

**BALANCE DE SITUACION
BANCA OFICIAL
A SEPTIEMBRE 2011
(En Millones de Balboas)**

	2009	2010				2011				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	3,153.83	3,072.52	2,643.54	2,425.69	2,620.35	2,305.64	2,491.76	2,001.66	0.00	(424.04)	(17.48%)
Depositos Locales en Bancos	283.23	233.30	273.16	276.43	236.44	246.06	276.92	310.87	0.00	34.44	12.46%
A la Vista	36.70	37.82	37.37	35.20	36.88	43.44	46.15	44.34	0.00	9.14	25.96%
A Plazo	246.54	195.47	235.79	241.23	199.56	202.62	230.77	266.53	0.00	25.30	10.49%
Depositos Extranjeros en Bancos	2,624.81	2,612.31	2,146.78	1,798.16	2,154.33	1,799.02	1,945.47	1,376.61	0.00	(421.55)	(23.44%)
A la Vista	53.59	50.80	50.74	38.36	39.93	66.60	44.93	60.23	0.00	21.87	57.02%
A Plazo	2,571.22	2,561.51	2,096.04	1,759.80	2,114.40	1,732.43	1,900.54	1,316.38	0.00	(443.42)	(25.20%)
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	245.78	226.92	223.61	351.11	229.58	260.55	269.37	314.18	0.00	(36.93)	(10.52%)
CARTERA CREDITICIA	2,991.71	3,061.89	3,253.52	3,626.58	3,458.24	3,666.88	4,002.33	4,187.47	0.00	560.89	15.47%
Locales	3,086.36	3,156.31	3,345.15	3,709.23	3,529.19	3,735.26	4,069.52	4,252.15	0.00	542.92	14.64%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Menos Provisiones	94.65	94.42	91.63	82.64	70.95	68.38	67.19	64.67	0.00	(17.97)	(21.74%)
Locales	94.65	94.42	91.63	82.64	70.95	68.38	67.19	64.67	0.00	(17.97)	(21.74%)
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
INVERSIONES EN VALORES	1,169.17	1,230.68	1,235.30	1,290.19	1,385.30	1,410.06	1,608.74	1,751.49	0.00	461.30	35.75%
Locales	981.65	1,047.79	958.57	1,002.71	1,117.29	1,115.73	1,318.48	1,468.18	0.00	465.47	46.42%
Extranjero	188.86	184.23	278.06	288.82	269.35	295.67	291.59	284.65	0.00	(4.17)	(1.44%)
Menos Provisiones	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	0.00	0.00	0.00%
Locales	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	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%
OTROS ACTIVOS	329.93	255.20	268.89	242.43	319.88	278.88	270.87	266.97	0.00	24.53	10.12%
Locales	328.93	254.39	268.32	242.14	319.33	278.35	270.25	266.89	0.00	24.74	10.22%
Extranjero	1.00	0.81	0.56	0.29	0.55	0.52	0.62	0.08	0.00	(0.21)	(72.42%)
TOTAL DE ACTIVOS	7,644.64	7,620.30	7,401.25	7,584.90	7,783.77	7,661.46	8,373.71	8,207.59	0.00	622.69	8.21%

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DEPOSITOS	6,616.46	6,449.20	6,244.49	6,405.13	6,630.57	6,442.23	7,153.61	6,848.22	0.00	443.09	6.92%
Locales	6,545.86	6,380.16	6,172.72	6,332.43	6,558.13	6,367.47	7,081.85	6,775.88	0.00	443.46	7.00%
Oficiales	4,151.71	4,202.78	3,849.41	3,988.01	4,249.81	4,014.46	4,641.45	4,305.20	0.00	317.19	7.95%
De Particulares	1,854.63	1,712.61	1,727.07	1,779.12	1,799.89	1,830.90	1,911.11	1,932.16	0.00	153.05	8.60%
A la Vista	183.09	181.51	182.54	188.77	204.62	200.68	213.84	225.59	0.00	36.81	19.50%
A Plazo	811.10	669.97	675.74	694.68	656.68	688.60	738.62	716.14	0.00	21.46	3.09%
De Ahorros	860.43	861.13	868.79	895.66	938.59	941.63	958.65	990.44	0.00	94.77	10.58%
De Bancos	539.52	464.77	596.25	565.30	508.43	522.11	529.29	538.52	0.00	(26.78)	(4.74%)
A la Vista	110.98	74.08	94.05	76.99	382.74	389.68	410.97	434.89	0.00	357.90	464.89%
A Plazo	428.54	390.69	502.20	488.32	125.68	132.43	118.31	103.64	0.00	(384.68)	(78.78%)
Extranjero	70.60	69.04	71.76	72.70	72.45	74.75	71.76	72.33	0.00	(0.37)	(0.51%)
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	70.60	69.04	71.76	72.70	72.45	74.75	71.76	72.33	0.00	(0.37)	(0.51%)
A la Vista	15.96	13.65	14.95	14.91	15.34	17.91	14.51	16.66	0.00	1.75	11.77%
A Plazo	54.37	55.12	56.56	57.60	56.97	56.63	57.03	55.36	0.00	(2.24)	(3.89%)
De Ahorros	0.27	0.26	0.25	0.20	0.14	0.21	0.22	0.31	0.00	0.11	57.63%
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
OBLIGACIONES	75.20	73.60	56.53	54.77	54.77	54.69	54.80	29.63	0.00	(25.14)	(45.91%)
Locales	72.42	70.90	56.04	54.36	54.36	54.36	54.48	29.38	0.00	(24.98)	(45.95%)
Extranjero	2.78	2.70	0.49	0.41	0.41	0.33	0.33	0.25	0.00	(0.16)	(39.65%)
OTROS PASIVOS	244.02	359.30	362.96	350.71	366.88	403.31	405.40	426.28	0.00	75.57	21.55%
Locales	242.38	357.35	360.88	348.75	364.76	401.25	403.18	423.89	0.00	75.15	21.55%
Extranjero	1.64	1.94	2.08	1.96	2.12	2.05	2.22	2.39	0.00	0.43	21.81%
PATRIMONIO	708.96	738.20	737.27	774.29	731.55	761.24	759.89	903.46	0.00	129.17	16.68%
Capital	682.35	692.35	694.02	694.02	704.02	704.02	718.72	718.72	0.00	24.70	3.56%

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Reservas de Capital	0.00	0.00	0.00	1.61	1.74	0.00	0.00	3.39	0.00	1.77	110.13%
Otras Reservas	0.55	0.57	0.82	0.05	0.02	1.88	2.14	0.01	0.00	(0.03)	(69.05%)
Utilidad de Periodos Anteriores	19.70	11.33	9.47	8.58	8.63	23.21	8.25	6.99	0.00	(1.59)	(18.58%)
Utilidad de Periodo	1.66	28.15	25.70	64.96	14.70	28.99	25.79	64.11	0.00	(0.85)	(1.30%)
Ganancia o Perdida en Valores Disponible para la Venta	4.70	5.80	7.26	5.08	2.44	3.14	4.99	110.25	0.00	105.17	2,070.04%
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	7,644.64	7,620.30	7,401.25	7,584.90	7,783.77	7,661.46	8,373.71	8,207.59	0.00	622.69	8.21%