

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A MARZO 2016
(En Millones de Balboas)**

	2014	2015				2016				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	17,558.83	18,300.85	17,154.30	16,563.98	16,570.00	16,279.04	0.00	0.00	0.00	(2,021.81)	(11.05%)
Depositos Locales en Bancos	3,328.48	3,327.48	3,057.09	3,309.12	3,272.13	2,903.37	0.00	0.00	0.00	(424.11)	(12.75%)
A la Vista	792.80	804.14	649.00	778.82	738.29	809.91	0.00	0.00	0.00	5.78	0.72%
A Plazo	2,535.68	2,523.34	2,408.09	2,530.30	2,533.83	2,093.46	0.00	0.00	0.00	(429.88)	(17.04%)
Depositos Extranjeros en Bancos	13,196.26	13,872.83	13,072.51	12,337.77	12,290.60	12,272.98	0.00	0.00	0.00	(1,599.85)	(11.53%)
A la Vista	4,869.23	4,617.21	4,245.94	4,131.92	4,584.62	4,071.83	0.00	0.00	0.00	(545.38)	(11.81%)
A Plazo	8,327.03	9,255.62	8,826.57	8,205.86	7,705.98	8,201.15	0.00	0.00	0.00	(1,054.47)	(11.39%)
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	1,034.09	1,100.54	1,024.70	917.09	1,007.28	1,102.68	0.00	0.00	0.00	2.14	0.19%
CARTERA CREDITICIA	55,453.82	56,528.00	58,671.57	60,501.97	61,604.96	61,764.04	0.00	0.00	0.00	5,236.04	9.26%
Locales	40,351.50	41,644.37	42,330.17	43,941.91	45,136.29	45,874.39	0.00	0.00	0.00	4,230.02	10.16%
Extranjero	15,574.17	15,370.20	16,824.90	17,060.99	16,974.76	16,414.53	0.00	0.00	0.00	1,044.33	6.79%
Menos Provisiones	471.85	486.57	483.50	500.94	506.09	524.88	0.00	0.00	0.00	38.31	7.87%
Locales	408.06	421.59	424.21	438.66	440.33	461.39	0.00	0.00	0.00	39.80	9.44%
Extranjero	63.79	64.98	59.29	62.28	65.76	63.50	0.00	0.00	0.00	(1.48)	(2.28%)
INVERSIONES EN VALORES	13,980.60	14,605.14	15,592.53	15,769.90	16,030.13	16,732.29	0.00	0.00	0.00	2,127.16	14.56%
Locales	6,599.79	6,596.64	6,813.26	6,958.93	6,998.22	7,165.48	0.00	0.00	0.00	568.84	8.62%
Extranjero	7,381.90	8,009.41	8,780.48	8,812.28	9,033.13	9,568.81	0.00	0.00	0.00	1,559.41	19.47%
Menos Provisiones	1.10	0.91	1.21	1.31	1.22	2.01	0.00	0.00	0.00	1.10	120.15%
Locales	0.95	0.91	1.03	1.02	0.61	1.65	0.00	0.00	0.00	0.74	80.80%
Extranjero	0.14	0.00	0.18	0.29	0.61	0.36	0.00	0.00	0.00	0.36	0.00%
OTROS ACTIVOS	2,990.39	3,093.83	3,813.05	4,062.02	3,068.35	3,291.71	0.00	0.00	0.00	197.88	6.40%
Locales	2,479.77	2,752.87	3,530.77	3,725.23	2,735.65	2,849.60	0.00	0.00	0.00	96.74	3.51%
Extranjero	510.63	340.96	282.28	336.79	332.70	442.10	0.00	0.00	0.00	101.14	29.66%
TOTAL DE ACTIVOS	89,983.64	92,527.81	95,231.45	96,897.86	97,273.44	98,067.08	0.00	0.00	0.00	5,539.27	5.99%

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DEPOSITOS	66,846.30	68,463.76	69,828.32	71,152.05	71,323.89	72,019.45	0.00	0.00	0.00	3,555.69	5.19%
Locales	45,928.47	46,954.99	46,859.63	47,880.64	48,917.93	49,542.14	0.00	0.00	0.00	2,587.15	5.51%
Oficiales	7,641.38	8,441.17	8,417.18	8,520.71	8,622.86	9,222.29	0.00	0.00	0.00	781.11	9.25%
De Particulares	34,860.29	34,932.54	35,041.53	35,731.48	36,692.11	37,462.01	0.00	0.00	0.00	2,529.47	7.24%
A la Vista	8,316.55	7,973.16	7,894.52	7,809.88	8,214.67	8,055.36	0.00	0.00	0.00	82.20	1.03%
A Plazo	17,725.12	18,102.24	18,276.92	18,898.67	19,111.78	20,029.42	0.00	0.00	0.00	1,927.17	10.65%
De Ahorros	8,818.62	8,857.15	8,870.09	9,022.93	9,365.66	9,377.24	0.00	0.00	0.00	520.09	5.87%
De Bancos	3,426.79	3,581.27	3,400.93	3,628.45	3,602.95	2,857.84	0.00	0.00	0.00	(723.43)	(20.20%)
A la Vista	816.14	847.16	818.81	894.15	850.37	814.52	0.00	0.00	0.00	(32.64)	(3.85%)
A Plazo	2,610.65	2,734.11	2,582.12	2,734.30	2,752.58	2,043.32	0.00	0.00	0.00	(690.79)	(25.27%)
Extranjero	20,917.83	21,508.77	22,968.68	23,271.41	22,405.96	22,477.30	0.00	0.00	0.00	968.54	4.50%
Oficiales	1,704.22	1,332.96	487.69	1,351.64	838.85	142.38	0.00	0.00	0.00	(1,190.58)	(89.32%)
De Particulares	12,541.23	12,861.20	12,658.90	12,865.81	13,509.33	13,460.57	0.00	0.00	0.00	599.37	4.66%
A la Vista	2,131.14	2,311.76	2,298.58	2,424.72	2,380.58	2,382.74	0.00	0.00	0.00	70.98	3.07%
A Plazo	7,589.45	7,689.16	7,452.34	7,713.32	8,236.19	8,168.98	0.00	0.00	0.00	479.82	6.24%
De Ahorros	2,820.64	2,860.27	2,907.98	2,727.77	2,892.56	2,908.84	0.00	0.00	0.00	48.57	1.70%
De Bancos	6,672.38	7,314.61	9,822.10	9,053.96	8,057.78	8,874.36	0.00	0.00	0.00	1,559.74	21.32%
A la Vista	2,349.57	2,269.03	2,513.57	2,471.02	1,976.89	1,703.09	0.00	0.00	0.00	(565.94)	(24.94%)
A Plazo	4,322.81	5,045.59	7,308.52	6,582.95	6,080.89	7,171.27	0.00	0.00	0.00	2,125.68	42.13%
OBLIGACIONES	11,628.24	11,850.11	12,334.79	12,375.08	13,736.25	13,102.22	0.00	0.00	0.00	1,252.11	10.57%
Locales	1,887.29	1,859.04	1,917.11	2,026.95	2,199.13	2,134.09	0.00	0.00	0.00	275.04	14.79%
Extranjero	9,740.96	9,991.07	10,417.68	10,348.13	11,537.12	10,968.14	0.00	0.00	0.00	977.07	9.78%
OTROS PASIVOS	2,451.03	2,847.91	3,424.47	3,609.68	2,352.44	2,740.79	0.00	0.00	0.00	(107.13)	(3.76%)
Locales	2,020.28	2,542.86	3,141.58	3,298.63	2,014.49	2,378.04	0.00	0.00	0.00	(164.81)	(6.48%)
Extranjero	430.74	305.06	282.89	311.06	337.95	362.74	0.00	0.00	0.00	57.68	18.91%
PATRIMONIO	9,058.07	9,366.03	9,643.87	9,761.05	9,860.86	10,204.63	0.00	0.00	0.00	838.60	8.95%
Capital	5,269.69	5,290.89	5,395.08	5,377.24	5,430.30	5,474.84	0.00	0.00	0.00	183.95	3.48%

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Reservas de Capital	97.36	97.50	97.58	97.59	97.86	97.80	0.00	0.00	0.00	0.30	0.31%
Otras Reservas	583.82	738.36	839.78	900.66	882.91	880.64	0.00	0.00	0.00	142.28	19.27%
Provisiones Dinámicas	635.30	800.63	744.26	802.33	851.78	864.69	0.00	0.00	0.00	64.06	8.00%
Otras Reservas	(51.48)	(62.27)	95.53	98.33	31.13	15.95	0.00	0.00	0.00	78.22	(125.61%)
Utilidad de Periodos Anteriores	2,086.65	2,729.89	2,558.39	2,509.07	2,527.73	3,312.85	0.00	0.00	0.00	582.96	21.35%
Utilidad de Periodo	913.48	368.45	633.41	857.75	934.92	334.70	0.00	0.00	0.00	(33.75)	(9.16%)
Ganancia o Perdida en Valores Disponible para la Venta	3.13	36.99	15.86	(85.04)	(116.45)	0.20	0.00	0.00	0.00	(36.79)	(99.46%)
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	0.00	0.00	0.00	(0.34)	(0.33%)
PASIVO Y PATRIMONIO	89,983.64	92,527.81	95,231.45	96,897.86	97,273.44	98,067.08	0.00	0.00	0.00	5,539.27	5.99%