

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A MARZO 2019  
( En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	13,864.08	12,544.46	12,226.78	11,311.45	13,527.66	12,098.98	0.00	0.00	0.00	(445.48)	(3.55%)
Depositos Locales en Bancos	3,331.55	2,737.20	2,678.30	2,675.35	2,827.93	2,616.26	0.00	0.00	0.00	(120.94)	(4.42%)
A la Vista	728.67	654.88	589.59	672.89	651.28	645.36	0.00	0.00	0.00	(9.51)	(1.45%)
A Plazo	2,602.88	2,082.32	2,088.71	2,002.46	2,176.65	1,970.90	0.00	0.00	0.00	(111.42)	(5.35%)
Depositos Extranjeros en Bancos	9,283.91	8,921.50	8,477.62	7,528.24	9,648.27	8,327.21	0.00	0.00	0.00	(594.29)	(6.66%)
A la Vista	3,529.02	3,224.16	3,342.47	3,141.25	4,329.76	3,441.84	0.00	0.00	0.00	217.67	6.75%
A Plazo	5,754.89	5,697.33	5,135.14	4,386.99	5,318.51	4,885.37	0.00	0.00	0.00	(811.96)	(14.25%)
Menos Provisiones	0.00	1.05	1.50	1.33	0.68	0.67	0.00	0.00	0.00	(0.38)	(36.04%)
Locales	0.00	1.03	1.49	1.27	0.61	0.45	0.00	0.00	0.00	(0.58)	(56.10%)
Extranjero	0.00	0.02	0.01	0.06	0.07	0.22	0.00	0.00	0.00	0.20	1,055.76%
Otros	1,248.61	886.81	1,072.37	1,109.19	1,052.15	1,156.19	0.00	0.00	0.00	269.37	30.38%
<b>CARTERA CREDITICIA</b>	65,341.32	65,091.57	65,864.28	66,835.99	67,772.31	68,000.88	0.00	0.00	0.00	2,909.31	4.47%
Locales	51,557.03	52,203.62	52,787.60	53,763.63	54,115.70	54,857.01	0.00	0.00	0.00	2,653.39	5.08%
Extranjero	14,541.68	13,965.91	14,155.87	14,278.72	14,863.85	14,391.61	0.00	0.00	0.00	425.70	3.05%
Menos Provisiones	757.40	1,077.96	1,079.18	1,206.36	1,207.24	1,247.74	0.00	0.00	0.00	169.78	15.75%
Locales	619.75	934.95	944.28	1,015.85	1,029.79	1,070.33	0.00	0.00	0.00	135.37	14.48%
Extranjero	137.65	143.01	134.90	190.51	177.45	177.42	0.00	0.00	0.00	34.41	24.06%
<b>INVERSIONES EN VALORES</b>	18,349.48	18,395.98	18,135.04	18,454.56	18,812.93	19,080.26	0.00	0.00	0.00	684.28	3.72%
Locales	8,263.90	8,351.32	7,794.13	7,959.16	8,081.49	8,396.14	0.00	0.00	0.00	44.82	0.54%
Extranjero	10,088.01	10,059.11	10,354.85	10,507.42	10,746.05	10,697.59	0.00	0.00	0.00	638.48	6.35%
Menos Provisiones	2.42	14.45	13.95	12.02	14.61	13.48	0.00	0.00	0.00	(0.98)	(6.75%)
Locales	2.18	10.00	11.17	8.91	11.20	12.62	0.00	0.00	0.00	2.61	26.14%
Extranjero	0.24	4.45	2.78	3.11	3.41	0.86	0.00	0.00	0.00	(3.59)	(80.74%)
<b>OTROS ACTIVOS</b>	3,846.59	4,072.00	4,087.72	4,285.44	4,449.90	4,883.36	0.00	0.00	0.00	811.36	19.93%
Locales	3,496.93	3,653.37	3,676.46	3,833.16	3,959.36	4,318.32	0.00	0.00	0.00	664.95	18.20%
Extranjero	349.65	418.62	411.26	452.28	490.53	565.04	0.00	0.00	0.00	146.41	34.98%
<b>TOTAL DE ACTIVOS</b>	101,401.46	100,104.00	100,313.82	100,887.44	104,562.80	104,063.48	0.00	0.00	0.00	3,959.48	3.96%

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DEPOSITOS	73,048.76	72,318.59	71,689.03	71,095.46	73,338.72	73,320.56	0.00	0.00	0.00	1,001.97	1.39%
Locales	52,411.83	51,421.62	51,332.63	50,784.22	52,575.67	52,525.33	0.00	0.00	0.00	1,103.71	2.15%
Oficiales	8,442.80	7,939.00	7,924.46	7,580.70	8,090.30	8,415.13	0.00	0.00	0.00	476.13	6.00%
De Particulares	40,513.06	40,743.08	40,660.20	40,567.22	41,599.18	41,315.25	0.00	0.00	0.00	572.18	1.40%
A la Vista	8,346.96	8,113.42	8,128.04	7,842.62	8,725.70	7,861.41	0.00	0.00	0.00	(252.01)	(3.11%)
A Plazo	21,873.79	22,168.99	22,305.40	22,456.63	22,457.52	22,953.37	0.00	0.00	0.00	784.38	3.54%
De Ahorros	10,292.32	10,460.67	10,226.75	10,267.96	10,415.96	10,500.47	0.00	0.00	0.00	39.81	0.38%
De Bancos	3,455.96	2,739.54	2,747.97	2,636.31	2,886.18	2,794.94	0.00	0.00	0.00	55.40	2.02%
A la Vista	773.60	763.95	670.05	794.84	684.53	681.73	0.00	0.00	0.00	(82.22)	(10.76%)
A Plazo	2,682.36	1,975.59	2,077.92	1,841.47	2,201.65	2,113.21	0.00	0.00	0.00	137.62	6.97%
Extranjero	20,636.93	20,896.97	20,356.40	20,311.24	20,763.05	20,795.23	0.00	0.00	0.00	(101.74)	(0.49%)
Oficiales	122.18	93.25	112.32	106.99	94.56	76.14	0.00	0.00	0.00	(17.11)	(18.35%)
De Particulares	12,280.83	12,382.60	12,541.99	12,642.03	12,802.26	12,869.57	0.00	0.00	0.00	486.97	3.93%
A la Vista	2,111.89	1,946.44	2,105.85	2,136.05	2,128.55	2,084.48	0.00	0.00	0.00	138.04	7.09%
A Plazo	7,657.99	8,031.36	8,044.89	8,143.74	8,352.79	8,491.06	0.00	0.00	0.00	459.70	5.72%
De Ahorros	2,510.95	2,404.80	2,391.24	2,362.24	2,320.92	2,294.03	0.00	0.00	0.00	(110.78)	(4.61%)
De Bancos	8,233.91	8,421.11	7,702.10	7,562.22	7,866.22	7,849.52	0.00	0.00	0.00	(571.60)	(6.79%)
A la Vista	2,077.83	2,120.79	1,787.21	1,867.98	1,826.29	1,517.75	0.00	0.00	0.00	(603.04)	(28.43%)
A Plazo	6,156.08	6,300.32	5,914.89	5,694.25	6,039.94	6,331.77	0.00	0.00	0.00	31.45	0.50%
OBLIGACIONES	13,618.62	13,414.46	13,818.61	14,891.96	16,294.10	15,010.30	0.00	0.00	0.00	1,595.84	11.90%
Locales	1,892.76	2,084.50	2,039.98	2,255.15	2,261.33	2,244.65	0.00	0.00	0.00	160.16	7.68%
Extranjero	11,725.86	11,329.97	11,778.63	12,636.81	14,032.78	12,765.65	0.00	0.00	0.00	1,435.69	12.67%
OTROS PASIVOS	3,130.63	3,014.15	3,225.44	3,226.76	3,066.33	3,533.65	0.00	0.00	0.00	519.51	17.24%
Locales	2,604.65	2,523.12	2,754.78	2,732.43	2,557.16	2,955.01	0.00	0.00	0.00	431.89	17.12%
Extranjero	525.98	491.03	470.66	494.34	509.17	578.64	0.00	0.00	0.00	87.61	17.84%
PATRIMONIO	11,603.45	11,356.81	11,580.74	11,673.25	11,863.66	12,198.96	0.00	0.00	0.00	842.16	7.42%
Capital	5,648.37	5,619.88	5,736.74	5,733.75	5,926.86	5,941.51	0.00	0.00	0.00	321.62	5.72%

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Reservas de Capital	95.21	111.58	111.58	95.21	111.58	111.58	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	995.42	959.59	961.29	927.11	858.77	891.73	0.00	0.00	0.00	(67.85)	(7.07%)
Provisiones Dinámicas	1,001.66	996.97	1,004.00	988.75	1,024.63	1,038.99	0.00	0.00	0.00	42.01	4.21%
Otras Reservas	(6.25)	(37.39)	(42.72)	(61.63)	(165.86)	(147.25)	0.00	0.00	0.00	(109.87)	293.86%
Utilidad de Periodos Anteriores	3,566.33	4,054.06	3,908.17	3,955.86	3,840.91	4,590.85	0.00	0.00	0.00	536.78	13.24%
Utilidad de Periodo	1,015.58	440.88	729.15	832.71	1,001.33	423.40	0.00	0.00	0.00	(17.48)	(3.96%)
Ganancia o Perdida en Valores Disponible para la Venta	135.45	23.43	(14.18)	(19.94)	(24.78)	89.83	0.00	0.00	0.00	66.40	283.46%
Deuda Subordinada	147.09	147.39	148.00	148.56	148.98	150.06	0.00	0.00	0.00	2.68	1.82%
<b>PASIVO Y PATRIMONIO</b>	<b>101,401.46</b>	<b>100,104.00</b>	<b>100,313.82</b>	<b>100,887.44</b>	<b>104,562.80</b>	<b>104,063.48</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,959.48</b>	<b>3.96%</b>