

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A MARZO 2017
(En Millones de Balboas)**

	2015	2016				2017				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	16,570.00	16,279.04	16,939.58	15,336.17	16,936.57	15,404.84	0.00	0.00	0.00	(874.20)	(5.37%)
Depositos Locales en Bancos	3,272.13	2,903.37	3,285.04	2,927.88	3,032.23	2,656.08	0.00	0.00	0.00	(247.29)	(8.52%)
A la Vista	738.29	809.91	813.69	692.24	789.38	699.36	0.00	0.00	0.00	(110.55)	(13.65%)
A Plazo	2,533.83	2,093.46	2,471.34	2,235.64	2,242.84	1,956.72	0.00	0.00	0.00	(136.74)	(6.53%)
Depositos Extranjeros en Bancos	12,290.60	12,272.98	12,711.69	11,485.51	12,728.53	11,722.93	0.00	0.00	0.00	(550.05)	(4.48%)
A la Vista	4,584.62	4,071.83	4,167.42	3,368.46	3,980.45	4,314.21	0.00	0.00	0.00	242.38	5.95%
A Plazo	7,705.98	8,201.15	8,544.27	8,117.04	8,748.08	7,408.72	0.00	0.00	0.00	(792.43)	(9.66%)
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	1,007.28	1,102.68	942.86	922.79	1,175.81	1,025.82	0.00	0.00	0.00	(76.86)	(6.97%)
CARTERA CREDITICIA	61,604.96	61,764.04	62,913.54	64,151.32	64,509.86	64,363.40	0.00	0.00	0.00	2,599.36	4.21%
Locales	45,136.29	45,874.39	46,798.51	48,196.01	48,645.12	49,601.64	0.00	0.00	0.00	3,727.25	8.12%
Extranjero	16,974.76	16,414.53	16,699.82	16,563.54	16,541.44	15,468.41	0.00	0.00	0.00	(946.12)	(5.76%)
Menos Provisiones	506.09	524.88	584.78	608.23	676.69	706.65	0.00	0.00	0.00	181.77	34.63%
Locales	440.33	461.39	506.08	529.89	591.25	615.35	0.00	0.00	0.00	153.96	33.37%
Extranjero	65.76	63.50	78.70	78.33	85.44	91.31	0.00	0.00	0.00	27.81	43.80%
INVERSIONES EN VALORES	16,030.13	16,732.29	16,587.70	16,585.66	16,386.19	16,819.46	0.00	0.00	0.00	87.17	0.52%
Locales	6,998.22	7,165.48	7,486.01	7,482.64	7,307.86	7,441.89	0.00	0.00	0.00	276.41	3.86%
Extranjero	9,033.13	9,568.81	9,104.87	9,108.90	9,084.42	9,381.73	0.00	0.00	0.00	(187.09)	(1.96%)
Menos Provisiones	1.22	2.01	3.18	5.89	6.09	4.16	0.00	0.00	0.00	2.15	106.95%
Locales	0.61	1.65	2.41	5.27	2.11	2.19	0.00	0.00	0.00	0.54	32.81%
Extranjero	0.61	0.36	0.77	0.61	3.98	1.97	0.00	0.00	0.00	1.61	447.59%
OTROS ACTIVOS	3,068.35	3,291.71	3,213.14	3,331.57	3,300.18	3,696.57	0.00	0.00	0.00	404.87	12.30%
Locales	2,735.65	2,849.60	2,801.28	2,958.01	2,927.87	3,346.00	0.00	0.00	0.00	496.40	17.42%
Extranjero	332.70	442.10	411.86	373.56	372.31	350.57	0.00	0.00	0.00	(91.53)	(20.70%)
TOTAL DE ACTIVOS	97,273.44	98,067.08	99,653.96	99,404.72	101,132.80	100,284.28	0.00	0.00	0.00	2,217.20	2.26%

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DEPOSITOS	71,323.89	72,019.45	73,499.77	72,856.19	73,919.04	73,240.51	0.00	0.00	0.00	1,221.06	1.70%
Locales	48,917.93	49,542.14	50,469.37	49,768.11	50,669.97	50,475.24	0.00	0.00	0.00	933.10	1.88%
Oficiales	8,622.86	9,222.29	9,832.54	9,362.15	9,046.75	8,547.80	0.00	0.00	0.00	(674.49)	(7.31%)
De Particulares	36,692.11	37,462.01	37,554.42	37,574.12	38,459.17	39,025.56	0.00	0.00	0.00	1,563.55	4.17%
A la Vista	8,214.67	8,055.36	7,913.40	7,796.91	8,249.16	7,993.87	0.00	0.00	0.00	(61.49)	(0.76%)
A Plazo	19,111.78	20,029.42	20,093.31	20,349.92	20,583.09	21,300.83	0.00	0.00	0.00	1,271.41	6.35%
De Ahorros	9,365.66	9,377.24	9,547.70	9,427.29	9,626.92	9,730.86	0.00	0.00	0.00	353.63	3.77%
De Bancos	3,602.95	2,857.84	3,082.42	2,831.84	3,164.05	2,901.88	0.00	0.00	0.00	44.04	1.54%
A la Vista	850.37	814.52	814.69	758.50	854.11	799.36	0.00	0.00	0.00	(15.16)	(1.86%)
A Plazo	2,752.58	2,043.32	2,267.73	2,073.35	2,309.94	2,102.52	0.00	0.00	0.00	59.20	2.90%
Extranjero	22,405.96	22,477.30	23,030.40	23,088.08	23,249.08	22,765.26	0.00	0.00	0.00	287.96	1.28%
Oficiales	838.85	142.38	177.32	152.53	198.19	100.03	0.00	0.00	0.00	(42.35)	(29.75%)
De Particulares	13,509.33	13,460.57	13,438.51	13,391.43	13,391.26	13,479.67	0.00	0.00	0.00	19.10	0.14%
A la Vista	2,380.58	2,382.74	2,377.39	2,312.64	2,305.58	2,430.44	0.00	0.00	0.00	47.70	2.00%
A Plazo	8,236.19	8,168.98	8,308.86	8,376.08	8,435.02	8,397.95	0.00	0.00	0.00	228.97	2.80%
De Ahorros	2,892.56	2,908.84	2,752.26	2,702.71	2,650.66	2,651.27	0.00	0.00	0.00	(257.57)	(8.85%)
De Bancos	8,057.78	8,874.36	9,414.57	9,544.12	9,659.62	9,185.57	0.00	0.00	0.00	311.21	3.51%
A la Vista	1,976.89	1,703.09	1,748.97	1,980.71	2,171.54	2,373.12	0.00	0.00	0.00	670.03	39.34%
A Plazo	6,080.89	7,171.27	7,665.60	7,563.40	7,488.08	6,812.45	0.00	0.00	0.00	(358.82)	(5.00%)
OBLIGACIONES	13,736.25	13,102.22	13,118.95	13,086.03	13,906.74	13,018.15	0.00	0.00	0.00	(84.07)	(0.64%)
Locales	2,199.13	2,134.09	2,168.06	2,048.97	2,011.69	2,093.56	0.00	0.00	0.00	(40.53)	(1.90%)
Extranjero	11,537.12	10,968.14	10,950.89	11,037.06	11,895.05	10,924.59	0.00	0.00	0.00	(43.55)	(0.40%)
OTROS PASIVOS	2,352.44	2,740.79	2,518.12	2,599.40	2,646.23	3,005.82	0.00	0.00	0.00	265.04	9.67%
Locales	2,014.49	2,378.04	2,188.35	2,243.60	2,239.85	2,598.45	0.00	0.00	0.00	220.40	9.27%
Extranjero	337.95	362.74	329.77	355.80	406.39	407.37	0.00	0.00	0.00	44.63	12.30%
PATRIMONIO	9,860.86	10,204.63	10,517.12	10,863.09	10,660.78	11,019.80	0.00	0.00	0.00	815.18	7.99%
Capital	5,430.30	5,474.84	5,487.19	5,469.88	5,535.33	5,576.92	0.00	0.00	0.00	102.09	1.86%

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Reservas de Capital	97.86	97.80	97.95	97.94	98.18	97.83	0.00	0.00	0.00	0.03	0.03%
Otras Reservas	882.91	880.64	865.18	927.14	947.42	921.51	0.00	0.00	0.00	40.87	4.64%
Provisiones Dinámicas	851.78	864.69	870.83	911.19	927.71	928.91	0.00	0.00	0.00	64.22	7.43%
Otras Reservas	31.13	15.95	(5.65)	15.95	19.71	(7.40)	0.00	0.00	0.00	(23.35)	(146.41%)
Utilidad de Periodos Anteriores	2,527.73	3,312.85	3,254.26	3,288.51	3,076.51	3,799.04	0.00	0.00	0.00	486.19	14.68%
Utilidad de Periodo	934.92	334.70	620.06	791.96	806.01	371.06	0.00	0.00	0.00	36.37	10.87%
Ganancia o Perdida en Valores Disponible para la Venta	(116.45)	0.20	59.91	150.17	56.23	109.70	0.00	0.00	0.00	109.50	54,586.45%
Deuda Subordinada	103.60	103.61	132.56	137.49	141.12	143.74	0.00	0.00	0.00	40.13	38.73%
PASIVO Y PATRIMONIO	97,273.44	98,067.08	99,653.96	99,404.72	101,132.80	100,284.28	0.00	0.00	0.00	2,217.20	2.26%