

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A SEPTIEMBRE 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		
<b>ACTIVOS LIQUIDOS</b>	16,570.00	16,279.04	16,939.58	15,336.17	16,936.57	15,404.84	14,973.39	14,230.46	0.00	(1,105.71)	(7.21%)
Depositos Locales en Bancos	3,272.13	2,903.37	3,285.04	2,927.88	3,032.23	2,656.08	2,819.69	2,689.00	0.00	(238.87)	(8.16%)
A la Vista	738.29	809.91	813.69	692.24	789.38	699.36	690.58	727.30	0.00	35.06	5.06%
A Plazo	2,533.83	2,093.46	2,471.34	2,235.64	2,242.84	1,956.72	2,129.12	1,961.71	0.00	(273.93)	(12.25%)
Depositos Extranjeros en Bancos	12,290.60	12,272.98	12,711.69	11,485.51	12,728.53	11,722.93	11,241.70	10,475.54	0.00	(1,009.97)	(8.79%)
A la Vista	4,584.62	4,071.83	4,167.42	3,368.46	3,980.45	4,314.21	4,403.91	3,990.82	0.00	622.36	18.48%
A Plazo	7,705.98	8,201.15	8,544.27	8,117.04	8,748.08	7,408.72	6,837.79	6,484.72	0.00	(1,632.32)	(20.11%)
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	912.01	1,065.92	0.00	143.13	15.51%
<b>CARTERA CREDITICIA</b>	61,604.96	61,764.04	62,913.54	64,151.32	64,509.85	64,359.82	64,176.38	64,606.48	0.00	455.16	0.71%
Locales	45,136.29	45,874.39	46,798.51	48,196.01	48,645.12	49,601.64	50,531.81	51,416.45	0.00	3,220.44	6.68%
Extranjero	16,974.76	16,414.53	16,699.82	16,563.54	16,541.44	15,468.41	14,409.61	13,941.60	0.00	(2,621.94)	(15.83%)
Menos Provisiones	506.09	524.88	584.78	608.23	676.71	710.24	765.04	751.57	0.00	143.35	23.57%
Locales	440.33	461.39	506.08	529.89	591.27	615.35	606.80	596.01	0.00	66.12	12.48%
Extranjero	65.76	63.50	78.70	78.33	85.44	94.89	158.24	155.56	0.00	77.23	98.59%
<b>INVERSIONES EN VALORES</b>	16,030.13	16,732.29	16,587.70	16,585.66	16,386.19	16,819.46	16,959.23	17,794.56	0.00	1,208.90	7.29%
Locales	6,998.22	7,165.48	7,486.01	7,482.64	7,307.86	7,441.89	7,371.87	7,891.31	0.00	408.66	5.46%
Extranjero	9,033.13	9,568.81	9,104.87	9,108.90	9,084.42	9,381.73	9,591.36	9,905.65	0.00	796.76	8.75%
Menos Provisiones	1.22	2.01	3.18	5.89	6.09	4.16	4.00	2.40	0.00	(3.48)	(59.15%)
Locales	0.61	1.65	2.41	5.27	2.11	2.19	2.03	2.20	0.00	(3.08)	(58.36%)
Extranjero	0.61	0.36	0.77	0.61	3.98	1.97	1.97	0.21	0.00	(0.40)	(65.94%)
<b>OTROS ACTIVOS</b>	3,068.35	3,291.71	3,213.14	3,331.57	3,303.44	3,696.61	3,519.90	3,814.75	0.00	483.18	14.50%
Locales	2,735.65	2,849.60	2,801.28	2,958.01	2,931.71	3,346.04	3,146.34	3,343.80	0.00	385.80	13.04%
Extranjero	332.70	442.10	411.86	373.56	371.73	350.57	373.56	470.94	0.00	97.38	26.07%
<b>TOTAL DE ACTIVOS</b>	97,273.44	98,067.08	99,653.96	99,404.72	101,136.05	100,280.73	99,628.91	100,446.25	0.00	1,041.53	1.05%

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DEPOSITOS	71,323.89	72,019.45	73,499.77	72,856.19	73,919.04	73,240.51	73,284.18	72,031.55	0.00	(824.64)	(1.13%)
Locales	48,917.93	49,542.14	50,469.37	49,768.11	50,669.97	50,475.24	51,645.56	51,413.41	0.00	1,645.29	3.31%
Oficiales	8,622.86	9,222.29	9,832.54	9,362.15	9,046.75	8,547.80	9,200.02	8,633.81	0.00	(728.34)	(7.78%)
De Particulares	36,692.11	37,462.01	37,554.42	37,574.12	38,459.17	39,025.56	39,499.43	39,941.13	0.00	2,367.01	6.30%
A la Vista	8,214.67	8,055.36	7,913.40	7,796.91	8,249.16	7,993.87	7,921.59	8,052.16	0.00	255.25	3.27%
A Plazo	19,111.78	20,029.42	20,093.31	20,349.92	20,583.09	21,300.83	21,672.32	21,819.79	0.00	1,469.87	7.22%
De Ahorros	9,365.66	9,377.24	9,547.70	9,427.29	9,626.92	9,730.86	9,905.53	10,069.18	0.00	641.89	6.81%
De Bancos	3,602.95	2,857.84	3,082.42	2,831.84	3,164.05	2,901.88	2,946.11	2,838.46	0.00	6.62	0.23%
A la Vista	850.37	814.52	814.69	758.50	854.11	799.36	640.47	753.56	0.00	(4.94)	(0.65%)
A Plazo	2,752.58	2,043.32	2,267.73	2,073.35	2,309.94	2,102.52	2,305.63	2,084.91	0.00	11.56	0.56%
Extranjero	22,405.96	22,477.30	23,030.40	23,088.08	23,249.08	22,765.26	21,638.62	20,618.14	0.00	(2,469.93)	(10.70%)
Oficiales	838.85	142.38	177.32	152.53	198.19	100.03	165.85	101.13	0.00	(51.40)	(33.70%)
De Particulares	13,509.33	13,460.57	13,438.51	13,391.43	13,391.26	13,479.67	12,846.32	12,479.57	0.00	(911.86)	(6.81%)
A la Vista	2,380.58	2,382.74	2,377.39	2,312.64	2,305.58	2,430.44	2,377.81	2,344.55	0.00	31.90	1.38%
A Plazo	8,236.19	8,168.98	8,308.86	8,376.08	8,435.02	8,397.95	7,863.69	7,666.42	0.00	(709.66)	(8.47%)
De Ahorros	2,892.56	2,908.84	2,752.26	2,702.71	2,650.66	2,651.27	2,604.82	2,468.60	0.00	(234.11)	(8.66%)
De Bancos	8,057.78	8,874.36	9,414.57	9,544.12	9,659.62	9,185.57	8,626.45	8,037.45	0.00	(1,506.67)	(15.79%)
A la Vista	1,976.89	1,703.09	1,748.97	1,980.71	2,171.54	2,373.12	2,255.57	2,470.37	0.00	489.66	24.72%
A Plazo	6,080.89	7,171.27	7,665.60	7,563.40	7,488.08	6,812.45	6,370.88	5,567.08	0.00	(1,996.33)	(26.39%)
OBLIGACIONES	13,736.25	13,102.22	13,118.95	13,086.03	13,906.74	13,018.15	12,351.02	13,709.57	0.00	623.53	4.76%
Locales	2,199.13	2,134.09	2,168.06	2,048.97	2,011.69	2,093.56	2,051.10	1,982.64	0.00	(66.33)	(3.24%)
Extranjero	11,537.12	10,968.14	10,950.89	11,037.06	11,895.05	10,924.59	10,299.92	11,726.93	0.00	689.86	6.25%
OTROS PASIVOS	2,352.44	2,740.79	2,518.12	2,599.40	2,649.58	3,005.88	2,710.06	3,103.09	0.00	503.68	19.38%
Locales	2,014.49	2,378.04	2,188.35	2,243.60	2,243.19	2,598.51	2,350.76	2,612.06	0.00	368.45	16.42%
Extranjero	337.95	362.74	329.77	355.80	406.39	407.37	359.30	491.03	0.00	135.23	38.01%
PATRIMONIO	9,860.86	10,204.63	10,517.12	10,863.09	10,660.68	11,016.20	11,283.64	11,602.04	0.00	738.95	6.80%
Capital	5,430.30	5,474.84	5,487.19	5,469.88	5,535.33	5,576.92	5,590.92	5,597.35	0.00	127.46	2.33%

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Reservas de Capital	97.86	97.80	97.95	97.94	98.18	97.83	98.41	95.21	0.00	(2.73)	(2.78%)
Otras Reservas	882.91	880.64	865.18	927.14	958.43	917.93	938.84	976.99	0.00	49.85	5.38%
Provisiones Dinámicas	851.78	864.69	870.83	911.19	927.69	928.91	940.31	975.28	0.00	64.09	7.03%
Otras Reservas	31.13	15.95	(5.65)	15.95	30.74	(10.99)	(1.47)	1.71	0.00	(14.24)	(89.26%)
Utilidad de Periodos Anteriores	2,527.73	3,312.85	3,254.26	3,288.51	3,065.50	3,798.41	3,652.59	3,700.77	0.00	412.26	12.54%
Utilidad de Periodo	934.92	334.70	620.06	791.96	805.91	371.66	720.53	905.61	0.00	113.65	14.35%
Ganancia o Perdida en Valores Disponible para la Venta	(116.45)	0.20	59.91	150.17	56.23	109.70	139.50	181.02	0.00	30.86	20.55%
Deuda Subordinada	103.60	103.61	132.56	137.49	141.12	143.74	142.87	145.09	0.00	7.61	5.53%
<b>PASIVO Y PATRIMONIO</b>	<b>97,273.44</b>	<b>98,067.08</b>	<b>99,653.96</b>	<b>99,404.72</b>	<b>101,136.05</b>	<b>100,280.73</b>	<b>99,628.91</b>	<b>100,446.25</b>	<b>0.00</b>	<b>1,041.53</b>	<b>1.05%</b>