

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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	16,939.58	15,336.17	16,936.38	366.37	2.21%
Depositos Locales en Bancos	3,328.48	3,327.48	3,057.09	3,309.12	3,272.13	2,903.37	3,285.04	2,927.88	3,032.04	(240.09)	(7.34%)
A la Vista	792.80	804.14	649.00	778.82	738.29	809.91	813.69	692.24	789.20	50.90	6.89%
A Plazo	2,535.68	2,523.34	2,408.09	2,530.30	2,533.83	2,093.46	2,471.34	2,235.64	2,242.84	(290.99)	(11.48%)
Depositos Extranjeros en Bancos	13,196.26	13,872.83	13,072.51	12,337.77	12,290.60	12,272.98	12,711.69	11,485.51	12,728.53	437.93	3.56%
A la Vista	4,869.23	4,617.21	4,245.94	4,131.92	4,584.62	4,071.83	4,167.42	3,368.46	3,980.45	(604.17)	(13.18%)
A Plazo	8,327.03	9,255.62	8,826.57	8,205.86	7,705.98	8,201.15	8,544.27	8,117.04	8,748.08	1,042.10	13.52%
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	922.79	1,175.81	168.53	16.73%
CARTERA CREDITICIA	55,453.82	56,528.00	58,671.57	60,501.97	61,604.96	61,764.04	62,913.54	64,151.32	64,524.87	2,919.90	4.74%
Locales	40,351.50	41,644.37	42,330.17	43,941.91	45,136.29	45,874.39	46,798.51	48,196.01	48,629.20	3,492.90	7.74%
Extranjero	15,574.17	15,370.20	16,824.90	17,060.99	16,974.76	16,414.53	16,699.82	16,563.54	16,557.36	(417.40)	(2.46%)
Menos Provisiones	471.85	486.57	483.50	500.94	506.09	524.88	584.78	608.23	661.69	155.60	30.75%
Locales	408.06	421.59	424.21	438.66	440.33	461.39	506.08	529.89	575.94	135.61	30.80%
Extranjero	63.79	64.98	59.29	62.28	65.76	63.50	78.70	78.33	85.75	19.99	30.40%
INVERSIONES EN VALORES	13,980.60	14,605.14	15,592.53	15,769.90	16,030.13	16,732.29	16,587.70	16,585.66	16,390.64	360.51	2.25%
Locales	6,599.79	6,596.64	6,813.26	6,958.93	6,998.22	7,165.48	7,486.01	7,482.64	7,311.86	313.64	4.48%
Extranjero	7,381.90	8,009.41	8,780.48	8,812.28	9,033.13	9,568.81	9,104.87	9,108.90	9,084.88	51.75	0.57%
Menos Provisiones	1.10	0.91	1.21	1.31	1.22	2.01	3.18	5.89	6.09	4.87	399.76%
Locales	0.95	0.91	1.03	1.02	0.61	1.65	2.41	5.27	2.11	1.50	246.07%
Extranjero	0.14	0.00	0.18	0.29	0.61	0.36	0.77	0.61	3.98	3.37	553.59%
OTROS ACTIVOS	2,990.39	3,093.83	3,813.05	4,062.02	3,068.35	3,291.71	3,213.14	3,331.57	3,300.55	232.20	7.57%
Locales	2,479.77	2,752.87	3,530.77	3,725.23	2,735.65	2,849.60	2,801.28	2,958.01	2,927.72	192.07	7.02%
Extranjero	510.63	340.96	282.28	336.79	332.70	442.10	411.86	373.56	372.83	40.13	12.06%
TOTAL DE ACTIVOS	89,983.64	92,527.81	95,231.45	96,897.86	97,273.44	98,067.08	99,653.96	99,404.72	101,152.43	3,878.99	3.99%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	66,846.30	68,463.76	69,828.32	71,152.05	71,323.89	72,019.45	73,499.77	72,856.19	73,919.04	2,595.15	3.64%
Locales	45,928.47	46,954.99	46,859.63	47,880.64	48,917.93	49,542.14	50,469.37	49,768.11	50,670.04	1,752.11	3.58%
Oficiales	7,641.38	8,441.17	8,417.18	8,520.71	8,622.86	9,222.29	9,832.54	9,362.15	9,046.75	423.88	4.92%
De Particulares	34,860.29	34,932.54	35,041.53	35,731.48	36,692.11	37,462.01	37,554.42	37,574.12	38,459.24	1,767.13	4.82%
A la Vista	8,316.55	7,973.16	7,894.52	7,809.88	8,214.67	8,055.36	7,913.40	7,796.91	8,249.15	34.48	0.42%
A Plazo	17,725.12	18,102.24	18,276.92	18,898.67	19,111.78	20,029.42	20,093.31	20,349.92	20,583.09	1,471.31	7.70%
De Ahorros	8,818.62	8,857.15	8,870.09	9,022.93	9,365.66	9,377.24	9,547.70	9,427.29	9,627.00	261.35	2.79%
De Bancos	3,426.79	3,581.27	3,400.93	3,628.45	3,602.95	2,857.84	3,082.42	2,831.84	3,164.05	(438.90)	(12.18%)
A la Vista	816.14	847.16	818.81	894.15	850.37	814.52	814.69	758.50	854.11	3.74	0.44%
A Plazo	2,610.65	2,734.11	2,582.12	2,734.30	2,752.58	2,043.32	2,267.73	2,073.35	2,309.94	(442.65)	(16.08%)
Extranjero	20,917.83	21,508.77	22,968.68	23,271.41	22,405.96	22,477.30	23,030.40	23,088.08	23,249.01	843.04	3.76%
Oficiales	1,704.22	1,332.96	487.69	1,351.64	838.85	142.38	177.32	152.53	198.21	(640.64)	(76.37%)
De Particulares	12,541.23	12,861.20	12,658.90	12,865.81	13,509.33	13,460.57	13,438.51	13,391.43	13,391.17	(118.16)	(0.87%)
A la Vista	2,131.14	2,311.76	2,298.58	2,424.72	2,380.58	2,382.74	2,377.39	2,312.64	2,305.57	(75.01)	(3.15%)
A Plazo	7,589.45	7,689.16	7,452.34	7,713.32	8,236.19	8,168.98	8,308.86	8,376.08	8,435.02	198.83	2.41%
De Ahorros	2,820.64	2,860.27	2,907.98	2,727.77	2,892.56	2,908.84	2,752.26	2,702.71	2,650.58	(241.98)	(8.37%)
De Bancos	6,672.38	7,314.61	9,822.10	9,053.96	8,057.78	8,874.36	9,414.57	9,544.12	9,659.62	1,601.84	19.88%
A la Vista	2,349.57	2,269.03	2,513.57	2,471.02	1,976.89	1,703.09	1,748.97	1,980.71	2,171.54	194.65	9.85%
A Plazo	4,322.81	5,045.59	7,308.52	6,582.95	6,080.89	7,171.27	7,665.60	7,563.40	7,488.08	1,407.19	23.14%
OBLIGACIONES	11,628.24	11,850.11	12,334.79	12,375.08	13,736.25	13,102.22	13,118.95	13,086.03	13,907.97	171.72	1.25%
Locales	1,887.29	1,859.04	1,917.11	2,026.95	2,199.13	2,134.09	2,168.06	2,048.97	2,012.06	(187.08)	(8.51%)
Extranjero	9,740.96	9,991.07	10,417.68	10,348.13	11,537.12	10,968.14	10,950.89	11,037.06	11,895.91	358.80	3.11%
OTROS PASIVOS	2,451.03	2,847.91	3,424.47	3,609.68	2,352.44	2,740.79	2,518.12	2,599.40	2,648.78	296.34	12.60%
Locales	2,020.28	2,542.86	3,141.58	3,298.63	2,014.49	2,378.04	2,188.35	2,243.60	2,242.37	227.88	11.31%
Extranjero	430.74	305.06	282.89	311.06	337.95	362.74	329.77	355.80	406.41	68.46	20.26%
PATRIMONIO	9,058.07	9,366.03	9,643.87	9,761.05	9,860.86	10,204.63	10,517.12	10,863.09	10,676.64	815.77	8.27%
Capital	5,269.69	5,290.89	5,395.08	5,377.24	5,430.30	5,474.84	5,487.19	5,469.88	5,528.91	98.61	1.82%

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Reservas de Capital	97.36	97.50	97.58	97.59	97.86	97.80	97.95	97.94	98.18	0.32	0.33%
Otras Reservas	583.82	738.36	839.78	900.66	882.91	880.64	865.18	927.14	955.81	72.91	8.26%
Provisiones Dinámicas	635.30	800.63	744.26	802.33	851.78	864.69	870.83	911.19	922.83	71.05	8.34%
Otras Reservas	(51.48)	(62.27)	95.53	98.33	31.13	15.95	(5.65)	15.95	32.98	1.86	5.97%
Utilidad de Periodos Anteriores	2,086.65	2,729.89	2,558.39	2,509.07	2,527.73	3,312.85	3,254.26	3,288.51	3,079.34	551.61	21.82%
Utilidad de Periodo	913.48	368.45	633.41	857.75	934.92	334.70	620.06	791.96	812.92	(122.00)	(13.05%)
Ganancia o Perdida en Valores Disponible para la Venta	3.13	36.99	15.86	(85.04)	(116.45)	0.20	59.91	150.17	60.37	176.82	(151.84%)
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	132.56	137.49	141.12	37.52	36.22%
PASIVO Y PATRIMONIO	89,983.64	92,527.81	95,231.45	96,897.86	97,273.44	98,067.08	99,653.96	99,404.72	101,152.43	3,878.99	3.99%