

**BALANCE DE SITUACION
BANCA OFICIAL
A SEPTIEMBRE 2012
(En Millones de Balboas)**

	2010	2011				2012				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	2,620.35	2,305.64	2,491.76	2,001.66	2,655.27	2,287.75	2,644.63	2,555.66	0.00	554.00	27.68%
Depositos Locales en Bancos	236.44	246.06	276.92	310.87	509.90	613.27	636.67	675.44	0.00	364.57	117.27%
A la Vista	36.88	43.44	46.15	44.34	45.91	50.95	51.71	51.73	0.00	7.40	16.68%
A Plazo	199.56	202.62	230.77	266.53	463.99	562.32	584.96	623.70	0.00	357.17	134.01%
Depositos Extranjeros en Bancos	2,154.33	1,799.02	1,945.47	1,376.61	1,754.23	1,299.44	1,809.36	1,645.95	0.00	269.34	19.57%
A la Vista	39.93	66.60	44.93	60.23	92.19	93.98	75.22	96.72	0.00	36.49	60.58%
A Plazo	2,114.40	1,732.43	1,900.54	1,316.38	1,662.05	1,205.46	1,734.14	1,549.23	0.00	232.85	17.69%
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	229.58	260.55	269.37	314.18	391.13	375.04	198.59	234.28	0.00	(79.90)	(25.43%)
CARTERA CREDITICIA	3,458.24	3,666.88	4,002.33	4,187.47	3,974.53	4,516.07	4,467.11	4,759.91	0.00	572.43	13.67%
Locales	3,529.19	3,735.26	4,069.52	4,252.15	4,037.62	4,579.33	4,531.14	4,821.90	0.00	569.75	13.40%
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	70.95	68.38	67.19	64.67	63.09	63.26	64.02	61.99	0.00	(2.68)	(4.15%)
Locales	70.95	68.38	67.19	64.67	63.09	63.26	64.02	61.99	0.00	(2.68)	(4.15%)
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	1,385.30	1,410.06	1,608.74	1,751.49	1,787.38	1,588.15	1,639.14	1,723.21	0.00	(28.28)	(1.61%)
Locales	1,117.29	1,115.73	1,318.48	1,468.18	1,417.51	1,247.57	1,313.77	1,507.69	0.00	39.51	2.69%
Extranjero	269.35	295.67	291.59	284.65	369.88	340.59	325.37	215.52	0.00	(69.13)	(24.29%)
Menos Provisiones	1.34	1.34	1.34	1.34	0.00	0.00	0.00	0.00	0.00	(1.34)	(100.00%)
Locales	1.34	1.34	1.34	1.34	0.00	0.00	0.00	0.00	0.00	(1.34)	(100.00%)
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	319.88	278.88	270.87	266.97	471.80	292.42	336.95	385.62	0.00	118.65	44.45%
Locales	319.33	278.35	270.25	266.89	471.78	292.26	336.60	384.76	0.00	117.87	44.17%
Extranjero	0.55	0.52	0.62	0.08	0.03	0.15	0.35	0.86	0.00	0.78	967.63%
TOTAL DE ACTIVOS	7,783.77	7,661.46	8,373.71	8,207.59	8,888.99	8,684.39	9,087.83	9,424.40	0.00	1,216.81	14.83%

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DEPOSITOS	6,630.57	6,442.23	7,153.61	6,848.22	7,519.80	7,351.57	7,793.64	7,941.59	0.00	1,093.37	15.97%
Locales	6,558.13	6,367.47	7,081.85	6,775.88	7,447.41	7,281.69	7,699.18	7,854.57	0.00	1,078.68	15.92%
Oficiales	4,249.81	4,014.46	4,641.45	4,305.20	4,762.11	4,695.11	5,094.14	5,251.38	0.00	946.18	21.98%
De Particulares	1,799.89	1,830.90	1,911.11	1,932.16	1,945.61	1,913.59	1,953.58	1,985.59	0.00	53.43	2.77%
A la Vista	204.62	200.68	213.84	225.59	246.78	237.39	255.51	253.72	0.00	28.13	12.47%
A Plazo	656.68	688.60	738.62	716.14	671.96	659.82	662.12	657.47	0.00	(58.67)	(8.19%)
De Ahorros	938.59	941.63	958.65	990.44	1,026.86	1,016.38	1,035.95	1,074.40	0.00	83.96	8.48%
De Bancos	508.43	522.11	529.29	538.52	739.70	672.98	651.47	617.60	0.00	79.07	14.68%
A la Vista	382.74	389.68	410.97	434.89	513.04	477.46	358.13	367.58	0.00	(67.30)	(15.48%)
A Plazo	125.68	132.43	118.31	103.64	226.66	195.52	293.34	250.01	0.00	146.38	141.24%
Extranjero	72.45	74.75	71.76	72.33	72.39	69.88	94.46	87.02	0.00	14.69	20.31%
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	72.45	74.75	71.76	72.33	72.39	69.88	94.46	87.02	0.00	14.69	20.31%
A la Vista	15.34	17.91	14.51	16.66	17.77	15.92	32.16	29.45	0.00	12.79	76.77%
A Plazo	56.97	56.63	57.03	55.36	54.33	53.69	55.01	51.62	0.00	(3.74)	(6.75%)
De Ahorros	0.14	0.21	0.22	0.31	0.29	0.27	7.30	5.95	0.00	5.64	1,795.62%
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	54.77	54.69	54.80	29.63	44.50	11.38	11.38	11.38	0.00	(18.25)	(61.59%)
Locales	54.36	54.36	54.48	29.38	44.38	11.38	11.38	11.38	0.00	(18.00)	(61.27%)
Extranjero	0.41	0.33	0.33	0.25	0.12	0.00	0.00	0.00	0.00	(0.25)	(100.00%)
OTROS PASIVOS	366.88	403.31	405.40	426.28	480.96	428.45	418.61	540.11	0.00	113.83	26.70%
Locales	364.76	401.25	403.18	423.89	478.36	425.83	416.01	537.36	0.00	113.47	26.77%
Extranjero	2.12	2.05	2.22	2.39	2.60	2.62	2.60	2.76	0.00	0.37	15.34%
PATRIMONIO	731.55	761.24	759.89	903.46	843.74	893.00	864.20	931.31	0.00	27.85	3.08%
Capital	704.02	704.02	718.72	718.72	728.72	728.72	744.23	744.23	0.00	25.51	3.55%

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Reservas de Capital	1.74	0.00	0.00	3.39	3.52	3.69	3.59	4.21	0.00	0.82	24.35%
Otras Reservas	0.02	1.88	2.14	0.01	(7.99)	0.01	0.03	0.03	0.00	0.01	92.67%
Utilidad de Periodos Anteriores	8.63	23.21	8.25	6.99	6.86	22.19	6.77	6.15	0.00	(0.84)	(12.00%)
Utilidad de Periodo	14.70	28.99	25.79	64.11	23.51	53.75	29.57	77.76	0.00	13.65	21.30%
Ganancia o Perdida en Valores Disponible para la Venta	2.44	3.14	4.99	110.25	89.12	84.63	80.01	98.94	0.00	(11.31)	(10.26%)
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	7,783.77	7,661.46	8,373.71	8,207.59	8,888.99	8,684.39	9,087.83	9,424.40	0.00	1,216.81	14.83%