

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
DE DICIEMBRE 2012 A DICIEMBRE 2013  
( En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	1,905.46	15.45%	12,331.89	12,487.75	11,886.86	11,763.47	12,940.51	12,861.46	12,566.37	11,763.15	12,971.38	12,894.33	12,481.32	13,495.09	14,237.35
Depositos Locales en Bancos	425.21	16.76%	2,536.61	2,522.44	2,318.18	2,536.21	2,615.90	2,618.28	2,658.82	2,585.24	2,770.03	2,576.87	2,674.59	2,780.81	2,961.82
A la Vista	(42.92)	(6.49%)	661.08	536.41	551.57	532.70	635.33	562.99	561.03	546.55	587.19	540.75	552.33	692.01	618.17
A Plazo	468.12	24.96%	1,875.53	1,986.02	1,766.61	2,003.51	1,980.57	2,055.29	2,097.80	2,038.69	2,182.83	2,036.12	2,122.27	2,088.80	2,343.65
Depositos Extranjeros en Bancos	1,365.94	15.32%	8,913.89	9,197.97	8,699.13	8,413.17	9,504.29	9,366.36	8,908.28	8,251.33	9,257.85	9,215.28	8,843.47	9,706.18	10,279.83
A la Vista	1,753.65	66.58%	2,633.78	2,479.08	2,094.94	2,326.22	2,607.92	2,773.02	3,003.42	2,488.02	3,252.83	3,519.46	2,937.08	3,430.60	4,387.42
A Plazo	(387.70)	(6.17%)	6,280.11	6,718.89	6,604.20	6,086.95	6,896.37	6,593.34	5,904.86	5,763.32	6,005.01	5,695.83	5,906.39	6,275.58	5,892.41
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	114.31	12.97%	881.39	767.35	869.54	814.09	820.31	876.82	999.26	926.57	943.51	1,102.18	963.25	1,008.09	995.70
<b>CARTERA CREDITICIA</b>	3,469.03	7.49%	46,331.67	47,069.01	48,642.06	49,726.99	49,294.49	49,547.68	50,354.85	51,280.04	51,407.31	51,871.08	49,879.98	50,218.22	49,800.69
Locales	3,967.31	11.99%	33,093.91	33,514.19	33,853.34	34,338.74	34,390.98	34,790.23	35,245.55	35,918.61	36,345.81	36,938.84	37,161.75	37,359.97	37,061.23
Extranjero	(438.54)	(3.17%)	13,819.98	14,148.52	15,402.28	15,998.49	15,518.11	15,373.34	15,720.56	15,975.75	15,678.73	15,554.84	13,344.32	13,486.24	13,381.44
Menos Provisiones	59.75	10.26%	582.22	593.69	613.56	610.24	614.60	615.88	611.26	614.32	617.24	622.60	626.08	627.98	641.97
Locales	45.56	10.34%	440.53	444.73	449.47	445.63	452.92	466.13	455.63	469.24	469.16	474.09	472.57	477.14	486.09
Extranjero	14.18	10.01%	141.70	148.96	164.10	164.61	161.68	149.76	155.63	145.09	148.08	148.50	153.51	150.85	155.88
<b>INVERSIONES EN VALORES</b>	1,233.40	10.64%	11,586.66	11,895.12	12,045.21	12,319.07	12,586.26	12,227.51	12,160.01	12,383.60	12,308.18	12,200.22	12,257.04	12,485.68	12,820.05
Locales	857.68	16.67%	5,144.89	5,215.97	5,239.50	5,288.10	5,310.07	5,080.53	5,060.11	5,147.82	5,258.39	5,316.80	5,536.67	5,816.77	6,002.58
Extranjero	375.45	5.83%	6,444.56	6,681.79	6,808.33	7,033.59	7,278.84	7,149.63	7,102.31	7,238.21	7,052.07	6,885.94	6,722.88	6,671.42	6,820.00
Menos Provisiones	(0.27)	(9.62%)	2.79	2.64	2.62	2.62	2.65	2.65	2.41	2.43	2.29	2.51	2.51	2.51	2.52
Locales	0.65	236.80%	0.27	0.27	0.28	0.27	0.27	0.28	1.54	0.29	0.45	0.59	0.88	0.89	0.92
Extranjero	(0.91)	(36.29%)	2.52	2.36	2.35	2.35	2.37	2.37	0.87	2.14	1.84	1.93	1.63	1.62	1.61
<b>OTROS ACTIVOS</b>	729.47	27.63%	2,640.37	2,672.97	2,723.70	2,790.91	2,891.24	2,927.21	2,797.02	2,874.33	2,908.96	3,001.33	3,120.23	3,076.16	3,369.84
Locales	702.69	30.27%	2,321.70	2,336.91	2,317.83	2,366.22	2,474.65	2,408.19	2,308.64	2,359.45	2,471.50	2,537.70	2,676.11	2,713.73	3,024.39
Extranjero	26.78	8.40%	318.66	336.06	405.87	424.69	416.59	519.02	488.38	514.88	437.46	463.63	444.11	362.43	345.45
<b>TOTAL DE ACTIVOS</b>	7,337.35	10.07%	72,890.58	74,124.86	75,297.83	76,600.44	77,712.50	77,563.86	77,878.25	78,301.12	79,595.83	79,966.97	77,738.57	79,275.14	80,227.93

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
DE DICIEMBRE 2012 A DICIEMBRE 2013  
( En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2013												
			2012 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	4,938.29	9.05%	54,586.88	55,610.92	56,856.76	57,767.87	58,895.18	58,819.88	59,227.98	58,966.10	59,739.64	59,818.02	57,900.89	58,917.57	59,525.16
Locales	4,715.75	12.54%	37,603.01	37,788.88	37,784.69	38,117.14	38,973.58	39,169.65	39,504.40	39,618.80	40,186.20	40,182.57	40,894.14	41,833.88	42,318.76
Oficiales	1,136.86	19.87%	5,722.68	5,852.40	5,899.41	5,941.41	6,232.10	6,166.62	6,341.71	6,329.77	6,440.20	6,468.87	6,697.22	7,123.07	6,859.54
De Particulares	2,953.51	10.07%	29,327.63	29,329.32	29,433.40	29,533.52	29,966.16	30,237.20	30,299.75	30,561.30	30,747.95	31,055.61	31,470.84	31,864.23	32,281.15
A la Vista	870.34	12.31%	7,069.24	6,897.89	6,975.50	6,906.85	7,230.66	7,085.40	6,960.44	7,074.90	7,152.45	7,322.86	7,491.16	7,582.78	7,939.58
A Plazo	1,408.68	9.39%	15,001.48	15,088.42	15,096.80	15,147.47	15,280.95	15,505.32	15,756.38	15,841.84	16,058.79	16,150.02	16,315.56	16,397.99	16,410.15
De Ahorros	674.50	9.29%	7,256.91	7,343.02	7,361.11	7,479.19	7,454.55	7,646.48	7,582.94	7,644.56	7,536.71	7,582.73	7,664.12	7,883.45	7,931.41
De Bancos	625.38	24.50%	2,552.70	2,607.15	2,451.88	2,642.21	2,775.32	2,765.83	2,862.95	2,727.73	2,998.06	2,658.09	2,726.08	2,846.58	3,178.08
A la Vista	48.82	6.89%	708.66	587.24	644.94	625.85	680.66	718.24	699.39	659.91	680.45	615.50	647.95	706.31	757.48
A Plazo	576.56	31.27%	1,844.04	2,019.91	1,806.93	2,016.36	2,094.65	2,047.60	2,163.56	2,067.82	2,317.60	2,042.59	2,078.13	2,140.27	2,420.60
Extranjero	222.54	1.31%	16,983.86	17,822.04	19,072.07	19,650.73	19,921.60	19,650.22	19,723.57	19,347.30	19,553.44	19,635.45	17,006.75	17,083.69	17,206.40
Oficiales	49.52	111.54%	44.39	47.20	61.80	51.70	51.38	254.96	74.66	78.23	69.15	57.76	70.54	59.36	93.91
De Particulares	(864.12)	(7.36%)	11,746.44	12,067.52	12,071.62	12,314.04	12,609.82	12,295.54	12,574.00	12,471.82	12,665.47	12,792.49	10,706.30	11,287.75	10,882.32
A la Vista	115.87	6.74%	1,719.54	1,850.35	1,869.51	1,912.27	1,890.51	1,815.80	1,882.37	1,807.71	1,772.33	1,736.45	1,721.03	1,737.28	1,835.41
A Plazo	(1,390.33)	(18.78%)	7,403.09	7,405.25	7,534.16	7,749.04	7,585.27	7,617.51	7,688.68	7,771.74	7,707.04	7,834.77	5,952.36	6,088.61	6,012.76
De Ahorros	410.34	15.64%	2,623.81	2,811.91	2,667.95	2,652.73	3,134.04	2,862.23	3,002.95	2,892.38	3,186.09	3,221.27	3,032.91	3,461.86	3,034.15
De Bancos	1,037.14	19.97%	5,193.03	5,707.33	6,938.65	7,285.00	7,260.40	7,099.72	7,074.92	6,797.25	6,818.82	6,785.19	6,229.91	5,736.59	6,230.18
A la Vista	671.80	120.13%	559.22	576.54	1,435.53	1,495.49	1,364.55	1,380.96	1,402.14	1,291.65	1,369.51	1,419.67	1,485.32	1,361.15	1,231.03
A Plazo	365.34	7.88%	4,633.81	5,130.79	5,503.12	5,789.50	5,895.86	5,718.77	5,672.78	5,505.60	5,449.31	5,365.52	4,744.59	4,375.44	4,999.15
OBLIGACIONES	2,018.01	24.97%	8,082.30	8,131.74	7,978.75	8,277.71	7,889.98	8,029.54	8,071.64	8,779.77	9,245.33	9,079.48	9,044.46	9,470.52	10,100.32
Locales	281.26	22.47%	1,251.74	1,274.24	1,306.14	1,325.20	1,325.90	1,336.69	1,382.80	1,450.44	1,462.02	1,466.44	1,464.66	1,511.06	1,533.01
Extranjero	1,736.75	25.43%	6,830.56	6,857.50	6,672.61	6,952.50	6,564.07	6,692.85	6,688.84	7,329.34	7,783.31	7,613.04	7,579.80	7,959.46	8,567.31
OTROS PASIVOS	154.32	6.23%	2,477.09	2,529.52	2,537.07	2,568.46	2,802.44	2,615.11	2,632.21	2,504.37	2,532.49	2,950.39	2,668.65	2,724.81	2,631.42
Locales	310.07	14.81%	2,093.97	2,096.11	2,076.07	2,179.22	2,366.42	2,180.32	2,252.53	2,112.63	2,207.17	2,586.95	2,348.35	2,439.78	2,404.04
Extranjero	(155.75)	(40.65%)	383.12	433.41	461.00	389.23	436.02	434.78	379.67	391.75	325.32	363.44	320.30	285.04	227.38
PATRIMONIO	226.73	2.93%	7,744.31	7,852.68	7,925.25	7,986.42	8,124.91	8,099.34	7,946.43	8,050.87	8,078.37	8,119.08	8,124.57	8,162.23	7,971.04
Capital	418.99	9.50%	4,409.35	4,430.63	4,442.90	4,461.28	4,553.44	4,577.76	4,623.98	4,644.10	4,657.65	4,658.94	4,654.32	4,717.03	4,828.34

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
DE DICIEMBRE 2012 A DICIEMBRE 2013  
( En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.46	0.47%	96.90	96.94	96.94	96.93	96.93	96.94	96.90	96.83	96.87	97.08	97.13	97.19	97.36
Otras Reservas	(14.37)	54.04%	(26.59)	(20.80)	(21.96)	(19.25)	(22.16)	(20.49)	(21.19)	(21.49)	(29.12)	(39.78)	(39.71)	(38.90)	(40.96)
Utilidad de Periodos Anteriores	159.00	7.56%	2,102.19	2,870.47	2,866.86	2,854.00	2,762.02	2,718.86	2,637.14	2,734.17	2,705.00	2,677.38	2,581.98	2,505.01	2,261.19
Utilidad de Periodo	(107.25)	(12.61%)	850.20	184.86	259.24	319.09	423.87	503.93	536.40	506.08	586.58	607.14	712.69	790.05	742.95
Ganancia o Perdida en Valores Disponible para la Venta	(203.59)	(115.36%)	176.49	154.82	145.50	138.59	175.05	86.56	(62.57)	(44.59)	(74.37)	(24.95)	9.89	(17.40)	(27.10)
Deuda Subordinada	(26.51)	(19.52%)	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	143.27	108.27	109.27	109.26
<b>PASIVO Y PATRIMONIO</b>	<b>7,337.35</b>	<b>10.07%</b>	<b>72,890.58</b>	<b>74,124.86</b>	<b>75,297.83</b>	<b>76,600.44</b>	<b>77,712.50</b>	<b>77,563.86</b>	<b>77,878.25</b>	<b>78,301.12</b>	<b>79,595.83</b>	<b>79,966.97</b>	<b>77,738.57</b>	<b>79,275.14</b>	<b>80,227.93</b>

Nota

Año 2013 : Cifras Preliminares