

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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	Trimestre IV		
ACTIVOS LIQUIDOS	14,192.80	13,991.22	15,179.26	16,002.90	17,558.83	18,300.85	17,154.30	16,563.34	16,568.98	(989.85)	(5.64%)
Depositos Locales en Bancos	2,918.35	3,196.28	3,359.37	3,851.91	3,328.48	3,327.48	3,057.09	3,309.12	3,272.63	(55.85)	(1.68%)
A la Vista	574.82	1,020.16	981.11	1,207.58	792.80	804.14	649.00	778.82	738.80	(54.01)	(6.81%)
A Plazo	2,343.53	2,176.12	2,378.26	2,644.32	2,535.68	2,523.34	2,408.09	2,530.30	2,533.83	(1.85)	(0.07%)
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	12,337.13	12,290.29	(905.97)	(6.87%)
A la Vista	4,369.63	4,407.37	4,110.76	4,017.97	4,869.23	4,617.21	4,245.94	4,131.28	4,584.31	(284.92)	(5.85%)
A Plazo	5,909.13	5,313.26	6,721.82	7,128.36	8,327.03	9,255.62	8,826.57	8,205.86	7,705.98	(621.05)	(7.46%)
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	995.70	1,074.31	987.31	1,004.66	1,034.09	1,100.54	1,024.70	917.09	1,006.06	(28.03)	(2.71%)
CARTERA CREDITICIA	49,798.23	50,236.80	52,304.74	53,843.75	55,453.82	56,528.00	58,671.57	60,501.97	61,621.42	6,167.59	11.12%
Locales	37,061.23	37,640.19	38,698.56	39,535.37	40,351.50	41,644.37	42,331.77	43,941.91	45,136.29	4,784.79	11.86%
Extranjero	13,381.44	13,241.61	14,268.64	14,784.18	15,574.17	15,370.20	16,823.30	17,060.99	16,975.01	1,400.84	8.99%
Menos Provisiones	644.44	645.00	662.46	475.79	471.85	486.57	483.50	500.94	489.89	18.04	3.82%
Locales	488.48	498.58	514.58	420.83	408.06	421.59	424.22	438.66	440.69	32.62	7.99%
Extranjero	155.96	146.41	147.89	54.96	63.79	64.98	59.29	62.28	49.20	(14.58)	(22.86%)
INVERSIONES EN VALORES	12,820.10	13,510.08	13,570.47	13,722.33	13,980.60	14,605.14	15,592.53	15,769.91	16,026.89	2,046.29	14.64%
Locales	6,002.62	6,251.40	6,149.56	6,348.61	6,599.79	6,596.64	6,813.26	6,958.94	6,997.25	397.46	6.02%
Extranjero	6,820.00	7,261.50	7,421.36	7,374.64	7,381.90	8,009.41	8,780.48	8,812.28	9,031.20	1,649.29	22.34%
Menos Provisiones	2.52	2.82	0.45	0.93	1.10	0.91	1.21	1.31	1.56	0.46	41.68%
Locales	0.92	0.97	0.39	0.89	0.95	0.91	1.03	1.02	1.03	0.08	8.04%
Extranjero	1.61	1.84	0.06	0.04	0.14	0.00	0.18	0.29	0.53	0.38	264.03%
OTROS ACTIVOS	3,361.77	2,806.36	2,922.04	2,995.39	2,990.39	3,093.83	3,819.04	4,062.01	4,305.38	1,314.99	43.97%
Locales	3,017.90	2,422.24	2,532.57	2,511.67	2,479.77	2,752.87	3,536.75	3,725.22	2,738.31	258.54	10.43%
Extranjero	343.87	384.11	389.47	483.72	510.63	340.96	282.28	336.79	1,567.07	1,056.45	206.89%
TOTAL DE ACTIVOS	80,172.90	80,544.46	83,976.51	86,564.37	89,983.64	92,527.81	95,237.43	96,897.23	98,522.66	8,539.02	9.49%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	59,486.80	60,114.86	62,801.34	65,301.71	66,846.30	68,463.76	69,828.32	71,149.65	71,324.04	4,477.74	6.70%
Locales	42,280.23	42,582.04	43,760.68	45,309.41	45,928.47	46,954.99	46,859.63	47,878.24	48,917.93	2,989.46	6.51%
Oficiales	6,859.54	6,509.38	6,556.14	7,150.33	7,641.38	8,441.17	8,417.18	8,520.71	8,622.86	981.48	12.84%
De Particulares	32,284.32	32,808.77	33,666.65	34,094.04	34,860.29	34,932.54	35,041.53	35,729.08	36,692.11	1,831.82	5.25%
A la Vista	7,942.27	7,944.74	7,935.04	8,074.28	8,316.55	7,973.16	7,894.52	7,807.48	8,214.67	(101.87)	(1.22%)
A Plazo	16,410.64	16,761.23	17,412.65	17,512.94	17,725.12	18,102.24	18,276.92	18,898.67	19,111.78	1,386.66	7.82%
De Ahorros	7,931.41	8,102.79	8,318.96	8,506.82	8,818.62	8,857.15	8,870.09	9,022.93	9,365.66	547.03	6.20%
De Bancos	3,136.37	3,263.89	3,537.88	4,065.03	3,426.79	3,581.27	3,400.93	3,628.45	3,602.95	176.16	5.14%
A la Vista	716.27	1,091.24	1,087.89	1,291.21	816.14	847.16	818.81	894.15	850.37	34.23	4.19%
A Plazo	2,420.11	2,172.66	2,450.00	2,773.83	2,610.65	2,734.11	2,582.12	2,734.30	2,752.58	141.93	5.44%
Extranjero	17,206.57	17,532.82	19,040.66	19,992.30	20,917.83	21,508.77	22,968.68	23,271.41	22,406.11	1,488.28	7.11%
Oficiales	93.91	152.67	56.10	58.11	1,704.22	1,332.96	487.69	1,351.64	838.85	(865.37)	(50.78%)
De Particulares	10,882.48	11,107.01	11,531.51	12,297.13	12,541.23	12,861.20	12,658.90	12,865.81	13,509.40	968.17	7.72%
A la Vista	1,835.41	1,889.46	1,976.86	2,047.62	2,131.14	2,311.76	2,298.58	2,424.72	2,380.64	249.50	11.71%
A Plazo	6,012.76	5,963.15	6,962.36	7,426.73	7,589.45	7,689.16	7,452.34	7,713.32	8,236.19	646.74	8.52%
De Ahorros	3,034.31	3,254.41	2,592.30	2,822.78	2,820.64	2,860.27	2,907.98	2,727.77	2,892.56	71.92	2.55%
De Bancos	6,230.18	6,273.14	7,453.05	7,637.06	6,672.38	7,314.61	9,822.10	9,053.96	8,057.86	1,385.48	20.76%
A la Vista	1,231.03	1,711.89	2,293.23	2,422.76	2,349.57	2,269.03	2,513.57	2,471.02	1,976.83	(372.74)	(15.86%)
A Plazo	4,999.15	4,561.25	5,159.81	5,214.30	4,322.81	5,045.59	7,308.52	6,582.95	6,081.03	1,758.22	40.67%
OBLIGACIONES	10,100.25	9,672.86	10,049.00	9,763.21	11,628.24	11,850.11	12,334.79	12,378.47	13,736.11	2,107.86	18.13%
Locales	1,533.01	1,494.28	1,640.16	1,589.83	1,887.29	1,859.04	1,917.11	2,026.95	2,199.13	311.84	16.52%
Extranjero	8,567.24	8,178.58	8,408.84	8,173.38	9,740.96	9,991.07	10,417.68	10,351.51	11,536.97	1,796.02	18.44%
OTROS PASIVOS	2,615.88	2,528.58	2,581.88	2,609.58	2,451.03	2,847.91	3,424.27	3,608.05	3,591.77	1,140.75	46.54%
Locales	2,392.03	2,256.65	2,298.37	2,335.09	2,020.28	2,542.86	3,141.38	3,297.00	2,021.09	0.81	0.04%
Extranjero	223.86	271.92	283.51	274.49	430.74	305.06	282.89	311.06	1,570.68	1,139.93	264.64%
PATRIMONIO	7,969.97	8,228.16	8,544.30	8,889.87	9,058.07	9,366.03	9,650.06	9,761.05	9,870.75	812.68	8.97%
Capital	4,828.34	4,903.67	5,020.40	5,042.28	5,269.69	5,290.89	5,395.08	5,377.24	5,429.02	159.33	3.02%

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Reservas de Capital	97.36	97.15	97.31	97.24	97.36	97.50	97.58	97.59	97.86	0.49	0.51%
Otras Reservas	(40.29)	(80.81)	(144.03)	417.54	583.82	738.36	860.01	911.52	1,046.78	462.96	79.30%
Provisiones Dinámicas	0.00	0.00	0.00	493.19	635.30	800.63	764.49	813.20	865.79	230.50	36.28%
Otras Reservas	(40.29)	(80.81)	(144.03)	(75.65)	(51.48)	(62.27)	95.53	98.33	180.98	232.47	(451.54%)
Utilidad de Periodos Anteriores	2,259.69	2,811.74	2,740.60	2,403.37	2,086.65	2,729.89	2,540.83	2,498.21	2,382.99	296.34	14.20%
Utilidad de Periodo	742.68	364.02	639.50	761.28	913.48	368.45	636.92	857.75	933.83	20.35	2.23%
Ganancia o Perdida en Valores Disponible para la Venta	(27.07)	14.28	72.16	50.56	3.13	36.99	15.86	(85.04)	(123.32)	(126.45)	(4,040.18%)
Deuda Subordinada	109.26	118.10	118.36	117.61	103.94	103.95	103.77	103.78	103.60	(0.34)	(0.33%)
PASIVO Y PATRIMONIO	80,172.90	80,544.46	83,976.51	86,564.37	89,983.64	92,527.81	95,237.43	96,897.23	98,522.66	8,539.02	9.49%