

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	622.96	5.35%	11,641.20	10,922.33	12,152.19	11,207.30	11,381.35	10,582.95	11,498.09	11,736.38	11,353.31	11,058.09	11,254.07	12,237.53	12,264.15
Depositos Locales en Bancos	206.58	8.87%	2,330.14	2,378.81	2,449.00	2,286.44	2,165.74	1,985.93	2,206.04	2,169.49	2,255.15	2,264.35	2,278.30	2,269.23	2,536.72
A la Vista	62.17	10.38%	599.02	558.37	531.53	503.31	483.61	528.14	451.95	496.17	482.58	525.73	532.95	577.53	661.19
A Plazo	144.41	8.34%	1,731.12	1,820.44	1,917.48	1,783.14	1,682.14	1,457.79	1,754.09	1,673.33	1,772.58	1,738.61	1,745.35	1,691.70	1,875.53
Depositos Extranjeros en Bancos	659.93	7.99%	8,258.95	7,777.46	8,850.07	7,968.14	8,383.74	7,810.18	8,509.11	8,822.55	8,392.05	7,963.30	8,193.25	9,136.75	8,918.89
A la Vista	(94.69)	(3.46%)	2,733.46	2,221.65	3,054.17	2,383.59	2,740.19	2,426.13	2,317.86	2,484.26	2,501.68	2,476.74	2,729.66	2,511.00	2,638.77
A Plazo	754.62	13.66%	5,525.49	5,555.82	5,795.91	5,584.56	5,643.55	5,384.06	6,191.24	6,338.29	5,890.37	5,486.56	5,463.59	6,625.74	6,280.11
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	(243.56)	(23.15%)	1,052.10	766.06	853.12	952.72	831.87	786.83	782.95	744.34	706.11	830.45	782.52	831.56	808.54
CARTERA CREDITICIA	5,932.37	14.68%	40,415.72	40,684.64	40,840.64	41,426.94	41,596.21	42,233.74	42,803.74	43,344.47	44,215.41	45,270.52	45,527.16	46,307.99	46,348.09
Locales	4,102.60	14.15%	28,993.06	29,005.62	29,492.30	29,609.74	29,718.35	30,414.98	30,721.25	31,612.18	32,237.49	32,876.63	33,312.59	33,733.13	33,095.66
Extranjero	1,864.10	15.55%	11,984.43	12,249.00	11,925.70	12,373.78	12,439.71	12,382.50	12,653.65	12,312.14	12,567.59	12,990.01	12,815.53	13,171.74	13,848.53
Menos Provisiones	34.32	6.11%	561.77	569.97	577.36	556.58	561.85	563.74	571.16	579.85	589.67	596.12	600.96	596.88	596.09
Locales	49.00	12.52%	391.53	404.35	395.44	398.72	397.98	397.44	398.55	405.57	412.61	415.48	418.36	427.06	440.53
Extranjero	(14.68)	(8.62%)	170.25	165.62	181.92	157.86	163.87	166.30	172.61	174.27	177.06	180.64	182.60	169.82	155.57
INVERSIONES EN VALORES	321.77	2.88%	11,182.63	11,545.94	11,274.80	11,553.97	11,709.30	11,649.00	11,620.16	11,837.29	11,675.14	11,435.65	11,606.03	11,658.83	11,504.40
Locales	1,008.77	24.45%	4,126.48	4,335.50	4,017.92	4,205.47	4,357.25	4,353.22	4,317.99	4,534.83	4,563.28	4,622.22	4,790.82	4,921.99	5,135.25
Extranjero	(687.48)	(9.74%)	7,059.42	7,213.87	7,260.51	7,352.29	7,355.82	7,299.44	7,305.22	7,305.49	7,114.89	6,816.22	6,818.00	6,739.64	6,371.95
Menos Provisiones	(0.48)	(14.60%)	3.27	3.43	3.64	3.78	3.77	3.66	3.06	3.02	3.03	2.79	2.79	2.79	2.79
Locales	0.02	9.96%	0.25	0.24	0.26	0.26	0.26	0.26	0.25	0.23	0.27	0.27	0.27	0.27	0.27
Extranjero	(0.50)	(16.61%)	3.02	3.19	3.38	3.52	3.51	3.41	2.81	2.79	2.76	2.52	2.52	2.52	2.52
OTROS ACTIVOS	79.29	2.89%	2,741.08	2,769.14	2,789.50	2,837.82	2,917.07	2,869.44	2,657.21	2,744.41	2,764.41	2,812.51	3,103.52	2,768.00	2,820.37
Locales	69.71	2.95%	2,359.07	2,277.01	2,308.25	2,359.13	2,402.49	2,356.73	2,289.04	2,387.19	2,400.93	2,450.70	2,707.54	2,387.59	2,428.77
Extranjero	9.59	2.51%	382.01	492.13	481.25	478.70	514.58	512.71	368.17	357.21	363.48	361.81	395.98	380.41	391.60
TOTAL DE ACTIVOS	6,956.39	10.54%	65,980.63	65,922.05	67,057.14	67,026.04	67,603.93	67,335.13	68,579.20	69,662.55	70,008.27	70,576.76	71,490.78	72,972.37	72,937.02

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	4,997.34	10.09%	49,528.86	49,448.95	50,551.47	50,343.07	50,258.99	50,329.56	51,688.33	52,097.48	52,542.63	52,563.13	53,175.76	53,902.02	54,526.20
Locales	3,956.40	11.78%	33,585.25	33,650.17	34,126.22	34,352.75	34,269.89	34,533.17	34,819.26	35,534.15	36,031.98	36,060.35	36,540.02	36,830.96	37,541.65
Oficiales	825.69	16.88%	4,891.57	4,826.75	4,705.28	4,822.10	4,778.40	5,010.90	5,140.86	5,309.95	5,385.97	5,297.66	5,477.25	5,374.05	5,717.26
De Particulares	2,929.38	11.10%	26,398.35	26,362.75	26,846.01	27,126.27	27,302.23	27,420.73	27,402.58	28,017.46	28,431.02	28,475.35	28,612.48	29,315.71	29,327.73
A la Vista	839.03	13.47%	6,230.21	6,119.44	6,264.34	6,397.27	6,392.97	6,357.21	6,433.32	6,544.63	6,500.99	6,627.04	6,763.44	6,894.21	7,069.24
A Plazo	1,412.84	10.40%	13,588.77	13,664.05	13,927.08	14,021.57	14,137.20	14,339.81	14,210.92	14,627.83	15,020.24	14,965.90	14,940.49	15,400.76	15,001.61
De Ahorros	677.50	10.30%	6,579.38	6,579.25	6,654.58	6,707.43	6,772.06	6,723.71	6,758.35	6,845.00	6,909.79	6,882.41	6,908.56	7,020.75	7,256.88
De Bancos	201.33	8.77%	2,295.33	2,460.67	2,574.93	2,404.38	2,189.25	2,101.55	2,275.82	2,206.74	2,214.99	2,287.33	2,450.29	2,141.19	2,496.66
A la Vista	(30.23)	(4.43%)	682.85	666.61	716.71	678.78	565.95	602.89	518.39	567.92	546.89	532.29	681.48	540.12	652.62
A Plazo	231.56	14.36%	1,612.48	1,794.06	1,858.22	1,725.59	1,623.30	1,498.66	1,757.43	1,638.82	1,668.10	1,755.05	1,768.81	1,601.08	1,844.04
Extranjero	1,040.94	6.53%	15,943.60	15,798.78	16,425.25	15,990.31	15,989.10	15,796.39	16,869.07	16,563.33	16,510.65	16,502.78	16,635.74	17,071.06	16,984.55
Oficiales	16.16	57.25%	28.23	37.60	56.47	64.37	47.77	68.47	22.33	11.87	21.64	94.81	29.83	60.89	44.39
De Particulares	1,181.35	11.18%	10,566.54	10,761.25	11,234.14	11,167.83	11,266.85	11,096.59	11,300.10	11,291.46	11,186.26	11,221.15	11,255.39	11,450.99	11,747.89
A la Vista	182.49	11.87%	1,537.04	1,585.85	1,586.59	1,542.87	1,557.84	1,637.54	1,781.72	1,755.15	1,644.34	1,634.03	1,652.86	1,693.48	1,719.54
A Plazo	757.29	11.39%	6,647.43	6,662.09	6,824.12	6,854.28	6,854.97	6,959.56	6,969.40	6,951.37	7,074.11	7,174.95	7,171.71	7,312.84	7,404.72
De Ahorros	241.57	10.14%	2,382.07	2,513.30	2,823.43	2,770.68	2,854.04	2,499.49	2,548.99	2,584.94	2,467.81	2,412.17	2,430.82	2,444.67	2,623.64
De Bancos	(156.57)	(2.93%)	5,348.84	4,999.94	5,134.63	4,758.12	4,674.48	4,631.32	5,546.64	5,259.99	5,302.74	5,186.83	5,350.52	5,559.18	5,192.26
A la Vista	50.76	9.96%	509.42	553.52	557.95	614.48	572.32	505.34	680.61	451.04	486.84	487.86	432.66	541.09	560.18
A Plazo	(207.33)	(4.28%)	4,839.41	4,446.41	4,576.68	4,143.63	4,102.16	4,125.98	4,866.03	4,808.95	4,815.90	4,698.97	4,917.86	5,018.09	4,632.08
OBLIGACIONES	1,742.48	27.48%	6,339.98	6,105.16	6,057.93	6,034.44	6,610.87	6,289.64	6,457.81	6,750.02	6,834.16	7,078.93	7,278.38	7,463.58	8,082.46
Locales	59.23	4.97%	1,192.52	1,070.43	1,141.02	897.48	926.68	975.50	990.25	1,022.78	1,015.93	1,064.37	1,080.43	1,114.23	1,251.74
Extranjero	1,683.25	32.70%	5,147.46	5,034.73	4,916.91	5,136.96	5,684.20	5,314.15	5,467.56	5,727.24	5,818.23	6,014.56	6,197.95	6,349.35	6,830.71
OTROS PASIVOS	166.85	6.99%	2,387.20	2,455.23	2,418.48	2,609.15	2,640.48	2,591.06	2,401.27	2,581.34	2,337.00	2,583.23	2,584.25	3,061.98	2,554.05
Locales	246.45	12.77%	1,930.31	1,957.46	1,989.17	2,179.40	2,162.79	2,048.86	2,084.51	2,178.25	1,974.99	2,231.90	2,187.54	2,666.97	2,176.76
Extranjero	(79.60)	(17.42%)	456.89	497.77	429.31	429.75	477.68	542.20	316.77	403.09	362.02	351.34	396.71	395.01	377.29
PATRIMONIO	49.72	0.64%	7,724.59	7,912.71	8,029.26	8,039.38	8,093.59	8,124.87	8,031.79	8,233.71	8,294.47	8,351.47	8,452.38	8,544.80	7,774.31
Capital	23.01	0.52%	4,386.34	4,403.60	4,431.12	4,428.12	4,443.43	4,466.78	4,432.86	4,492.60	4,433.93	4,452.66	4,459.69	4,515.17	4,409.35

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	(1.90)	(1.93%)	98.80	98.86	98.98	98.98	99.00	98.98	98.88	98.89	98.90	99.42	96.96	96.97	96.90
Otras Reservas	(109.33)	(133.54%)	81.87	70.58	71.33	81.02	81.24	84.18	13.31	8.30	4.90	(16.57)	(14.02)	(16.20)	(27.46)
Utilidad de Periodos Anteriores	(70.52)	(3.22%)	2,189.30	3,006.20	2,991.16	2,910.76	2,857.86	2,814.71	2,728.01	2,813.94	2,806.97	2,792.37	2,799.73	2,731.50	2,118.78
Utilidad de Periodo	2.16	0.25%	862.26	189.66	257.40	334.87	414.29	513.70	524.96	539.34	636.85	722.60	798.86	906.09	864.42
Ganancia o Perdida en Valores Disponible para la Venta	206.30	(693.28%)	(29.76)	8.04	43.50	49.87	62.00	10.75	98.00	144.88	177.15	165.21	175.39	175.49	176.55
Deuda Subordinada	0.00	0.00%	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77
PASIVO Y PATRIMONIO	6,956.39	10.54%	65,980.63	65,922.05	67,057.14	67,026.04	67,603.93	67,335.13	68,579.20	69,662.55	70,008.27	70,576.76	71,490.78	72,972.37	72,937.02

Nota

Año 2012 : Cifras Preliminares