

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A MARZO 2015
(En Millones de Balboas)**

	2013	2014				2015			VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III		
ACTIVOS LIQUIDOS	14,192.80	13,991.22	15,179.26	16,002.90	17,558.83	18,300.85	0.00	0.00	4,309.63	30.80%
Depositos Locales en Bancos	2,918.35	3,196.28	3,359.37	3,851.91	3,328.48	3,327.48	0.00	0.00	131.20	4.10%
A la Vista	574.82	1,020.16	981.11	1,207.58	792.80	804.14	0.00	0.00	(216.03)	(21.18%)
A Plazo	2,343.53	2,176.12	2,378.26	2,644.32	2,535.68	2,523.34	0.00	0.00	347.22	15.96%
Depositos Extranjeros en Bancos	10,278.75	9,720.63	10,832.58	11,146.33	13,196.26	13,872.83	0.00	0.00	4,152.20	42.72%
A la Vista	4,369.63	4,407.37	4,110.76	4,017.97	4,869.23	4,617.21	0.00	0.00	209.84	4.76%
A Plazo	5,909.13	5,313.26	6,721.82	7,128.36	8,327.03	9,255.62	0.00	0.00	3,942.36	74.20%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	995.70	1,074.31	987.31	1,004.66	1,034.09	1,100.54	0.00	0.00	26.23	2.44%
CARTERA CREDITICIA	49,798.23	50,236.80	52,304.74	53,843.75	55,453.82	56,528.00	0.00	0.00	6,291.20	12.52%
Locales	37,061.23	37,640.19	38,698.56	39,535.37	40,351.50	41,644.37	0.00	0.00	4,004.18	10.64%
Extranjero	13,381.44	13,241.61	14,268.64	14,784.18	15,574.17	15,370.20	0.00	0.00	2,128.59	16.07%
Menos Provisiones	644.44	645.00	662.46	475.79	471.85	486.57	0.00	0.00	(158.43)	(24.56%)
Locales	488.48	498.58	514.58	420.83	408.06	421.59	0.00	0.00	(77.00)	(15.44%)
Extranjero	155.96	146.41	147.89	54.96	63.79	64.98	0.00	0.00	(81.43)	(55.62%)
INVERSIONES EN VALORES	12,820.10	13,510.08	13,570.47	13,722.33	13,980.60	14,605.14	0.00	0.00	1,095.05	8.11%
Locales	6,002.62	6,251.40	6,149.56	6,348.61	6,599.79	6,596.64	0.00	0.00	345.24	5.52%
Extranjero	6,820.00	7,261.50	7,421.36	7,374.64	7,381.90	8,009.41	0.00	0.00	747.91	10.30%
Menos Provisiones	2.52	2.82	0.45	0.93	1.10	0.91	0.00	0.00	(1.90)	(67.61%)
Locales	0.92	0.97	0.39	0.89	0.95	0.91	0.00	0.00	(0.06)	(6.07%)
Extranjero	1.61	1.84	0.06	0.04	0.14	0.00	0.00	0.00	(1.84)	(100.00%)
OTROS ACTIVOS	3,361.77	2,806.36	2,922.04	2,995.39	2,990.39	3,093.83	0.00	0.00	287.47	10.24%
Locales	3,017.90	2,422.24	2,532.57	2,511.67	2,479.77	2,752.87	0.00	0.00	330.63	13.65%
Extranjero	343.87	384.11	389.47	483.72	510.63	340.96	0.00	0.00	(43.16)	(11.24%)
TOTAL DE ACTIVOS	80,172.90	80,544.46	83,976.51	86,564.37	89,983.64	92,527.81	0.00	0.00	11,983.35	14.88%

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DEPOSITOS	59,486.80	60,114.86	62,801.34	65,301.71	66,846.30	68,463.76	0.00	0.00	8,348.90	13.89%
Locales	42,280.23	42,582.04	43,760.68	45,309.41	45,928.47	46,954.99	0.00	0.00	4,372.95	10.27%
Oficiales	6,859.54	6,509.38	6,556.14	7,150.33	7,641.38	8,441.17	0.00	0.00	1,931.79	29.68%
De Particulares	32,284.32	32,808.77	33,666.65	34,094.04	34,860.29	34,932.54	0.00	0.00	2,123.78	6.47%
A la Vista	7,942.27	7,944.74	7,935.04	8,074.28	8,316.55	7,973.16	0.00	0.00	28.42	0.36%
A Plazo	16,410.64	16,761.23	17,412.65	17,512.94	17,725.12	18,102.24	0.00	0.00	1,341.01	8.00%
De Ahorros	7,931.41	8,102.79	8,318.96	8,506.82	8,818.62	8,857.15	0.00	0.00	754.35	9.31%
De Bancos	3,136.37	3,263.89	3,537.88	4,065.03	3,426.79	3,581.27	0.00	0.00	317.38	9.72%
A la Vista	716.27	1,091.24	1,087.89	1,291.21	816.14	847.16	0.00	0.00	(244.07)	(22.37%)
A Plazo	2,420.11	2,172.66	2,450.00	2,773.83	2,610.65	2,734.11	0.00	0.00	561.45	25.84%
Extranjero	17,206.57	17,532.82	19,040.66	19,992.30	20,917.83	21,508.77	0.00	0.00	3,975.95	22.68%
Oficiales	93.91	152.67	56.10	58.11	1,704.22	1,332.96	0.00	0.00	1,180.29	773.12%
De Particulares	10,882.48	11,107.01	11,531.51	12,297.13	12,541.23	12,861.20	0.00	0.00	1,754.19	15.79%
A la Vista	1,835.41	1,889.46	1,976.86	2,047.62	2,131.14	2,311.76	0.00	0.00	422.31	22.35%
A Plazo	6,012.76	5,963.15	6,962.36	7,426.73	7,589.45	7,689.16	0.00	0.00	1,726.01	28.94%
De Ahorros	3,034.31	3,254.41	2,592.30	2,822.78	2,820.64	2,860.27	0.00	0.00	(394.13)	(12.11%)
De Bancos	6,230.18	6,273.14	7,453.05	7,637.06	6,672.38	7,314.61	0.00	0.00	1,041.47	16.60%
A la Vista	1,231.03	1,711.89	2,293.23	2,422.76	2,349.57	2,269.03	0.00	0.00	557.14	32.55%
A Plazo	4,999.15	4,561.25	5,159.81	5,214.30	4,322.81	5,045.59	0.00	0.00	484.34	10.62%
OBLIGACIONES	10,100.25	9,672.86	10,049.00	9,763.21	11,628.24	11,850.11	0.00	0.00	2,177.25	22.51%
Locales	1,533.01	1,494.28	1,640.16	1,589.83	1,887.29	1,859.04	0.00	0.00	364.76	24.41%
Extranjero	8,567.24	8,178.58	8,408.84	8,173.38	9,740.96	9,991.07	0.00	0.00	1,812.49	22.16%
OTROS PASIVOS	2,615.88	2,528.58	2,581.88	2,609.58	2,451.03	2,847.91	0.00	0.00	319.34	12.63%
Locales	2,392.03	2,256.65	2,298.37	2,335.09	2,020.28	2,542.86	0.00	0.00	286.20	12.68%
Extranjero	223.86	271.92	283.51	274.49	430.74	305.06	0.00	0.00	33.13	12.19%
PATRIMONIO	7,969.97	8,228.16	8,544.30	8,889.87	9,058.07	9,366.03	0.00	0.00	1,137.86	13.83%
Capital	4,828.34	4,903.67	5,020.40	5,042.28	5,269.69	5,290.89	0.00	0.00	387.21	7.90%

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Reservas de Capital	97.36	97.15	97.31	97.24	97.36	97.50	0.00	0.00	0.35	0.36%
Otras Reservas	(40.29)	(80.81)	(144.03)	417.54	583.82	738.36	0.00	0.00	819.17	(1,013.72%)
Provisiones Dinámicas	0.00	0.00	0.00	493.19	635.30	800.63	0.00	0.00	800.63	0.00%
Otras Reservas	(40.29)	(80.81)	(144.03)	(75.65)	(51.48)	(62.27)	0.00	0.00	18.54	(22.94%)
Utilidad de Periodos Anteriores	2,259.69	2,811.74	2,740.60	2,403.37	2,086.65	2,729.89	0.00	0.00	(81.85)	(2.91%)
Utilidad de Periodo	742.68	364.02	639.50	761.28	913.48	368.45	0.00	0.00	4.43	1.22%
Ganancia o Perdida en Valores Disponible para la Venta	(27.07)	14.28	72.16	50.56	3.13	36.99	0.00	0.00	22.71	159.00%
Deuda Subordinada	109.26	118.10	118.36	117.61	103.94	103.95	0.00	0.00	(14.15)	(11.98%)
PASIVO Y PATRIMONIO	80,172.90	80,544.46	83,976.51	86,564.37	89,983.64	92,527.81	0.00	0.00	11,983.35	14.88%