

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 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   | 15,179.26    | 16,002.90     | 17,558.83    | 3,366.03           | 23.72%   |
| Depositos Locales en Bancos     | 2,536.61     | 2,536.21    | 2,658.82     | 2,576.87      | 2,918.35     | 3,196.28    | 3,359.37     | 3,851.91      | 3,328.48     | 410.14             | 14.05%   |
| A la Vista                      | 661.08       | 532.70      | 561.03       | 540.75        | 574.82       | 1,020.16    | 981.11       | 1,207.58      | 792.80       | 217.98             | 37.92%   |
| A Plazo                         | 1,875.53     | 2,003.51    | 2,097.80     | 2,036.12      | 2,343.53     | 2,176.12    | 2,378.26     | 2,644.32      | 2,535.68     | 192.15             | 8.20%    |
| Depositos Extranjeros en Bancos | 8,913.89     | 8,413.17    | 8,908.28     | 9,215.28      | 10,278.75    | 9,720.63    | 10,832.58    | 11,146.33     | 13,196.26    | 2,917.50           | 28.38%   |
| A la Vista                      | 2,633.78     | 2,326.22    | 3,003.42     | 3,519.46      | 4,369.63     | 4,407.37    | 4,110.76     | 4,017.97      | 4,869.23     | 499.61             | 11.43%   |
| A Plazo                         | 6,280.11     | 6,086.95    | 5,904.86     | 5,695.83      | 5,909.13     | 5,313.26    | 6,721.82     | 7,128.36      | 8,327.03     | 2,417.90           | 40.92%   |
| 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    | 987.31       | 1,004.66      | 1,034.09     | 38.39              | 3.86%    |
| <b>CARTERA CREDITICIA</b>       | 46,331.67    | 49,726.99   | 50,354.85    | 51,871.08     | 49,798.23    | 50,236.80   | 52,304.74    | 53,843.75     | 55,453.82    | 5,655.60           | 11.36%   |
| Locales                         | 33,093.91    | 34,338.74   | 35,245.55    | 36,938.84     | 37,061.23    | 37,640.19   | 38,698.56    | 39,535.37     | 40,351.50    | 3,290.28           | 8.88%    |
| 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     | 15,574.17    | 2,192.73           | 16.39%   |
| Menos Provisiones               | 582.22       | 610.24      | 611.26       | 622.60        | 644.44       | 645.00      | 662.46       | 475.79        | 471.85       | (172.59)           | (26.78%) |
| Locales                         | 440.53       | 445.63      | 455.63       | 474.09        | 488.48       | 498.58      | 514.58       | 420.83        | 408.06       | (80.42)            | (16.46%) |
| Extranjero                      | 141.70       | 164.61      | 155.63       | 148.50        | 155.96       | 146.41      | 147.89       | 54.96         | 63.79        | (92.17)            | (59.10%) |
| <b>INVERSIONES EN VALORES</b>   | 11,586.66    | 12,319.07   | 12,160.01    | 12,200.21     | 12,820.10    | 13,510.08   | 13,570.47    | 13,722.33     | 13,980.60    | 1,160.50           | 9.05%    |
| Locales                         | 5,144.89     | 5,288.10    | 5,060.11     | 5,316.79      | 6,002.62     | 6,251.40    | 6,149.56     | 6,348.61      | 6,599.79     | 597.17             | 9.95%    |
| Extranjero                      | 6,444.56     | 7,033.59    | 7,102.31     | 6,885.94      | 6,820.00     | 7,261.50    | 7,421.36     | 7,374.64      | 7,381.90     | 561.90             | 8.24%    |
| Menos Provisiones               | 2.79         | 2.62        | 2.41         | 2.51          | 2.52         | 2.82        | 0.45         | 0.93          | 1.10         | (1.43)             | (56.47%) |
| Locales                         | 0.27         | 0.27        | 1.54         | 0.59          | 0.92         | 0.97        | 0.39         | 0.89          | 0.95         | 0.04               | 3.89%    |
| Extranjero                      | 2.52         | 2.35        | 0.87         | 1.93          | 1.61         | 1.84        | 0.06         | 0.04          | 0.14         | (1.46)             | (91.01%) |
| <b>OTROS ACTIVOS</b>            | 2,640.37     | 2,790.91    | 2,797.02     | 3,001.34      | 3,361.77     | 2,806.36    | 2,922.04     | 2,995.39      | 2,990.39     | (371.38)           | (11.05%) |
| Locales                         | 2,321.70     | 2,366.22    | 2,308.64     | 2,537.71      | 3,017.90     | 2,422.24    | 2,532.57     | 2,511.67      | 2,479.77     | (538.14)           | (17.83%) |
| Extranjero                      | 318.66       | 424.69      | 488.38       | 463.63        | 343.87       | 384.11      | 389.47       | 483.72        | 510.63       | 166.75             | 48.49%   |
| <b>TOTAL DE ACTIVOS</b>         | 72,890.58    | 76,600.44   | 77,878.25    | 79,966.97     | 80,172.90    | 80,544.46   | 83,976.51    | 86,564.37     | 89,983.64    | 9,810.74           | 12.24%   |

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|-----------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|-----------|
|                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |                    |           |
| DEPOSITOS       | 54,586.88    | 57,767.87   | 59,227.98    | 59,818.09     | 59,486.80    | 60,114.86   | 62,801.34    | 65,301.71     | 66,846.30    | 7,359.50           | 12.37%    |
| Locales         | 37,603.01    | 38,117.14   | 39,504.40    | 40,182.64     | 42,280.23    | 42,582.04   | 43,760.68    | 45,309.41     | 45,928.47    | 3,648.24           | 8.63%     |
| 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      | 7,641.38     | 781.84             | 11.40%    |
| De Particulares | 29,327.63    | 29,533.52   | 30,299.75    | 31,055.69     | 32,284.32    | 32,808.77   | 33,666.65    | 34,094.04     | 34,860.29    | 2,575.97           | 7.98%     |
| A la Vista      | 7,069.24     | 6,906.85    | 6,960.44     | 7,322.86      | 7,942.27     | 7,944.74    | 7,935.04     | 8,074.28      | 8,316.55     | 374.28             | 4.71%     |
| A Plazo         | 15,001.48    | 15,147.47   | 15,756.38    | 16,150.10     | 16,410.64    | 16,761.23   | 17,412.65    | 17,512.94     | 17,725.12    | 1,314.48           | 8.01%     |
| De Ahorros      | 7,256.91     | 7,479.19    | 7,582.94     | 7,582.73      | 7,931.41     | 8,102.79    | 8,318.96     | 8,506.82      | 8,818.62     | 887.21             | 11.19%    |
| De Bancos       | 2,552.70     | 2,642.21    | 2,862.95     | 2,658.09      | 3,136.37     | 3,263.89    | 3,537.88     | 4,065.03      | 3,426.79     | 290.42             | 9.26%     |
| A la Vista      | 708.66       | 625.85      | 699.39       | 615.50        | 716.27       | 1,091.24    | 1,087.89     | 1,291.21      | 816.14       | 99.87              | 13.94%    |
| A Plazo         | 1,844.04     | 2,016.36    | 2,163.56     | 2,042.59      | 2,420.11     | 2,172.66    | 2,450.00     | 2,773.83      | 2,610.65     | 190.54             | 7.87%     |
| Extranjero      | 16,983.86    | 19,650.73   | 19,723.57    | 19,635.45     | 17,206.57    | 17,532.82   | 19,040.66    | 19,992.30     | 20,917.83    | 3,711.26           | 21.57%    |
| Oficiales       | 44.39        | 51.70       | 74.66        | 57.76         | 93.91        | 152.67      | 56.10        | 58.11         | 1,704.22     | 1,610.32           | 1,714.81% |
| De Particulares | 11,746.44    | 12,314.04   | 12,574.00    | 12,792.49     | 10,882.48    | 11,107.01   | 11,531.51    | 12,297.13     | 12,541.23    | 1,658.75           | 15.24%    |
| A la Vista      | 1,719.54     | 1,912.27    | 1,882.37     | 1,736.45      | 1,835.41     | 1,889.46    | 1,976.86     | 2,047.62      | 2,131.14     | 295.74             | 16.11%    |
| A Plazo         | 7,403.09     | 7,749.04    | 7,688.68     | 7,834.77      | 6,012.76     | 5,963.15    | 6,962.36     | 7,426.73      | 7,589.45     | 1,576.69           | 26.22%    |
| De Ahorros      | 2,623.81     | 2,652.73    | 3,002.95     | 3,221.27      | 3,034.31     | 3,254.41    | 2,592.30     | 2,822.78      | 2,820.64     | (213.68)           | (7.04%)   |
| 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      | 6,672.38     | 442.20             | 7.10%     |
| 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      | 2,349.57     | 1,118.54           | 90.86%    |
| 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      | 4,322.81     | (676.34)           | (13.53%)  |
| OBLIGACIONES    | 8,082.30     | 8,277.71    | 8,071.64     | 9,079.48      | 10,100.25    | 9,672.86    | 10,049.00    | 9,763.21      | 11,628.24    | 1,527.99           | 15.13%    |
| Locales         | 1,251.74     | 1,325.20    | 1,382.80     | 1,466.44      | 1,533.01     | 1,494.28    | 1,640.16     | 1,589.83      | 1,887.29     | 354.28             | 23.11%    |
| Extranjero      | 6,830.56     | 6,952.50    | 6,688.84     | 7,613.04      | 8,567.24     | 8,178.58    | 8,408.84     | 8,173.38      | 9,740.96     | 1,173.71           | 13.70%    |
| OTROS PASIVOS   | 2,477.09     | 2,568.46    | 2,632.21     | 2,950.31      | 2,615.88     | 2,528.58    | 2,581.88     | 2,609.58      | 2,451.03     | (164.86)           | (6.30%)   |
| Locales         | 2,093.97     | 2,179.22    | 2,252.53     | 2,586.87      | 2,392.03     | 2,256.65    | 2,298.37     | 2,335.09      | 2,020.28     | (371.74)           | (15.54%)  |
| Extranjero      | 383.12       | 389.23      | 379.67       | 363.44        | 223.86       | 271.92      | 283.51       | 274.49        | 430.74       | 206.89             | 92.42%    |
| PATRIMONIO      | 7,744.31     | 7,986.42    | 7,946.43     | 8,119.08      | 7,969.97     | 8,228.16    | 8,544.30     | 8,889.87      | 9,058.07     | 1,088.10           | 13.65%    |
| Capital         | 4,409.35     | 4,461.28    | 4,623.98     | 4,658.94      | 4,828.34     | 4,903.67    | 5,020.40     | 5,042.28      | 5,269.69     | 441.35             | 9.14%     |

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|  | Trimestre IV     | Trimestre I      | Trimestre II     | Trimestre III    | Trimestre IV     | Trimestre I      | Trimestre II     | Trimestre III    | Trimestre IV     |                    |               |
| Reservas de Capital                                    | 96.90            | 96.93            | 96.90            | 97.08            | 97.36            | 97.15            | 97.31            | 97.24            | 97.36            | 0.00               | 0.00%         |
| Otras Reservas   | (26.59)          | (19.25)          | (21.19)          | (39.78)          | (40.29)          | (80.81)          | (144.03)         | 417.54           | 583.82           | 624.10             | (1,549.13%)   |
| Provisiones Dinámicas                                  | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 493.19           | 635.30           | 635.30             | 0.00%         |
| Otras Reservas   | (26.59)          | (19.25)          | (21.19)          | (39.78)          | (40.29)          | (80.81)          | (144.03)         | (75.65)          | (51.48)          | (11.20)            | 27.79%        |
| Utilidad de Periodos Anteriores                        | 2,102.19         | 2,854.00         | 2,637.14         | 2,677.38         | 2,259.69         | 2,811.74         | 2,740.60         | 2,403.37         | 2,086.65         | (173.04)           | (7.66%)       |
| Utilidad de Periodo                                    | 850.20           | 319.09           | 536.40           | 607.14           | 742.68           | 364.02           | 639.50           | 761.28           | 913.48           | 170.80             | 23.00%        |
| Ganancia o Perdida en Valores Disponible para la Venta | 176.49           | 138.59           | (62.57)          | (24.95)          | (27.07)          | 14.28            | 72.16            | 50.56            | 3.13             | 30.20              | (111.56%)     |
| Deuda Subordinada                                      | 135.77           | 135.77           | 135.77           | 143.27           | 109.26           | 118.10           | 118.36           | 117.61           | 103.94           | (5.32)             | (4.87%)       |
| <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>80,544.46</b> | <b>83,976.51</b> | <b>86,564.37</b> | <b>89,983.64</b> | <b>9,810.74</b>    | <b>12.24%</b> |