

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(989.85)	(5.64%)	17,558.83	16,949.53	16,807.20	18,300.85	17,199.56	17,210.34	17,154.30	17,793.70	17,064.97	16,563.34	15,667.11	16,080.89	16,568.98
Depositos Locales en Bancos	(55.85)	(1.68%)	3,328.48	3,296.18	3,218.14	3,327.48	3,292.16	3,103.64	3,057.09	2,887.67	2,831.86	3,309.12	3,120.37	3,244.36	3,272.63
A la Vista	(54.01)	(6.81%)	792.80	790.34	758.81	804.14	777.56	662.70	649.00	645.21	717.83	778.82	766.07	819.16	738.80
A Plazo	(1.85)	(0.07%)	2,535.68	2,505.85	2,459.33	2,523.34	2,514.60	2,440.94	2,408.09	2,242.46	2,114.03	2,530.30	2,354.30	2,425.20	2,533.83
Depositos Extranjeros en Bancos	(905.97)	(6.87%)	13,196.26	12,634.42	12,500.37	13,872.83	12,974.06	13,083.76	13,072.51	14,022.87	13,321.09	12,337.13	11,549.53	11,846.08	12,290.29
A la Vista	(284.92)	(5.85%)	4,869.23	4,293.37	4,343.56	4,617.21	4,294.84	4,350.95	4,245.94	5,928.24	4,524.16	4,131.28	3,542.97	4,050.23	4,584.31
A Plazo	(621.05)	(7.46%)	8,327.03	8,341.05	8,156.81	9,255.62	8,679.23	8,732.81	8,826.57	8,094.62	8,796.93	8,205.86	8,006.56	7,795.84	7,705.98
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	(28.03)	(2.71%)	1,034.09	1,018.93	1,088.69	1,100.54	933.33	1,022.95	1,024.70	883.17	912.02	917.09	997.20	990.45	1,006.06
CARTERA CREDITICIA	6,167.59	11.12%	55,453.82	55,969.52	56,079.90	56,528.00	56,916.75	57,456.95	58,671.57	59,226.42	60,036.10	60,501.97	60,818.50	61,711.86	61,621.42
Locales	4,784.79	11.86%	40,351.50	40,838.28	41,146.80	41,644.37	41,664.93	42,008.95	42,331.77	42,951.06	43,413.44	43,941.91	44,431.94	45,257.66	45,136.29
Extranjero	1,400.84	8.99%	15,574.17	15,607.56	15,411.35	15,370.20	15,735.58	15,928.90	16,823.30	16,762.91	17,116.77	17,060.99	16,891.70	16,964.12	16,975.01
Menos Provisiones	18.04	3.82%	471.85	476.32	478.25	486.57	483.75	480.90	483.50	487.54	494.12	500.94	505.15	509.92	489.89
Locales	32.62	7.99%	408.06	409.43	414.57	421.59	420.24	408.94	424.22	427.81	436.33	438.66	453.86	458.53	440.69
Extranjero	(14.58)	(22.86%)	63.79	66.89	63.68	64.98	63.51	71.96	59.29	59.73	57.79	62.28	51.28	51.39	49.20
INVERSIONES EN VALORES	2,046.29	14.64%	13,980.60	14,156.93	14,490.21	14,605.14	14,670.60	14,870.93	15,592.53	15,640.16	15,607.37	15,769.91	15,841.03	15,940.68	16,026.89
Locales	397.46	6.02%	6,599.79	6,595.48	6,649.24	6,596.64	6,573.54	6,661.61	6,813.26	6,907.97	6,852.02	6,958.94	7,056.26	7,049.41	6,997.25
Extranjero	1,649.29	22.34%	7,381.90	7,562.65	7,842.22	8,009.41	8,097.96	8,210.24	8,780.48	8,733.40	8,756.62	8,812.28	8,786.09	8,892.59	9,031.20
Menos Provisiones	0.46	41.68%	1.10	1.20	1.25	0.91	0.90	0.92	1.21	1.21	1.27	1.31	1.32	1.32	1.56
Locales	0.08	8.04%	0.95	1.01	1.06	0.91	0.90	0.92	1.03	1.03	1.03	1.02	1.08	1.08	1.03
Extranjero	0.38	264.03%	0.14	0.19	0.19	0.00	0.00	0.00	0.18	0.18	0.24	0.29	0.24	0.24	0.53
OTROS ACTIVOS	1,314.99	43.97%	2,990.39	2,970.96	3,007.76	3,093.83	3,471.69	3,777.67	3,819.04	3,869.02	3,911.82	4,062.01	3,960.52	3,943.36	4,305.38
Locales	258.54	10.43%	2,479.77	2,540.60	2,662.92	2,752.87	3,156.51	3,448.83	3,536.75	3,540.41	3,589.71	3,725.22	3,610.66	3,605.53	2,738.31
Extranjero	1,056.45	206.89%	510.63	430.36	344.84	340.96	315.19	328.84	282.28	328.61	322.11	336.79	349.86	337.83	1,567.07
TOTAL DE ACTIVOS	8,539.02	9.49%	89,983.64	90,046.95	90,385.07	92,527.81	92,258.61	93,315.89	95,237.43	96,529.30	96,620.25	96,897.23	96,287.16	97,676.80	98,522.66

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	4,477.74	6.70%	66,846.30	66,635.17	66,648.65	68,463.76	68,153.49	68,777.69	69,828.32	71,461.55	71,552.84	71,149.65	70,240.71	71,022.32	71,324.04
Locales	2,989.46	6.51%	45,928.47	46,032.77	45,994.07	46,954.99	46,502.70	46,513.12	46,859.63	46,700.75	47,475.91	47,878.24	47,688.06	48,015.07	48,917.93
Oficiales	981.48	12.84%	7,641.38	7,628.62	7,707.32	8,441.17	7,926.03	7,810.60	8,417.18	8,107.83	8,590.40	8,520.71	8,258.49	8,299.87	8,622.86
De Particulares	1,831.82	5.25%	34,860.29	34,790.72	34,803.88	34,932.54	34,940.26	35,159.47	35,041.53	35,388.16	35,689.41	35,729.08	35,970.77	36,149.29	36,692.11
A la Vista	(101.87)	(1.22%)	8,316.55	8,280.33	8,049.94	7,973.16	7,852.88	8,011.13	7,894.52	7,863.33	7,977.25	7,807.48	7,949.06	8,105.49	8,214.67
A Plazo	1,386.66	7.82%	17,725.12	17,742.02	17,915.15	18,102.24	18,319.79	18,356.88	18,276.92	18,573.08	18,689.93	18,898.67	19,029.32	19,046.27	19,111.78
De Ahorros	547.03	6.20%	8,818.62	8,768.37	8,838.79	8,857.15	8,767.58	8,791.46	8,870.09	8,951.75	9,022.23	9,022.93	8,992.39	8,997.53	9,365.66
De Bancos	176.16	5.14%	3,426.79	3,613.43	3,482.87	3,581.27	3,636.41	3,543.05	3,400.93	3,204.76	3,196.10	3,628.45	3,458.80	3,565.92	3,602.95
A la Vista	34.23	4.19%	816.14	847.94	860.57	847.16	961.22	874.85	818.81	819.47	912.38	894.15	882.87	926.80	850.37
A Plazo	141.93	5.44%	2,610.65	2,765.50	2,622.30	2,734.11	2,675.19	2,668.19	2,582.12	2,385.29	2,283.72	2,734.30	2,575.93	2,639.12	2,752.58
Extranjero	1,488.28	7.11%	20,917.83	20,602.39	20,654.59	21,508.77	21,650.79	22,264.57	22,968.68	24,760.80	24,076.93	23,271.41	22,552.64	23,007.25	22,406.11
Oficiales	(865.37)	(50.78%)	1,704.22	1,665.51	1,302.65	1,332.96	1,158.69	333.61	487.69	697.84	1,384.88	1,351.64	942.49	875.28	838.85
De Particulares	968.17	7.72%	12,541.23	12,610.53	12,395.75	12,861.20	12,986.75	12,595.82	12,658.90	12,765.74	12,718.27	12,865.81	13,172.10	13,466.01	13,509.40
A la Vista	249.50	11.71%	2,131.14	2,186.07	2,221.12	2,311.76	2,298.45	2,311.12	2,298.58	2,360.90	2,318.79	2,424.72	2,303.57	2,417.41	2,380.64
A Plazo	646.74	8.52%	7,589.45	7,604.50	7,357.21	7,689.16	7,806.70	7,391.20	7,452.34	7,602.50	7,616.72	7,713.32	8,048.00	8,189.31	8,236.19
De Ahorros	71.92	2.55%	2,820.64	2,819.97	2,817.41	2,860.27	2,881.61	2,893.49	2,907.98	2,802.34	2,782.76	2,727.77	2,820.53	2,859.29	2,892.56
De Bancos	1,385.48	20.76%	6,672.38	6,326.35	6,956.18	7,314.61	7,505.35	9,335.15	9,822.10	11,297.22	9,973.78	9,053.96	8,438.06	8,665.96	8,057.86
A la Vista	(372.74)	(15.86%)	2,349.57	2,277.08	2,453.78	2,269.03	2,288.32	2,586.57	2,513.57	3,515.91	2,618.32	2,471.02	2,525.95	2,237.85	1,976.83
A Plazo	1,758.22	40.67%	4,322.81	4,049.27	4,502.40	5,045.59	5,217.02	6,748.57	7,308.52	7,781.32	7,355.46	6,582.95	5,912.10	6,428.11	6,081.03
OBLIGACIONES	2,107.86	18.13%	11,628.24	11,686.48	11,796.90	11,850.11	11,586.38	11,567.83	12,334.79	12,033.77	11,835.87	12,378.47	12,637.46	13,136.05	13,736.11
Locales	311.84	16.52%	1,887.29	1,778.62	1,881.38	1,859.04	1,868.26	1,911.88	1,917.11	1,924.45	1,982.68	2,026.95	2,055.57	2,207.82	2,199.13
Extranjero	1,796.02	18.44%	9,740.96	9,907.86	9,915.51	9,991.07	9,718.12	9,655.96	10,417.68	10,109.31	9,853.19	10,351.51	10,581.90	10,928.24	11,536.97
OTROS PASIVOS	1,140.75	46.54%	2,451.03	2,540.23	2,632.59	2,847.91	3,034.12	3,385.65	3,424.27	3,369.62	3,481.17	3,608.05	3,501.45	3,582.00	3,591.77
Locales	0.81	0.04%	2,020.28	2,159.57	2,322.83	2,542.86	2,770.26	3,093.54	3,141.38	3,060.64	3,180.95	3,297.00	3,189.09	3,261.68	2,021.09
Extranjero	1,139.93	264.64%	430.74	380.66	309.75	305.06	263.86	292.10	282.89	308.98	300.22	311.06	312.36	320.32	1,570.68
PATRIMONIO	812.68	8.97%	9,058.07	9,185.07	9,306.94	9,366.03	9,484.61	9,584.72	9,650.06	9,664.37	9,750.37	9,761.05	9,907.54	9,936.42	9,870.75
Capital	159.33	3.02%	5,269.69	5,277.76	5,281.74	5,290.89	5,314.15	5,314.39	5,395.08	5,375.75	5,375.84	5,377.24	5,380.58	5,355.32	5,429.02

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.49	0.51%	97.36	97.41	97.48	97.50	97.52	97.62	97.58	97.55	97.52	97.59	97.72	97.94	97.86
Otras Reservas	462.96	79.30%	583.82	575.85	579.30	738.36	759.17	759.98	860.01	859.79	863.46	911.52	934.32	963.25	1,046.78
Provisiones Dinámicas	230.50	36.28%	635.30	632.93	633.10	800.63	814.36	814.37	764.49	766.18	766.23	813.20	813.15	813.15	865.79
Otras Reservas	232.47	(451.54%)	(51.48)	(57.08)	(53.80)	(62.27)	(55.19)	(54.38)	95.53	93.61	97.23	98.33	121.18	150.10	180.98
Utilidad de Periodos Anteriores	296.34	14.20%	2,086.65	2,912.32	2,906.88	2,729.89	2,679.26	2,667.11	2,540.83	2,609.50	2,579.65	2,498.21	2,492.91	2,471.24	2,382.99
Utilidad de Periodo	20.35	2.23%	913.48	204.53	294.90	368.45	468.38	577.22	636.92	618.81	781.62	857.75	947.09	1,019.28	933.83
Ganancia o Perdida en Valores Disponible para la Venta	(126.45)	(4,040.18%)	3.13	13.25	42.69	36.99	62.18	64.45	15.86	(0.81)	(51.50)	(85.04)	(48.86)	(74.39)	(123.32)
Deuda Subordinada	(0.34)	(0.33%)	103.94	103.94	103.95	103.95	103.95	103.95	103.77	103.77	103.77	103.78	103.78	103.78	103.60
PASIVO Y PATRIMONIO	8,539.02	9.49%	89,983.64	90,046.95	90,385.07	92,527.81	92,258.61	93,315.89	95,237.43	96,529.30	96,620.25	96,897.23	96,287.16	97,676.80	98,522.66

Nota

Año 2014 : Cifras Preliminares