

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A JUNIO 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	16,942.21	0.00	0.00	(212.09)	(1.24%)
Depositos Locales en Bancos	3,328.48	3,327.48	3,057.09	3,309.12	3,272.13	2,903.37	3,287.69	0.00	0.00	230.60	7.54%
A la Vista	792.80	804.14	649.00	778.82	738.29	809.91	816.35	0.00	0.00	167.34	25.78%
A Plazo	2,535.68	2,523.34	2,408.09	2,530.30	2,533.83	2,093.46	2,471.34	0.00	0.00	63.25	2.63%
Depositos Extranjeros en Bancos	13,196.26	13,872.83	13,072.51	12,337.77	12,290.60	12,272.98	12,711.66	0.00	0.00	(360.85)	(2.76%)
A la Vista	4,869.23	4,617.21	4,245.94	4,131.92	4,584.62	4,071.83	4,167.39	0.00	0.00	(78.55)	(1.85%)
A Plazo	8,327.03	9,255.62	8,826.57	8,205.86	7,705.98	8,201.15	8,544.27	0.00	0.00	(282.30)	(3.20%)
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	942.86	0.00	0.00	(81.84)	(7.99%)
CARTERA CREDITICIA	55,453.82	56,528.00	58,671.57	60,501.97	61,604.96	61,764.04	62,913.63	0.00	0.00	4,242.06	7.23%
Locales	40,351.50	41,644.37	42,330.17	43,941.91	45,136.29	45,874.39	46,798.51	0.00	0.00	4,468.34	10.56%
Extranjero	15,574.17	15,370.20	16,824.90	17,060.99	16,974.76	16,414.53	16,699.82	0.00	0.00	(125.09)	(0.74%)
Menos Provisiones	471.85	486.57	483.50	500.94	506.09	524.88	584.69	0.00	0.00	101.19	20.93%
Locales	408.06	421.59	424.21	438.66	440.33	461.39	505.99	0.00	0.00	81.78	19.28%
Extranjero	63.79	64.98	59.29	62.28	65.76	63.50	78.70	0.00	0.00	19.41	32.74%
INVERSIONES EN VALORES	13,980.60	14,605.14	15,592.53	15,769.90	16,030.13	16,732.29	16,586.95	0.00	0.00	994.42	6.38%
Locales	6,599.79	6,596.64	6,813.26	6,958.93	6,998.22	7,165.48	7,485.11	0.00	0.00	671.85	9.86%
Extranjero	7,381.90	8,009.41	8,780.48	8,812.28	9,033.13	9,568.81	9,105.03	0.00	0.00	324.55	3.70%
Menos Provisiones	1.10	0.91	1.21	1.31	1.22	2.01	3.18	0.00	0.00	1.98	163.54%
Locales	0.95	0.91	1.03	1.02	0.61	1.65	2.41	0.00	0.00	1.38	134.91%
Extranjero	0.14	0.00	0.18	0.29	0.61	0.36	0.77	0.00	0.00	0.59	324.83%
OTROS ACTIVOS	2,990.39	3,093.83	3,813.05	4,062.02	3,068.35	3,291.71	3,213.36	0.00	0.00	(599.69)	(15.73%)
Locales	2,479.77	2,752.87	3,530.77	3,725.23	2,735.65	2,849.60	2,801.50	0.00	0.00	(729.27)	(20.65%)
Extranjero	510.63	340.96	282.28	336.79	332.70	442.10	411.86	0.00	0.00	129.58	45.90%
TOTAL DE ACTIVOS	89,983.64	92,527.81	95,231.45	96,897.86	97,273.44	98,067.08	99,656.15	0.00	0.00	4,424.70	4.65%

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DEPOSITOS	66,846.30	68,463.76	69,828.32	71,152.05	71,323.89	72,019.45	73,499.77	0.00	0.00	3,671.46	5.26%
Locales	45,928.47	46,954.99	46,859.63	47,880.64	48,917.93	49,542.14	50,469.37	0.00	0.00	3,609.74	7.70%
Oficiales	7,641.38	8,441.17	8,417.18	8,520.71	8,622.86	9,222.29	9,832.54	0.00	0.00	1,415.36	16.82%
De Particulares	34,860.29	34,932.54	35,041.53	35,731.48	36,692.11	37,462.01	37,554.42	0.00	0.00	2,512.89	7.17%
A la Vista	8,316.55	7,973.16	7,894.52	7,809.88	8,214.67	8,055.36	7,913.40	0.00	0.00	18.88	0.24%
A Plazo	17,725.12	18,102.24	18,276.92	18,898.67	19,111.78	20,029.42	20,093.31	0.00	0.00	1,816.39	9.94%
De Ahorros	8,818.62	8,857.15	8,870.09	9,022.93	9,365.66	9,377.24	9,547.70	0.00	0.00	677.62	7.64%
De Bancos	3,426.79	3,581.27	3,400.93	3,628.45	3,602.95	2,857.84	3,082.42	0.00	0.00	(318.51)	(9.37%)
A la Vista	816.14	847.16	818.81	894.15	850.37	814.52	814.69	0.00	0.00	(4.12)	(0.50%)
A Plazo	2,610.65	2,734.11	2,582.12	2,734.30	2,752.58	2,043.32	2,267.73	0.00	0.00	(314.39)	(12.18%)
Extranjero	20,917.83	21,508.77	22,968.68	23,271.41	22,405.96	22,477.30	23,030.40	0.00	0.00	61.72	0.27%
Oficiales	1,704.22	1,332.96	487.69	1,351.64	838.85	142.38	177.32	0.00	0.00	(310.36)	(63.64%)
De Particulares	12,541.23	12,861.20	12,658.90	12,865.81	13,509.33	13,460.57	13,438.51	0.00	0.00	779.61	6.16%
A la Vista	2,131.14	2,311.76	2,298.58	2,424.72	2,380.58	2,382.74	2,377.39	0.00	0.00	78.81	3.43%
A Plazo	7,589.45	7,689.16	7,452.34	7,713.32	8,236.19	8,168.98	8,308.86	0.00	0.00	856.52	11.49%
De Ahorros	2,820.64	2,860.27	2,907.98	2,727.77	2,892.56	2,908.84	2,752.26	0.00	0.00	(155.72)	(5.35%)
De Bancos	6,672.38	7,314.61	9,822.10	9,053.96	8,057.78	8,874.36	9,414.57	0.00	0.00	(407.52)	(4.15%)
A la Vista	2,349.57	2,269.03	2,513.57	2,471.02	1,976.89	1,703.09	1,748.97	0.00	0.00	(764.60)	(30.42%)
A Plazo	4,322.81	5,045.59	7,308.52	6,582.95	6,080.89	7,171.27	7,665.60	0.00	0.00	357.08	4.89%
OBLIGACIONES	11,628.24	11,850.11	12,334.79	12,375.08	13,736.25	13,102.22	13,118.94	0.00	0.00	784.15	6.36%
Locales	1,887.29	1,859.04	1,917.11	2,026.95	2,199.13	2,134.09	2,168.05	0.00	0.00	250.94	13.09%
Extranjero	9,740.96	9,991.07	10,417.68	10,348.13	11,537.12	10,968.14	10,950.89	0.00	0.00	533.21	5.12%
OTROS PASIVOS	2,451.03	2,847.91	3,424.47	3,609.68	2,352.44	2,740.79	2,519.96	0.00	0.00	(904.50)	(26.41%)
Locales	2,020.28	2,542.86	3,141.58	3,298.63	2,014.49	2,378.04	2,190.20	0.00	0.00	(951.38)	(30.28%)
Extranjero	430.74	305.06	282.89	311.06	337.95	362.74	329.77	0.00	0.00	46.88	16.57%
PATRIMONIO	9,058.07	9,366.03	9,643.87	9,761.05	9,860.86	10,204.63	10,517.47	0.00	0.00	873.60	9.06%
Capital	5,269.69	5,290.89	5,395.08	5,377.24	5,430.30	5,474.84	5,487.19	0.00	0.00	92.11	1.71%

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Reservas de Capital	97.36	97.50	97.58	97.59	97.86	97.80	97.95	0.00	0.00	0.37	0.38%
Otras Reservas	583.82	738.36	839.78	900.66	882.91	880.64	862.71	0.00	0.00	22.93	2.73%
Provisiones Dinámicas	635.30	800.63	744.26	802.33	851.78	864.69	868.32	0.00	0.00	124.06	16.67%
Otras Reservas	(51.48)	(62.27)	95.53	98.33	31.13	15.95	(5.61)	0.00	0.00	(101.13)	(105.87%)
Utilidad de Periodos Anteriores	2,086.65	2,729.89	2,558.39	2,509.07	2,527.73	3,312.85	3,256.74	0.00	0.00	698.35	27.30%
Utilidad de Periodo	913.48	368.45	633.41	857.75	934.92	334.70	620.32	0.00	0.00	(13.09)	(2.07%)
Ganancia o Perdida en Valores Disponible para la Venta	3.13	36.99	15.86	(85.04)	(116.45)	0.20	59.99	0.00	0.00	44.13	278.19%
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	132.56	0.00	0.00	28.79	27.75%
PASIVO Y PATRIMONIO	89,983.64	92,527.81	95,231.45	96,897.86	97,273.44	98,067.08	99,656.15	0.00	0.00	4,424.70	4.65%