

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 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	14,973.39	14,230.46	13,865.74	(3,070.83)	(18.13%)
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	3,331.55	299.33	9.87%
A la Vista	738.29	809.91	813.69	692.24	789.38	699.36	690.58	727.30	728.67	(60.71)	(7.69%)
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	2,602.88	360.04	16.05%
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	9,285.57	(3,442.96)	(27.05%)
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	3,528.88	(451.57)	(11.34%)
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	5,756.69	(2,991.39)	(34.19%)
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	1,248.61	72.80	6.19%
CARTERA CREDITICIA	61,604.96	61,764.04	62,913.54	64,151.32	64,509.85	64,359.82	64,176.38	64,606.48	65,344.96	835.11	1.29%
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	51,557.03	2,911.91	5.99%
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	14,559.94	(1,981.49)	(11.98%)
Menos Provisiones	506.09	524.88	584.78	608.23	676.71	710.24	765.04	751.57	772.01	95.30	14.08%
Locales	440.33	461.39	506.08	529.89	591.27	615.35	606.80	596.01	615.82	24.56	4.15%
Extranjero	65.76	63.50	78.70	78.33	85.44	94.89	158.24	155.56	156.19	70.75	82.81%
INVERSIONES EN VALORES	16,030.13	16,732.29	16,587.70	16,585.66	16,386.19	16,819.46	16,959.23	17,794.56	18,355.00	1,968.81	12.02%
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	8,268.06	960.20	13.14%
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	10,091.04	1,006.62	11.08%
Menos Provisiones	1.22	2.01	3.18	5.89	6.09	4.16	4.00	2.40	4.10	(2.00)	(32.77%)
Locales	0.61	1.65	2.41	5.27	2.11	2.19	2.03	2.20	3.86	1.75	82.68%
Extranjero	0.61	0.36	0.77	0.61	3.98	1.97	1.97	0.21	0.24	(3.74)	(93.96%)
OTROS ACTIVOS	3,068.35	3,291.71	3,213.14	3,331.57	3,303.44	3,696.61	3,519.90	3,814.75	3,844.03	540.60	16.36%
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	3,508.76	577.05	19.68%
Extranjero	332.70	442.10	411.86	373.56	371.73	350.57	373.56	470.94	335.28	(36.45)	(9.81%)
TOTAL DE ACTIVOS	97,273.44	98,067.08	99,653.96	99,404.72	101,136.05	100,280.73	99,628.91	100,446.25	101,409.74	273.70	0.27%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
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	73,048.76	(870.29)	(1.18%)
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	52,411.83	1,741.86	3.44%
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	8,442.80	(603.94)	(6.68%)
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	40,513.06	2,053.89	5.34%
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	8,346.96	97.80	1.19%
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	21,873.79	1,290.69	6.27%
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	10,292.32	665.40	6.91%
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	3,455.96	291.91	9.23%
A la Vista	850.37	814.52	814.69	758.50	854.11	799.36	640.47	753.56	773.60	(80.51)	(9.43%)
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	2,682.36	372.42	16.12%
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	20,636.93	(2,612.15)	(11.24%)
Oficiales	838.85	142.38	177.32	152.53	198.19	100.03	165.85	101.13	122.18	(76.01)	(38.35%)
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	12,280.83	(1,110.43)	(8.29%)
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	2,111.89	(193.68)	(8.40%)
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	7,657.99	(777.03)	(9.21%)
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	2,510.95	(139.71)	(5.27%)
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	8,233.91	(1,425.71)	(14.76%)
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	2,077.83	(93.71)	(4.32%)
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	6,156.08	(1,332.00)	(17.79%)
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	13,618.62	(288.12)	(2.07%)
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	1,892.76	(118.93)	(5.91%)
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	11,725.86	(169.19)	(1.42%)
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	3,132.57	482.99	18.23%
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	2,608.84	365.64	16.30%
Extranjero	337.95	362.74	329.77	355.80	406.39	407.37	359.30	491.03	523.73	117.34	28.87%
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	11,609.80	949.11	8.90%
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	5,648.86	113.53	2.05%

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Reservas de Capital	97.86	97.80	97.95	97.94	98.18	97.83	98.41	95.21	95.21	(2.97)	(3.02%)
Otras Reservas	882.91	880.64	865.18	927.14	958.43	917.93	938.84	976.99	983.24	24.81	2.59%
Provisiones Dinámicas	851.78	864.69	870.83	911.19	927.69	928.91	940.31	975.28	1,000.11	72.42	7.81%
Otras Reservas	31.13	15.95	(5.65)	15.95	30.74	(10.99)	(1.47)	1.71	(16.87)	(47.62)	(154.88%)
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	3,578.09	512.60	16.72%
Utilidad de Periodo	934.92	334.70	620.06	791.96	805.91	371.66	720.53	905.61	1,024.04	218.13	27.07%
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	133.27	77.04	137.01%
Deuda Subordinada	103.60	103.61	132.56	137.49	141.12	143.74	142.87	145.09	147.09	5.97	4.23%
PASIVO Y PATRIMONIO	97,273.44	98,067.08	99,653.96	99,404.72	101,136.05	100,280.73	99,628.91	100,446.25	101,409.74	273.70	0.27%