

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	512.42	4.60%	11,142.25	11,242.96	10,602.88	10,570.77	10,339.14	10,159.42	10,033.13	9,629.35	9,268.83	9,211.08	9,962.56	10,600.56	11,654.67
Depositos Locales en Bancos	476.71	25.72%	1,853.64	1,786.36	1,649.01	1,682.55	1,639.06	1,689.64	1,869.04	1,791.95	1,679.86	1,740.65	1,851.71	2,104.03	2,330.35
A la Vista	88.10	17.24%	511.13	478.46	520.50	490.15	560.53	573.62	561.10	544.33	461.51	491.80	479.44	541.13	599.23
A Plazo	388.61	28.95%	1,342.51	1,307.90	1,128.51	1,192.40	1,078.53	1,116.02	1,307.94	1,247.61	1,218.35	1,248.85	1,372.27	1,562.91	1,731.12
Depositos Extranjeros en Bancos	(330.32)	(3.84%)	8,602.55	8,774.72	8,277.26	8,157.27	7,940.13	7,753.90	7,388.26	7,046.65	6,832.89	6,685.54	7,335.17	7,627.07	8,272.23
A la Vista	795.55	40.82%	1,948.84	1,881.31	1,835.12	2,048.03	1,738.55	1,794.35	1,924.58	1,752.13	2,225.40	2,049.36	2,456.62	2,200.44	2,744.40
A Plazo	(1,125.88)	(16.92%)	6,653.71	6,893.41	6,442.14	6,109.25	6,201.58	5,959.56	5,463.67	5,294.51	4,607.49	4,636.18	4,878.56	5,426.63	5,527.83
Menos Provisiones	0.00	0.00%	0.00	0.00	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	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	0.00	0.00	0.00	0.00
Otros	366.03	53.35%	686.07	681.87	676.61	730.95	759.94	715.88	775.83	790.76	756.08	784.88	775.68	869.46	1,052.10
CARTERA CREDITICIA	6,673.61	19.75%	33,796.29	34,039.24	34,264.54	35,101.40	35,733.78	36,097.73	37,481.04	38,039.18	38,766.79	39,574.51	40,187.28	40,708.12	40,469.91
Locales	4,279.99	17.31%	24,720.48	24,766.77	24,913.13	25,462.74	25,988.21	26,148.85	26,742.97	27,177.71	27,856.22	28,463.54	29,020.65	29,396.64	29,000.47
Extranjero	2,451.95	25.60%	9,579.61	9,781.44	9,864.33	10,160.04	10,265.70	10,463.72	11,259.46	11,386.94	11,431.62	11,646.35	11,716.34	11,874.16	12,031.56
Menos Provisiones	58.32	11.58%	503.80	508.97	512.92	521.49	520.13	514.85	521.38	525.47	521.04	535.38	549.71	562.68	562.12
Locales	27.78	7.64%	363.74	365.05	366.82	373.42	370.47	369.02	384.16	381.87	379.61	391.88	405.61	409.97	391.52
Extranjero	30.55	21.81%	140.06	143.92	146.10	148.07	149.66	145.82	137.23	143.60	141.44	143.51	144.10	152.71	170.60
INVERSIONES EN VALORES	1,310.03	13.09%	10,009.76	10,327.11	10,540.07	10,738.59	10,814.39	10,873.94	10,964.30	11,436.76	11,493.73	11,291.74	11,267.94	11,219.79	11,319.79
Locales	708.04	20.37%	3,476.28	3,545.20	3,573.50	3,665.40	3,737.32	3,830.71	4,003.42	4,094.55	4,205.89	4,281.72	4,276.36	4,270.86	4,184.32
Extranjero	600.72	9.19%	6,538.01	6,786.65	6,971.50	7,077.92	7,082.19	7,048.53	6,965.70	7,347.15	7,292.92	7,015.29	6,996.32	6,953.92	7,138.74
Menos Provisiones	(1.26)	(27.86%)	4.54	4.74	4.93	4.73	5.12	5.30	4.83	4.94	5.08	5.27	4.74	4.99	3.28
Locales	(1.34)	(84.14%)	1.60	1.61	1.60	1.61	1.58	1.58	1.59	1.59	1.59	1.59	1.59	1.59	0.25
Extranjero	0.08	2.65%	2.94	3.14	3.33	3.12	3.54	3.71	3.23	3.35	3.49	3.68	3.14	3.39	3.02
OTROS ACTIVOS	243.42	9.62%	2,529.75	2,609.84	2,547.69	2,490.30	2,470.63	2,480.75	2,433.31	2,703.23	2,678.64	2,723.96	2,760.47	2,706.97	2,773.17
Locales	246.10	11.47%	2,146.43	2,218.80	2,214.68	2,169.49	2,095.43	2,124.62	2,065.71	2,211.76	2,249.98	2,291.23	2,332.92	2,308.06	2,392.53
Extranjero	(2.68)	(0.70%)	383.32	391.04	333.01	320.81	375.19	356.13	367.61	491.48	428.66	432.72	427.55	398.91	380.64
TOTAL DE ACTIVOS	8,739.48	15.20%	57,478.05	58,219.15	57,955.17	58,901.06	59,357.93	59,611.84	60,911.79	61,808.53	62,207.98	62,801.28	64,178.25	65,235.44	66,217.53

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	5,412.44	12.24%	44,203.28	44,581.82	44,348.39	44,825.82	45,367.60	45,541.24	46,428.41	46,957.67	47,359.86	47,505.11	47,979.68	48,873.38	49,615.72
Locales	2,983.19	9.75%	30,593.77	30,845.14	30,509.10	30,653.24	30,985.55	31,244.65	31,772.09	32,014.71	31,817.49	31,867.29	31,954.76	33,375.61	33,576.96
Oficiales	486.10	11.03%	4,405.47	4,770.72	4,290.86	4,174.58	4,575.27	4,437.07	4,787.85	4,634.50	4,509.88	4,451.70	4,400.51	5,002.03	4,891.57
De Particulares	2,028.39	8.33%	24,361.67	24,304.26	24,464.54	24,756.58	24,754.18	25,120.88	25,205.63	25,467.25	25,577.67	25,560.13	25,620.26	26,193.89	26,390.06
A la Vista	998.92	19.10%	5,230.36	5,154.86	5,326.92	5,478.86	5,405.99	5,456.00	5,412.96	5,588.24	5,704.61	5,699.84	5,649.20	6,005.20	6,229.27
A Plazo	378.32	2.86%	13,210.35	13,189.52	13,186.87	13,247.63	13,251.54	13,363.63	13,565.93	13,662.63	13,636.34	13,571.07	13,741.45	13,801.56	13,588.67
De Ahorros	651.15	11.00%	5,920.96	5,959.87	5,950.75	6,030.09	6,096.64	6,301.26	6,226.73	6,216.39	6,236.73	6,289.22	6,229.61	6,387.13	6,572.12
De Bancos	468.70	25.66%	1,826.62	1,770.17	1,753.70	1,722.08	1,656.10	1,686.71	1,778.61	1,912.95	1,729.94	1,855.47	1,933.99	2,179.68	2,295.33
A la Vista	83.60	13.95%	599.25	301.41	358.48	588.22	584.53	662.36	631.19	689.76	551.44	633.86	602.63	663.12	682.85
A Plazo	385.10	31.38%	1,227.37	1,468.76	1,395.22	1,133.86	1,071.57	1,024.35	1,147.41	1,223.19	1,178.50	1,221.61	1,331.35	1,516.57	1,612.48
Extranjero	2,429.25	17.85%	13,609.51	13,736.68	13,839.29	14,172.58	14,382.05	14,296.59	14,656.32	14,942.96	15,542.37	15,637.81	16,024.92	15,497.77	16,038.76
Oficiales	(31.53)	(52.76%)	59.76	51.21	39.25	68.54	51.78	25.32	27.36	38.69	55.41	30.80	44.17	61.37	28.23
De Particulares	823.35	8.37%	9,838.35	10,252.31	10,028.85	10,132.36	10,078.99	10,046.99	10,305.43	10,234.54	10,225.91	10,147.11	10,438.36	10,264.82	10,661.69
A la Vista	166.13	11.88%	1,398.26	1,394.12	1,394.65	1,461.17	1,465.40	1,483.31	1,478.93	1,480.02	1,483.19	1,454.39	1,448.07	1,474.87	1,564.40
A Plazo	299.95	4.67%	6,419.34	6,484.54	6,494.11	6,458.09	6,542.56	6,496.74	6,636.71	6,632.89	6,527.44	6,514.40	6,576.62	6,673.80	6,719.29
De Ahorros	357.27	17.68%	2,020.74	2,373.64	2,140.09	2,213.11	2,071.03	2,066.94	2,189.79	2,121.63	2,215.28	2,178.32	2,413.67	2,116.15	2,378.01
De Bancos	1,637.43	44.12%	3,711.41	3,433.16	3,771.19	3,971.69	4,251.29	4,224.27	4,323.54	4,669.73	5,261.05	5,459.90	5,542.39	5,171.58	5,348.84
A la Vista	97.52	23.67%	411.91	311.18	329.61	330.86	337.42	325.51	333.83	349.85	453.38	514.37	583.19	591.76	509.42
A Plazo	1,539.91	46.67%	3,299.50	3,121.98	3,441.58	3,640.83	3,913.87	3,898.77	3,989.71	4,319.88	4,807.67	4,945.53	4,959.20	4,579.83	4,839.41
OBLIGACIONES	1,881.05	42.01%	4,477.30	4,496.79	4,545.69	4,741.25	4,688.80	4,752.73	5,163.10	5,213.12	5,218.52	5,399.09	6,026.13	6,086.74	6,358.35
Locales	322.27	37.03%	870.24	875.86	934.00	956.78	936.89	969.39	928.36	882.38	805.87	1,000.97	1,016.48	1,038.20	1,192.52
Extranjero	1,558.78	43.21%	3,607.06	3,620.93	3,611.69	3,784.48	3,751.91	3,783.34	4,234.74	4,330.74	4,412.65	4,398.12	5,009.65	5,048.53	5,165.83
OTROS PASIVOS	632.65	35.49%	1,782.75	2,118.76	1,973.20	2,177.15	2,093.77	2,055.59	2,026.95	2,222.04	2,168.71	2,333.25	2,464.21	2,500.75	2,415.41
Locales	575.81	41.91%	1,373.96	1,570.27	1,652.48	1,863.54	1,750.05	1,718.46	1,665.45	1,770.31	1,737.65	1,890.24	1,985.40	1,940.54	1,949.77
Extranjero	56.84	13.91%	408.80	548.49	320.72	313.61	343.72	337.13	361.51	451.73	431.06	443.01	478.81	560.21	465.64
PATRIMONIO	813.34	11.59%	7,014.72	7,021.78	7,087.89	7,156.84	7,207.76	7,262.27	7,293.33	7,415.70	7,460.89	7,563.83	7,708.24	7,774.58	7,828.05
Capital	218.45	5.22%	4,181.50	4,182.21	4,167.53	4,185.94	4,187.58	4,203.93	4,239.53	4,244.39	4,249.79	4,253.87	4,254.03	4,310.55	4,399.94

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	1.77	1.83%	97.03	95.29	95.29	95.29	95.29	95.29	95.29	97.47	97.53	98.67	95.29	95.29	98.80
Otras Reservas	(10.90)	(11.74%)	92.83	102.45	84.60	84.15	83.00	83.64	87.66	85.52	85.80	86.26	90.47	91.57	81.93
Utilidad de Periodos Anteriores	214.22	10.76%	1,991.12	2,486.57	2,474.97	2,433.43	2,387.51	2,343.65	2,294.03	2,346.10	2,342.62	2,320.13	2,319.77	2,269.29	2,205.34
Utilidad de Periodo	244.08	38.69%	630.94	115.04	177.63	257.17	338.28	431.59	482.78	520.88	607.77	696.07	785.79	860.31	875.02
Ganancia o Perdida en Valores Disponible para la Venta	112.60	(138.39%)	(81.36)	(67.68)	(38.68)	(28.42)	(14.58)	(26.59)	(36.72)	(14.42)	(58.41)	(26.94)	27.12	11.81	31.24
Deuda Subordinada	33.11	32.25%	102.66	107.91	126.57	129.27	130.67	130.77	130.77	135.76	135.77	135.77	135.77	135.77	135.77
PASIVO Y PATRIMONIO	8,739.48	15.20%	57,478.05	58,219.15	57,955.17	58,901.06	59,357.93	59,611.84	60,911.79	61,808.53	62,207.98	62,801.28	64,178.25	65,235.44	66,217.53