

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 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	11,311.45	13,527.66	(336.41)	(2.43%)
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	2,675.35	2,827.93	(503.62)	(15.12%)
A la Vista	789.38	699.36	690.58	727.30	728.67	654.88	589.59	672.89	651.28	(77.39)	(10.62%)
A Plazo	2,240.59	1,956.72	2,129.12	1,961.71	2,602.88	2,082.32	2,088.71	2,002.46	2,176.65	(426.23)	(16.38%)
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	7,528.24	9,648.27	364.35	3.92%
A la Vista	3,980.45	4,314.21	4,403.91	3,990.82	3,529.02	3,224.16	3,342.47	3,141.25	4,329.76	800.74	22.69%
A Plazo	8,748.08	7,408.72	6,837.79	6,493.22	5,754.89	5,697.33	5,135.14	4,386.99	5,318.51	(436.38)	(7.58%)
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	1.05	1.50	1.33	0.68	0.68	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	1.03	1.49	1.27	0.61	0.61	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.02	0.01	0.06	0.07	0.07	0.00%
Otros	1,175.81	1,025.82	913.37	1,065.92	1,248.61	886.81	1,072.37	1,109.19	1,052.15	(196.46)	(15.73%)
<b>CARTERA CREDITICIA</b>	64,509.85	64,359.82	64,176.38	64,606.48	65,341.32	65,094.31	65,864.28	66,835.99	67,772.25	2,430.93	3.72%
Locales	48,645.12	49,601.64	50,531.81	51,416.45	51,557.03	52,203.62	52,787.60	53,763.63	54,115.70	2,558.67	4.96%
Extranjero	16,541.44	15,468.41	14,409.61	13,941.60	14,541.68	13,965.91	14,155.87	14,278.72	14,863.85	322.17	2.22%
Menos Provisiones	676.71	710.24	765.04	751.57	757.40	1,075.22	1,079.18	1,206.36	1,207.31	449.91	59.40%
Locales	591.27	615.35	606.80	596.01	619.75	929.92	944.28	1,015.85	1,029.86	410.11	66.17%
Extranjero	85.44	94.89	158.24	155.56	137.65	145.30	134.90	190.51	177.45	39.80	28.92%
<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	18,454.56	18,812.93	463.45	2.53%
Locales	7,310.11	7,441.89	7,372.43	7,891.91	8,263.90	8,351.32	7,794.13	7,959.16	8,081.49	(182.40)	(2.21%)
Extranjero	9,084.42	9,381.73	9,591.36	9,897.15	10,088.01	10,058.41	10,354.85	10,507.42	10,746.05	658.04	6.52%
Menos Provisiones	6.09	4.16	4.00	2.40	2.42	13.49	13.95	12.02	14.61	12.18	503.16%
Locales	2.11	2.19	2.03	2.20	2.18	11.26	11.17	8.91	11.20	9.02	413.45%
Extranjero	3.98	1.97	1.97	0.21	0.24	2.23	2.78	3.11	3.41	3.17	1,316.65%
<b>OTROS ACTIVOS</b>	3,303.44	3,696.61	3,514.01	3,814.14	3,846.59	4,071.00	4,087.72	4,285.44	4,449.90	603.31	15.68%
Locales	2,931.71	3,346.04	3,140.45	3,343.20	3,496.93	3,652.38	3,676.46	3,833.16	3,959.36	462.43	13.22%
Extranjero	371.73	350.57	373.56	470.94	349.65	418.62	411.26	452.28	490.53	140.88	40.29%
<b>TOTAL DE ACTIVOS</b>	101,136.05	100,280.73	99,624.94	100,446.25	101,401.46	100,106.01	100,313.82	100,887.44	104,562.74	3,161.28	3.12%

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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	71,095.46	73,338.72	289.96	0.40%
Locales	50,669.97	50,475.24	51,645.56	51,413.41	52,411.83	51,421.62	51,332.63	50,784.22	52,575.67	163.84	0.31%
Oficiales	9,046.75	8,547.80	9,200.02	8,633.81	8,442.80	7,939.00	7,924.46	7,580.70	8,090.30	(352.50)	(4.18%)
De Particulares	38,459.17	39,025.56	39,499.43	39,941.13	40,513.06	40,743.08	40,660.20	40,567.22	41,599.18	1,086.12	2.68%
A la Vista	8,249.16	7,993.87	7,921.59	8,052.16	8,346.96	8,113.42	8,128.04	7,842.62	8,725.70	378.75	4.54%
A Plazo	20,583.09	21,300.83	21,672.32	21,819.79	21,873.79	22,168.99	22,305.40	22,456.63	22,457.52	583.73	2.67%
De Ahorros	9,626.92	9,730.86	9,905.53	10,069.18	10,292.32	10,460.67	10,226.75	10,267.96	10,415.96	123.65	1.20%
De Bancos	3,164.05	2,901.88	2,946.11	2,838.46	3,455.96	2,739.54	2,747.97	2,636.31	2,886.18	(569.78)	(16.49%)
A la Vista	854.11	799.36	640.47	753.56	773.60	763.95	670.05	794.84	684.53	(89.08)	(11.51%)
A Plazo	2,309.94	2,102.52	2,305.63	2,084.91	2,682.36	1,975.59	2,077.92	1,841.47	2,201.65	(480.71)	(17.92%)
Extranjero	23,249.08	22,765.26	21,638.62	20,618.14	20,636.93	20,896.97	20,356.40	20,311.24	20,763.05	126.12	0.61%
Oficiales	198.19	100.03	165.85	101.13	122.18	93.25	112.32	106.99	94.56	(27.62)	(22.61%)
De Particulares	13,391.26	13,479.67	12,846.32	12,479.57	12,280.83	12,382.60	12,541.99	12,642.03	12,802.26	521.43	4.25%
A la Vista	2,305.58	2,430.44	2,377.81	2,344.55	2,111.89	1,946.44	2,105.85	2,136.05	2,128.55	16.66	0.79%
A Plazo	8,435.02	8,397.95	7,863.69	7,666.42	7,657.99	8,031.36	8,044.89	8,143.74	8,352.79	694.80	9.07%
De Ahorros	2,650.66	2,651.27	2,604.82	2,468.60	2,510.95	2,404.80	2,391.24	2,362.24	2,320.92	(190.03)	(7.57%)
De Bancos	9,659.62	9,185.57	8,626.45	8,037.45	8,233.91	8,421.11	7,702.10	7,562.22	7,866.22	(367.69)	(4.47%)
A la Vista	2,171.54	2,373.12	2,255.57	2,470.37	2,077.83	2,120.79	1,787.21	1,867.98	1,826.29	(251.54)	(12.11%)
A Plazo	7,488.08	6,812.45	6,370.88	5,567.08	6,156.08	6,300.32	5,914.89	5,694.25	6,039.94	(116.14)	(1.89%)
OBLIGACIONES	13,906.74	13,018.15	12,351.02	13,709.57	13,618.62	13,414.46	13,818.61	14,891.96	16,294.10	2,675.48	19.65%
Locales	2,011.69	2,093.56	2,051.10	1,982.64	1,892.76	2,084.50	2,039.98	2,255.15	2,261.33	368.57	19.47%
Extranjero	11,895.05	10,924.59	10,299.92	11,726.93	11,725.86	11,329.97	11,778.63	12,636.81	14,032.78	2,306.92	19.67%
OTROS PASIVOS	2,649.58	3,005.88	2,710.06	3,103.09	3,130.63	3,014.41	3,225.44	3,226.76	3,066.26	(64.37)	(2.06%)
Locales	2,243.19	2,598.51	2,350.76	2,612.06	2,604.65	2,523.39	2,754.78	2,732.43	2,557.10	(47.55)	(1.83%)
Extranjero	406.39	407.37	359.30	491.03	525.98	491.03	470.66	494.34	509.17	(16.81)	(3.20%)
PATRIMONIO	10,660.68	11,016.20	11,279.67	11,602.04	11,603.45	11,358.55	11,580.74	11,673.25	11,863.66	260.20	2.24%
Capital	5,535.33	5,576.92	5,590.92	5,597.35	5,648.37	5,619.88	5,736.74	5,733.75	5,926.86	278.49	4.93%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	98.18	95.21	95.21	95.21	95.21	111.58	111.58	95.21	111.58	16.37	17.20%
Otras Reservas	958.43	920.55	942.43	977.25	995.42	959.59	961.29	927.11	858.77	(136.65)	(13.73%)
Provisiones Dinámicas	927.69	928.91	940.31	975.53	1,001.66	996.97	1,004.00	988.75	1,024.63	22.97	2.29%
Otras Reservas	30.74	(8.37)	2.12	1.71	(6.25)	(37.39)	(42.72)	(61.63)	(165.86)	(159.62)	2,554.49%
Utilidad de Periodos Anteriores	3,064.61	3,798.41	3,649.40	3,700.52	3,566.33	4,057.53	3,908.17	3,955.86	3,840.91	274.58	7.70%
Utilidad de Periodo	806.79	371.66	719.34	905.61	1,015.58	439.85	729.15	832.71	1,001.33	(14.25)	(1.40%)
Ganancia o Perdida en Valores Disponible para la Venta	56.23	109.70	139.50	181.02	135.45	22.73	(14.18)	(19.94)	(24.78)	(160.23)	(118.29%)
Deuda Subordinada	141.12	143.74	142.87	145.09	147.09	147.39	148.00	148.56	148.98	1.88	1.28%
<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>100,313.82</b>	<b>100,887.44</b>	<b>104,562.74</b>	<b>3,161.28</b>	<b>3.12%</b>