40,182.64	42,280.23	42,582.04	43,635.92	45,309.41	0.00	5,126.76	12.76%
Oficiales	5,722.68	5,941.41	6,341.71	6,468.87	6,859.54	6,509.38	6,556.14	7,150.33	0.00	681.46	10.53%
De Particulares	29,327.63	29,533.52	30,299.75	31,055.69	32,284.32	32,808.77	33,544.89	34,094.04	0.00	3,038.35	9.78%
A la Vista	7,069.24	6,906.85	6,960.44	7,322.86	7,942.27	7,944.74	7,934.58	8,074.28	0.00	751.43	10.26%
A Plazo	15,001.48	15,147.47	15,756.38	16,150.10	16,410.64	16,761.23	17,317.24	17,512.94	0.00	1,362.84	8.44%
De Ahorros	7,256.91	7,479.19	7,582.94	7,582.73	7,931.41	8,102.79	8,293.07	8,506.82	0.00	924.09	12.19%
De Bancos	2,552.70	2,642.21	2,862.95	2,658.09	3,136.37	3,263.89	3,534.88	4,065.03	0.00	1,406.95	52.93%
A la Vista	708.66	625.85	699.39	615.50	716.27	1,091.24	1,087.89	1,291.21	0.00	675.71	109.78%
A Plazo	1,844.04	2,016.36	2,163.56	2,042.59	2,420.11	2,172.66	2,447.00	2,773.83	0.00	731.24	35.80%
Extranjero	16,983.86	19,650.73	19,723.57	19,635.45	17,206.57	17,532.82	19,026.72	19,992.30	0.00	356.85	1.82%
Oficiales	44.39	51.70	74.66	57.76	93.91	152.67	56.10	58.11	0.00	0.35	0.60%
De Particulares	11,746.44	12,314.04	12,574.00	12,792.49	10,882.48	11,107.01	11,517.58	12,297.13	0.00	(495.36)	(3.87%)
A la Vista	1,719.54	1,912.27	1,882.37	1,736.45	1,835.41	1,889.46	1,976.85	2,047.62	0.00	311.17	17.92%
A Plazo	7,403.09	7,749.04	7,688.68	7,834.77	6,012.76	5,963.15	6,950.71	7,426.73	0.00	(408.04)	(5.21%)
De Ahorros	2,623.81	2,652.73	3,002.95	3,221.27	3,034.31	3,254.41	2,590.02	2,822.78	0.00	(398.49)	(12.37%)
De Bancos	5,193.03	7,285.00	7,074.92	6,785.19	6,230.18	6,273.14	7,453.05	7,637.06	0.00	851.86	12.55%
A la Vista	559.22	1,495.49	1,402.14	1,419.67	1,231.03	1,711.89	2,293.23	2,422.76	0.00	1,003.09	70.66%
A Plazo	4,633.81	5,789.50	5,672.78	5,365.52	4,999.15	4,561.25	5,159.81	5,214.30	0.00	(151.22)	(2.82%)
OBLIGACIONES	8,082.30	8,277.71	8,071.64	9,079.48	10,100.25	9,672.86	10,017.05	9,763.21	0.00	683.72	7.53%
Locales	1,251.74	1,325.20	1,382.80	1,466.44	1,533.01	1,494.28	1,613.55	1,589.83	0.00	123.38	8.41%
Extranjero	6,830.56	6,952.50	6,688.84	7,613.04	8,567.24	8,178.58	8,403.51	8,173.38	0.00	560.34	7.36%
OTROS PASIVOS	2,477.09	2,568.46	2,632.21	2,950.31	2,615.88	2,528.58	2,564.10	2,609.58	0.00	(340.73)	(11.55%)
Locales	2,093.97	2,179.22	2,252.53	2,586.87	2,392.03	2,256.65	2,280.69	2,335.09	0.00	(251.78)	(9.73%)
Extranjero	383.12	389.23	379.67	363.44	223.86	271.92	283.41	274.49	0.00	(88.95)	(24.47%)
PATRIMONIO	7,744.31	7,986.42	7,946.43	8,119.08	7,969.97	8,228.16	8,516.65	8,889.87	0.00	770.79	9.49%
Capital	4,409.35	4,461.28	4,623.98	4,658.94	4,828.34	4,903.67	5,000.78	5,042.28	0.00	383.34	8.23%

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Reservas de Capital	96.90	96.93	96.90	97.08	97.36	97.15	97.31	97.24	0.00	0.16	0.17%
Otras Reservas	(26.59)	(19.25)	(21.19)	(39.78)	(40.29)	(80.81)	(144.03)	417.54	0.00	457.31	(1,149.67%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	493.19	0.00	493.19	0.00%
Otras Reservas	(26.59)	(19.25)	(21.19)	(39.78)	(40.29)	(80.81)	(144.03)	(75.65)	0.00	(35.88)	90.19%
Utilidad de Periodos Anteriores	2,102.19	2,854.00	2,637.14	2,677.38	2,259.69	2,811.74	2,735.65	2,403.37	0.00	(274.01)	(10.23%)
Utilidad de Periodo	850.20	319.09	536.40	607.14	742.68	364.02	637.20	761.28	0.00	154.14	25.39%
Ganancia o Perdida en Valores Disponible para la Venta	176.49	138.59	(62.57)	(24.95)	(27.07)	14.28	72.14	50.56	0.00	75.51	(302.60%)
Deuda Subordinada	135.77	135.77	135.77	143.27	109.26	118.10	117.61	117.61	0.00	(25.66)	(17.91%)
PASIVO Y PATRIMONIO	72,890.58	76,600.44	77,878.25	79,966.97	80,172.90	80,544.46	83,760.45	86,564.37	0.00	6,597.40	8.25%