

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A JUNIO 2018  
( En Millones de Balboas)**

	2016	2017				2018				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	16,934.32	15,404.84	14,974.76	14,238.96	13,864.08	12,544.45	12,226.78	0.00	0.00	(2,747.97)	(18.35%)
Depositos Locales en Bancos	3,029.98	2,656.08	2,819.69	2,689.00	3,331.55	2,737.20	2,678.30	0.00	0.00	(141.40)	(5.01%)
A la Vista	789.38	699.36	690.58	727.30	728.67	654.88	589.59	0.00	0.00	(100.99)	(14.62%)
A Plazo	2,240.59	1,956.72	2,129.12	1,961.71	2,602.88	2,082.32	2,088.71	0.00	0.00	(40.41)	(1.90%)
Depositos Extranjeros en Bancos	12,728.53	11,722.93	11,241.70	10,484.04	9,283.91	8,921.49	8,477.62	0.00	0.00	(2,764.08)	(24.59%)
A la Vista	3,980.45	4,314.21	4,403.91	3,990.82	3,529.02	3,224.16	3,342.47	0.00	0.00	(1,061.43)	(24.10%)
A Plazo	8,748.08	7,408.72	6,837.79	6,493.22	5,754.89	5,697.33	5,135.14	0.00	0.00	(1,702.65)	(24.90%)
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	1.05	1.50	0.00	0.00	1.50	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	1.03	1.49	0.00	0.00	1.49	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.02	0.01	0.00	0.00	0.01	0.00%
Otros	1,175.81	1,025.82	913.37	1,065.92	1,248.61	886.81	1,072.37	0.00	0.00	159.00	17.41%
<b>CARTERA CREDITICIA</b>	64,509.85	64,359.82	64,176.38	64,606.48	65,341.32	65,094.31	65,862.75	0.00	0.00	1,686.38	2.63%
Locales	48,645.12	49,601.64	50,531.81	51,416.45	51,557.03	52,203.62	52,787.60	0.00	0.00	2,255.79	4.46%
Extranjero	16,541.44	15,468.41	14,409.61	13,941.60	14,541.68	13,965.91	14,155.87	0.00	0.00	(253.74)	(1.76%)
Menos Provisiones	676.71	710.24	765.04	751.57	757.40	1,075.22	1,080.71	0.00	0.00	315.67	41.26%
Locales	591.27	615.35	606.80	596.01	619.75	929.92	944.70	0.00	0.00	337.90	55.69%
Extranjero	85.44	94.89	158.24	155.56	137.65	145.30	136.02	0.00	0.00	(22.23)	(14.05%)
<b>INVERSIONES EN VALORES</b>	16,388.44	16,819.46	16,959.79	17,786.66	18,349.48	18,396.25	18,135.04	0.00	0.00	1,175.24	6.93%
Locales	7,310.11	7,441.89	7,372.43	7,891.91	8,263.90	8,351.32	7,794.13	0.00	0.00	421.70	5.72%
Extranjero	9,084.42	9,381.73	9,591.36	9,897.15	10,088.01	10,058.41	10,354.85	0.00	0.00	763.49	7.96%
Menos Provisiones	6.09	4.16	4.00	2.40	2.42	13.49	13.95	0.00	0.00	9.95	248.67%
Locales	2.11	2.19	2.03	2.20	2.18	11.26	11.17	0.00	0.00	9.14	449.42%
Extranjero	3.98	1.97	1.97	0.21	0.24	2.23	2.78	0.00	0.00	0.81	41.15%
<b>OTROS ACTIVOS</b>	3,303.44	3,696.61	3,514.01	3,814.14	3,846.59	4,071.00	4,087.70	0.00	0.00	573.70	16.33%
Locales	2,931.71	3,346.04	3,140.45	3,343.20	3,496.93	3,652.38	3,676.46	0.00	0.00	536.01	17.07%
Extranjero	371.73	350.57	373.56	470.94	349.65	418.62	411.25	0.00	0.00	37.69	10.09%
<b>TOTAL DE ACTIVOS</b>	<b>101,136.05</b>	<b>100,280.73</b>	<b>99,624.94</b>	<b>100,446.25</b>	<b>101,401.46</b>	<b>100,106.01</b>	<b>100,312.28</b>	<b>0.00</b>	<b>0.00</b>	<b>687.34</b>	<b>0.69%</b>

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DEPOSITOS	73,919.04	73,240.51	73,284.18	72,031.55	73,048.76	72,318.59	71,689.03	0.00	0.00	(1,595.15)	(2.18%)
Locales	50,669.97	50,475.24	51,645.56	51,413.41	52,411.83	51,421.62	51,332.63	0.00	0.00	(312.93)	(0.61%)
Oficiales	9,046.75	8,547.80	9,200.02	8,633.81	8,442.80	7,939.00	7,924.46	0.00	0.00	(1,275.55)	(13.86%)
De Particulares	38,459.17	39,025.56	39,499.43	39,941.13	40,513.06	40,743.08	40,660.20	0.00	0.00	1,160.77	2.94%
A la Vista	8,249.16	7,993.87	7,921.59	8,052.16	8,346.96	8,113.42	8,128.04	0.00	0.00	206.46	2.61%
A Plazo	20,583.09	21,300.83	21,672.32	21,819.79	21,873.79	22,168.99	22,305.40	0.00	0.00	633.09	2.92%
De Ahorros	9,626.92	9,730.86	9,905.53	10,069.18	10,292.32	10,460.67	10,226.75	0.00	0.00	321.22	3.24%
De Bancos	3,164.05	2,901.88	2,946.11	2,838.46	3,455.96	2,739.54	2,747.97	0.00	0.00	(198.14)	(6.73%)
A la Vista	854.11	799.36	640.47	753.56	773.60	763.95	670.05	0.00	0.00	29.58	4.62%
A Plazo	2,309.94	2,102.52	2,305.63	2,084.91	2,682.36	1,975.59	2,077.92	0.00	0.00	(227.72)	(9.88%)
Extranjero	23,249.08	22,765.26	21,638.62	20,618.14	20,636.93	20,896.97	20,356.40	0.00	0.00	(1,282.22)	(5.93%)
Oficiales	198.19	100.03	165.85	101.13	122.18	93.25	112.32	0.00	0.00	(53.53)	(32.28%)
De Particulares	13,391.26	13,479.67	12,846.32	12,479.57	12,280.83	12,382.60	12,541.99	0.00	0.00	(304.33)	(2.37%)
A la Vista	2,305.58	2,430.44	2,377.81	2,344.55	2,111.89	1,946.44	2,105.85	0.00	0.00	(271.96)	(11.44%)
A Plazo	8,435.02	8,397.95	7,863.69	7,666.42	7,657.99	8,031.36	8,044.89	0.00	0.00	181.21	2.30%
De Ahorros	2,650.66	2,651.27	2,604.82	2,468.60	2,510.95	2,404.80	2,391.24	0.00	0.00	(213.58)	(8.20%)
De Bancos	9,659.62	9,185.57	8,626.45	8,037.45	8,233.91	8,421.11	7,702.10	0.00	0.00	(924.36)	(10.72%)
A la Vista	2,171.54	2,373.12	2,255.57	2,470.37	2,077.83	2,120.79	1,787.21	0.00	0.00	(468.36)	(20.76%)
A Plazo	7,488.08	6,812.45	6,370.88	5,567.08	6,156.08	6,300.32	5,914.89	0.00	0.00	(455.99)	(7.16%)
OBLIGACIONES	13,906.74	13,018.15	12,351.02	13,709.57	13,618.62	13,414.46	13,818.61	0.00	0.00	1,467.59	11.88%
Locales	2,011.69	2,093.56	2,051.10	1,982.64	1,892.76	2,084.50	2,039.98	0.00	0.00	(11.12)	(0.54%)
Extranjero	11,895.05	10,924.59	10,299.92	11,726.93	11,725.86	11,329.97	11,778.63	0.00	0.00	1,478.71	14.36%
OTROS PASIVOS	2,649.58	3,005.88	2,710.06	3,103.09	3,130.63	3,014.41	3,225.44	0.00	0.00	515.38	19.02%
Locales	2,243.19	2,598.51	2,350.76	2,612.06	2,604.65	2,523.39	2,754.78	0.00	0.00	404.02	17.19%
Extranjero	406.39	407.37	359.30	491.03	525.98	491.03	470.66	0.00	0.00	111.36	30.99%
PATRIMONIO	10,660.68	11,016.20	11,279.67	11,602.04	11,603.45	11,358.55	11,579.20	0.00	0.00	299.52	2.66%
Capital	5,535.33	5,576.92	5,590.92	5,597.35	5,648.37	5,619.88	5,706.74	0.00	0.00	115.81	2.07%

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Reservas de Capital	98.18	95.21	95.21	95.21	95.21	111.58	111.58	0.00	0.00	16.37	17.20%
Otras Reservas	958.43	920.55	942.43	977.25	995.42	959.59	961.29	0.00	0.00	18.85	2.00%
Provisiones Dinámicas	927.69	928.91	940.31	975.53	1,001.66	996.97	1,004.00	0.00	0.00	63.69	6.77%
Otras Reservas	30.74	(8.37)	2.12	1.71	(6.25)	(37.39)	(42.72)	0.00	0.00	(44.84)	(2,113.93%)
Utilidad de Periodos Anteriores	3,064.61	3,798.41	3,649.40	3,700.52	3,566.33	4,057.53	3,938.17	0.00	0.00	288.77	7.91%
Utilidad de Periodo	806.79	371.66	719.34	905.61	1,015.58	439.85	727.61	0.00	0.00	8.27	1.15%
Ganancia o Perdida en Valores Disponible para la Venta	56.23	109.70	139.50	181.02	135.45	22.73	(14.18)	0.00	0.00	(153.68)	(110.17%)
Deuda Subordinada	141.12	143.74	142.87	145.09	147.09	147.39	148.00	0.00	0.00	5.13	3.59%
<b>PASIVO Y PATRIMONIO</b>	<b>101,136.05</b>	<b>100,280.73</b>	<b>99,624.94</b>	<b>100,446.25</b>	<b>101,401.46</b>	<b>100,106.01</b>	<b>100,312.28</b>	<b>0.00</b>	<b>0.00</b>	<b>687.34</b>	<b>0.69%</b>