

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A JUNIO 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	17,154.45	0.00	1,975.19	13.01%
Depositos Locales en Bancos	2,918.35	3,196.28	3,359.37	3,851.91	3,328.48	3,327.48	3,057.24	0.00	(302.13)	(8.99%)
A la Vista	574.82	1,020.16	981.11	1,207.58	792.80	804.14	649.15	0.00	(331.96)	(33.83%)
A Plazo	2,343.53	2,176.12	2,378.26	2,644.32	2,535.68	2,523.34	2,408.09	0.00	29.83	1.25%
Depositos Extranjeros en Bancos	10,278.75	9,720.63	10,832.58	11,146.33	13,196.26	13,872.83	13,072.51	0.00	2,239.93	20.68%
A la Vista	4,369.63	4,407.37	4,110.76	4,017.97	4,869.23	4,617.21	4,245.94	0.00	135.18	3.29%
A Plazo	5,909.13	5,313.26	6,721.82	7,128.36	8,327.03	9,255.62	8,826.57	0.00	2,104.75	31.31%
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	1,024.70	0.00	37.39	3.79%
CARTERA CREDITICIA	49,798.23	50,236.80	52,304.74	53,843.75	55,453.82	56,528.00	58,671.61	0.00	6,366.87	12.17%
Locales	37,061.23	37,640.19	38,698.56	39,535.37	40,351.50	41,644.37	42,331.77	0.00	3,633.22	9.39%
Extranjero	13,381.44	13,241.61	14,268.64	14,784.18	15,574.17	15,370.20	16,823.30	0.00	2,554.65	17.90%
Menos Provisiones	644.44	645.00	662.46	475.79	471.85	486.57	483.47	0.00	(178.99)	(27.02%)
Locales	488.48	498.58	514.58	420.83	408.06	421.59	424.18	0.00	(90.40)	(17.57%)
Extranjero	155.96	146.41	147.89	54.96	63.79	64.98	59.29	0.00	(88.60)	(59.91%)
INVERSIONES EN VALORES	12,820.10	13,510.08	13,570.47	13,722.33	13,980.60	14,605.14	15,592.39	0.00	2,021.92	14.90%
Locales	6,002.62	6,251.40	6,149.56	6,348.61	6,599.79	6,596.64	6,813.26	0.00	663.70	10.79%
Extranjero	6,820.00	7,261.50	7,421.36	7,374.64	7,381.90	8,009.41	8,780.34	0.00	1,358.98	18.31%
Menos Provisiones	2.52	2.82	0.45	0.93	1.10	0.91	1.21	0.00	0.76	168.82%
Locales	0.92	0.97	0.39	0.89	0.95	0.91	1.21	0.00	0.82	207.21%
Extranjero	1.61	1.84	0.06	0.04	0.14	0.00	0.00	0.00	(0.06)	(100.00%)
OTROS ACTIVOS	3,361.77	2,806.36	2,922.04	2,995.39	2,990.39	3,093.83	3,819.18	0.00	897.15	30.70%
Locales	3,017.90	2,422.24	2,532.57	2,511.67	2,479.77	2,752.87	3,536.90	0.00	1,004.34	39.66%
Extranjero	343.87	384.11	389.47	483.72	510.63	340.96	282.28	0.00	(107.19)	(27.52%)
TOTAL DE ACTIVOS	80,172.90	80,544.46	83,976.51	86,564.37	89,983.64	92,527.81	95,237.63	0.00	11,261.12	13.41%

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DEPOSITOS	59,486.80	60,114.86	62,801.34	65,301.71	66,846.30	68,463.76	69,828.32	0.00	7,026.98	11.19%
Locales	42,280.23	42,582.04	43,760.68	45,309.41	45,928.47	46,954.99	46,859.63	0.00	3,098.96	7.08%
Oficiales	6,859.54	6,509.38	6,556.14	7,150.33	7,641.38	8,441.17	8,417.18	0.00	1,861.04	28.39%
De Particulares	32,284.32	32,808.77	33,666.65	34,094.04	34,860.29	34,932.54	35,041.53	0.00	1,374.87	4.08%
A la Vista	7,942.27	7,944.74	7,935.04	8,074.28	8,316.55	7,973.16	7,894.52	0.00	(40.52)	(0.51%)
A Plazo	16,410.64	16,761.23	17,412.65	17,512.94	17,725.12	18,102.24	18,276.92	0.00	864.27	4.96%
De Ahorros	7,931.41	8,102.79	8,318.96	8,506.82	8,818.62	8,857.15	8,870.09	0.00	551.13	6.62%
De Bancos	3,136.37	3,263.89	3,537.88	4,065.03	3,426.79	3,581.27	3,400.93	0.00	(136.96)	(3.87%)
A la Vista	716.27	1,091.24	1,087.89	1,291.21	816.14	847.16	818.81	0.00	(269.08)	(24.73%)
A Plazo	2,420.11	2,172.66	2,450.00	2,773.83	2,610.65	2,734.11	2,582.12	0.00	132.12	5.39%
Extranjero	17,206.57	17,532.82	19,040.66	19,992.30	20,917.83	21,508.77	22,968.68	0.00	3,928.02	20.63%
Oficiales	93.91	152.67	56.10	58.11	1,704.22	1,332.96	487.69	0.00	431.59	769.37%
De Particulares	10,882.48	11,107.01	11,531.51	12,297.13	12,541.23	12,861.20	12,658.90	0.00	1,127.38	9.78%
A la Vista	1,835.41	1,889.46	1,976.86	2,047.62	2,131.14	2,311.76	2,298.58	0.00	321.72	16.27%
A Plazo	6,012.76	5,963.15	6,962.36	7,426.73	7,589.45	7,689.16	7,452.34	0.00	489.98	7.04%
De Ahorros	3,034.31	3,254.41	2,592.30	2,822.78	2,820.64	2,860.27	2,907.98	0.00	315.68	12.18%
De Bancos	6,230.18	6,273.14	7,453.05	7,637.06	6,672.38	7,314.61	9,822.10	0.00	2,369.05	31.79%
A la Vista	1,231.03	1,711.89	2,293.23	2,422.76	2,349.57	2,269.03	2,513.57	0.00	220.34	9.61%
A Plazo	4,999.15	4,561.25	5,159.81	5,214.30	4,322.81	5,045.59	7,308.52	0.00	2,148.71	41.64%
OBLIGACIONES	10,100.25	9,672.86	10,049.00	9,763.21	11,628.24	11,850.11	12,334.79	0.00	2,285.79	22.75%
Locales	1,533.01	1,494.28	1,640.16	1,589.83	1,887.29	1,859.04	1,917.11	0.00	276.95	16.89%
Extranjero	8,567.24	8,178.58	8,408.84	8,173.38	9,740.96	9,991.07	10,417.68	0.00	2,008.84	23.89%
OTROS PASIVOS	2,615.88	2,528.58	2,581.88	2,609.58	2,451.03	2,847.91	3,424.08	0.00	842.21	32.62%
Locales	2,392.03	2,256.65	2,298.37	2,335.09	2,020.28	2,542.86	3,141.41	0.00	843.04	36.68%
Extranjero	223.86	271.92	283.51	274.49	430.74	305.06	282.67	0.00	(0.84)	(0.29%)
PATRIMONIO	7,969.97	8,228.16	8,544.30	8,889.87	9,058.07	9,366.03	9,650.44	0.00	1,106.14	12.95%
Capital	4,828.34	4,903.67	5,020.40	5,042.28	5,269.69	5,290.89	5,395.08	0.00	374.68	7.46%

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Reservas de Capital	97.36	97.15	97.31	97.24	97.36	97.50	97.58	0.00	0.27	0.27%
Otras Reservas	(40.29)	(80.81)	(144.03)	417.54	583.82	738.36	869.71	0.00	1,013.74	(703.84%)
Provisiones Dinámicas	0.00	0.00	0.00	493.19	635.30	800.63	774.18	0.00	774.18	0.00%
Otras Reservas	(40.29)	(80.81)	(144.03)	(75.65)	(51.48)	(62.27)	95.53	0.00	239.55	(166.32%)
Utilidad de Periodos Anteriores	2,259.69	2,811.74	2,740.60	2,403.37	2,086.65	2,729.89	2,531.14	0.00	(209.46)	(7.64%)
Utilidad de Periodo	742.68	364.02	639.50	761.28	913.48	368.45	637.35	0.00	(2.14)	(0.34%)
Ganancia o Perdida en Valores Disponible para la Venta	(27.07)	14.28	72.16	50.56	3.13	36.99	15.81	0.00	(56.35)	(78.09%)
Deuda Subordinada	109.26	118.10	118.36	117.61	103.94	103.95	103.77	0.00	(14.59)	(12.32%)
PASIVO Y PATRIMONIO	80,172.90	80,544.46	83,976.51	86,564.37	89,983.64	92,527.81	95,237.63	0.00	11,261.12	13.41%