

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	3,366.92	23.72%	14,192.80	13,706.83	13,504.91	13,991.22	13,647.95	14,629.96	15,154.88	14,283.58	15,155.28	16,002.90	16,133.51	17,884.60	17,559.72
Depositos Locales en Bancos	411.02	14.08%	2,918.35	2,877.01	3,064.71	3,196.28	3,198.33	3,249.07	3,342.36	3,585.76	3,871.64	3,851.91	3,698.35	3,540.52	3,329.37
A la Vista	218.87	38.08%	574.82	899.10	903.41	1,020.16	972.83	979.76	977.16	946.45	1,284.97	1,207.58	1,134.74	984.37	793.69
A Plazo	192.15	8.20%	2,343.53	1,977.91	2,161.30	2,176.12	2,225.50	2,269.30	2,365.20	2,639.31	2,586.67	2,644.32	2,563.61	2,556.15	2,535.68
Depositos Extranjeros en Bancos	2,917.50	28.38%	10,278.75	9,819.65	9,417.25	9,720.63	9,445.62	10,324.91	10,826.36	9,759.38	10,230.12	11,146.33	11,436.67	13,189.43	13,196.26
A la Vista	499.61	11.43%	4,369.63	4,054.11	3,178.51	4,407.37	3,841.95	4,278.10	4,108.55	3,684.78	4,092.20	4,017.97	4,345.55	5,501.36	4,869.23
A Plazo	2,417.90	40.92%	5,909.13	5,765.55	6,238.73	5,313.26	5,603.68	6,046.80	6,717.82	6,074.60	6,137.92	7,128.36	7,091.11	7,688.07	8,327.03
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	38.39	3.86%	995.70	1,010.16	1,022.96	1,074.31	1,004.00	1,055.99	986.16	938.44	1,053.52	1,004.66	998.50	1,154.64	1,034.09
CARTERA CREDITICIA	5,654.45	11.35%	49,798.23	50,222.72	50,160.64	50,236.80	50,864.07	51,977.77	52,182.87	52,603.19	53,355.87	53,843.75	54,459.27	55,274.16	55,452.68
Locales	3,290.28	8.88%	37,061.23	37,538.52	37,728.64	37,640.19	37,882.92	38,297.03	38,573.32	39,013.99	39,607.31	39,535.37	40,023.94	40,414.25	40,351.50
Extranjero	2,189.73	16.36%	13,381.44	13,328.84	13,080.26	13,241.61	13,630.57	14,343.36	14,268.64	14,242.71	14,402.95	14,784.18	14,907.94	15,339.58	15,571.17
Menos Provisiones	(174.44)	(27.07%)	644.44	644.63	648.26	645.00	649.42	662.62	659.09	653.50	654.39	475.79	472.62	480.16	470.00
Locales	(83.03)	(17.00%)	488.48	490.06	497.59	498.58	500.57	508.02	511.21	506.13	507.24	420.83	419.23	421.91	405.45
Extranjero	(91.41)	(58.61%)	155.96	154.58	150.67	146.41	148.85	154.61	147.89	147.37	147.15	54.96	53.39	58.25	64.55
INVERSIONES EN VALORES	1,155.31	9.01%	12,820.10	13,022.14	13,222.79	13,510.08	13,458.85	13,446.20	13,526.52	13,608.52	13,723.92	13,722.33	13,813.66	13,976.16	13,975.41
Locales	589.50	9.82%	6,002.62	6,065.98	6,067.63	6,251.40	6,190.20	6,185.22	6,115.47	6,264.70	6,299.66	6,348.61	6,443.72	6,451.48	6,592.12
Extranjero	564.39	8.28%	6,820.00	6,958.64	7,157.99	7,261.50	7,271.12	7,262.74	7,411.50	7,344.28	7,425.14	7,374.64	7,370.96	7,525.98	7,384.39
Menos Provisiones	(1.43)	(56.47%)	2.52	2.48	2.82	2.82	2.48	1.77	0.45	0.46	0.88	0.93	1.01	1.30	1.10
Locales	0.04	3.89%	0.92	0.94	0.98	0.97	0.97	0.79	0.39	0.41	0.84	0.89	0.98	1.07	0.95
Extranjero	(1.46)	(91.01%)	1.61	1.54	1.85	1.84	1.51	0.98	0.06	0.05	0.04	0.04	0.03	0.23	0.14
OTROS ACTIVOS	(153.97)	(4.58%)	3,361.77	3,299.96	3,376.64	2,806.36	2,833.39	2,935.33	2,896.17	2,912.78	2,995.62	2,995.39	3,172.23	3,106.39	3,207.80
Locales	(321.86)	(10.66%)	3,017.90	2,935.23	2,998.74	2,422.24	2,474.94	2,590.17	2,506.71	2,446.24	2,605.24	2,511.67	2,770.06	2,523.10	2,696.05
Extranjero	167.89	48.82%	343.87	364.73	377.90	384.11	358.45	345.16	389.47	466.54	390.38	483.72	402.18	583.29	511.76
TOTAL DE ACTIVOS	10,022.71	12.50%	80,172.90	80,251.65	80,264.98	80,544.46	80,804.26	82,989.26	83,760.45	83,408.06	85,230.69	86,564.37	87,578.68	90,241.31	90,195.61

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	7,565.30	12.72%	59,486.80	59,662.62	59,626.93	60,114.86	60,167.07	61,895.25	62,662.64	62,671.87	64,087.87	65,301.71	65,141.42	67,390.43	67,052.10
Locales	3,902.86	9.23%	42,280.23	42,309.93	42,287.56	42,582.04	42,849.85	43,282.22	43,635.92	44,038.16	44,635.40	45,309.41	45,232.29	45,852.18	46,183.09
Oficiales	987.64	14.40%	6,859.54	6,766.23	6,466.43	6,509.38	6,568.87	6,498.87	6,556.14	6,521.73	6,449.02	7,150.33	7,147.93	7,701.44	7,847.18
De Particulares	2,575.97	7.98%	32,284.32	32,475.29	32,540.69	32,808.77	33,002.56	33,296.44	33,544.89	33,823.88	34,132.84	34,094.04	34,188.80	34,433.49	34,860.29
A la Vista	374.28	4.71%	7,942.27	7,889.92	7,783.78	7,944.74	8,042.23	7,945.53	7,934.58	8,149.75	8,218.87	8,074.28	7,953.75	8,138.45	8,316.55
A Plazo	1,314.48	8.01%	16,410.64	16,623.39	16,746.58	16,761.23	16,838.72	17,137.76	17,317.24	17,335.00	17,417.25	17,512.94	17,776.86	17,829.95	17,725.12
De Ahorros	887.21	11.19%	7,931.41	7,961.98	8,010.33	8,102.79	8,121.61	8,213.15	8,293.07	8,339.12	8,496.72	8,506.82	8,458.20	8,465.09	8,818.62
De Bancos	339.24	10.82%	3,136.37	3,068.40	3,280.44	3,263.89	3,278.42	3,486.91	3,534.88	3,692.56	4,053.55	4,065.03	3,895.55	3,717.25	3,475.61
A la Vista	99.87	13.94%	716.27	1,057.95	1,127.93	1,091.24	1,061.35	1,102.75	1,087.89	1,022.18	1,349.76	1,291.21	1,170.71	1,000.29	816.14
A Plazo	239.36	9.89%	2,420.11	2,010.46	2,152.51	2,172.66	2,217.07	2,384.15	2,447.00	2,670.38	2,703.78	2,773.83	2,724.85	2,716.96	2,659.47
Extranjero	3,662.44	21.29%	17,206.57	17,352.70	17,339.37	17,532.82	17,317.22	18,613.03	19,026.72	18,633.71	19,452.47	19,992.30	19,909.13	21,538.25	20,869.01
Oficiales	1,610.32	1,714.81%	93.91	112.95	84.00	152.67	114.51	48.99	56.10	54.69	96.45	58.11	54.29	56.53	1,704.22
De Particulares	1,658.75	15.24%	10,882.48	10,622.28	10,552.66	11,107.01	11,364.60	12,046.35	11,517.58	12,341.20	12,303.28	12,297.13	12,516.26	14,960.18	12,541.23
A la Vista	295.74	16.11%	1,835.41	1,795.49	1,884.23	1,889.46	1,904.47	1,925.04	1,976.85	2,071.89	2,124.79	2,047.62	2,179.27	2,740.53	2,131.14
A Plazo	1,576.69	26.22%	6,012.76	6,116.93	5,991.15	5,963.15	6,478.92	6,850.25	6,950.71	7,084.04	7,398.52	7,426.73	7,563.71	7,474.06	7,589.45
De Ahorros	(213.68)	(7.04%)	3,034.31	2,709.86	2,677.28	3,254.41	2,981.21	3,271.06	2,590.02	3,185.26	2,779.97	2,822.78	2,773.28	4,745.60	2,820.64
De Bancos	393.38	6.31%	6,230.18	6,617.46	6,702.72	6,273.14	5,838.12	6,517.69	7,453.05	6,237.82	7,052.74	7,637.06	7,338.59	6,521.53	6,623.56
A la Vista	1,118.54	90.86%	1,231.03	1,643.31	1,663.02	1,711.89	1,693.79	1,773.22	2,293.23	1,742.38	2,439.08	2,422.76	2,306.27	2,038.62	2,349.57
A Plazo	(725.16)	(14.51%)	4,999.15	4,974.15	5,039.70	4,561.25	4,144.33	4,744.47	5,159.81	4,495.44	4,613.65	5,214.30	5,032.32	4,482.91	4,273.99
OBLIGACIONES	1,520.93	15.06%	10,100.25	9,646.75	9,440.77	9,672.86	9,966.23	10,198.48	10,017.05	9,826.04	9,925.03	9,763.21	10,744.90	10,944.74	11,621.18
Locales	355.71	23.20%	1,533.01	1,481.63	1,493.99	1,494.28	1,490.78	1,500.65	1,613.55	1,563.03	1,544.24	1,589.83	1,595.50	1,658.57	1,888.72
Extranjero	1,165.22	13.60%	8,567.24	8,165.12	7,946.78	8,178.58	8,475.45	8,697.84	8,403.51	8,263.01	8,380.80	8,173.38	9,149.39	9,286.16	9,732.46
OTROS PASIVOS	(167.27)	(6.39%)	2,615.88	2,862.03	3,064.97	2,528.58	2,363.83	2,471.09	2,564.10	2,324.30	2,530.07	2,609.58	2,654.38	2,818.98	2,448.62
Locales	(372.21)	(15.56%)	2,392.03	2,631.93	2,739.51	2,256.65	2,121.20	2,208.55	2,280.69	2,012.29	2,212.67	2,335.09	2,329.06	2,346.87	2,019.82
Extranjero	204.94	91.55%	223.86	230.11	325.46	271.92	242.62	262.55	283.41	312.01	317.40	274.49	325.33	472.11	428.80
PATRIMONIO	1,103.74	13.85%	7,969.97	8,080.25	8,132.31	8,228.16	8,307.13	8,424.43	8,516.65	8,585.86	8,687.72	8,889.87	9,037.98	9,087.16	9,073.71
Capital	441.36	9.14%	4,828.34	4,823.78	4,824.65	4,903.67	4,912.14	4,918.37	5,000.78	5,030.50	5,033.66	5,042.28	5,159.97	5,170.43	5,269.70

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.00	0.00%	97.36	97.16	97.25	97.15	97.29	97.27	97.31	97.30	97.24	97.24	97.20	97.31	97.36
Otras Reservas	616.32	(1,529.81%)	(40.29)	(49.02)	(81.86)	(80.81)	(82.67)	(97.78)	(144.03)	(75.43)	(83.67)	417.54	415.59	457.46	576.03
Provisiones Dinámicas	633.20	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	493.19	493.35	529.36	633.20
Otras Reservas	(16.88)	41.89%	(40.29)	(49.02)	(81.86)	(80.81)	(82.67)	(97.78)	(144.03)	(75.43)	(83.67)	(75.65)	(77.76)	(71.90)	(57.16)
Utilidad de Periodos Anteriores	(169.81)	(7.51%)	2,259.69	2,923.55	2,897.38	2,811.74	2,765.14	2,752.84	2,735.65	2,764.14	2,758.95	2,403.37	2,308.42	2,243.91	2,089.88
Utilidad de Periodo	182.57	24.58%	742.68	187.12	274.37	364.02	463.32	570.99	637.20	587.39	679.10	761.28	880.60	956.42	925.25
Ganancia o Perdida en Valores Disponibles para la Venta	30.12	(111.26%)	(27.07)	(20.45)	2.42	14.28	33.81	64.64	72.14	64.35	84.83	50.56	53.78	39.00	3.05
Deuda Subordinada	3.17	2.90%	109.26	118.10	118.10	118.10	118.10	118.10	117.61	117.61	117.61	117.61	122.42	122.62	112.43
PASIVO Y PATRIMONIO	10,022.71	12.50%	80,172.90	80,251.65	80,264.98	80,544.46	80,804.26	82,989.26	83,760.45	83,408.06	85,230.69	86,564.37	87,578.68	90,241.31	90,195.61

Nota
Año 2014 : Cifras Preliminares