

**BALANCE DE SITUACION  
BANCA OFICIAL  
A DICIEMBRE 2013  
( En Millones de Balboas)**

	2011	2012				2013				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	2,655.27	2,287.75	2,644.63	2,555.66	2,984.92	2,665.47	3,560.43	3,035.49	3,459.33	474.41	15.89%
Depositos Locales en Bancos	509.90	613.27	636.67	675.44	602.44	570.34	678.00	590.42	695.04	92.60	15.37%
A la Vista	45.91	50.95	51.71	51.73	54.22	51.84	51.18	50.47	51.49	(2.73)	(5.04%)
A Plazo	463.99	562.32	584.96	623.70	548.22	518.50	626.81	539.95	643.55	95.33	17.39%
Depositos Extranjeros en Bancos	1,754.23	1,299.44	1,809.36	1,645.95	2,118.26	1,786.70	2,494.08	2,130.79	2,395.21	276.95	13.07%
A la Vista	92.19	93.98	75.22	96.72	115.16	119.90	271.58	289.59	197.71	82.55	71.69%
A Plazo	1,662.05	1,205.46	1,734.14	1,549.23	2,003.10	1,666.80	2,222.50	1,841.20	2,197.50	194.40	9.70%
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	391.13	375.04	198.59	234.28	264.22	308.43	388.35	314.27	369.08	104.86	39.69%
<b>CARTERA CREDITICIA</b>	3,974.53	4,516.07	4,467.11	4,759.91	4,382.35	5,171.82	4,814.31	5,251.33	4,935.59	553.24	12.62%
Locales	4,037.62	4,579.33	4,531.14	4,821.90	4,445.42	5,234.45	4,876.21	5,312.48	4,990.96	545.54	12.27%
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	63.09	63.26	64.02	61.99	63.07	62.63	61.90	61.15	55.38	(7.70)	(12.20%)
Locales	63.09	63.26	64.02	61.99	63.07	62.63	61.90	61.15	55.38	(7.70)	(12.20%)
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
<b>INVERSIONES EN VALORES</b>	1,787.38	1,588.15	1,639.14	1,723.21	2,119.80	2,044.03	1,798.00	1,967.25	2,346.87	227.07	10.71%
Locales	1,417.51	1,247.57	1,313.77	1,507.69	1,917.62	1,867.70	1,647.57	1,759.09	2,139.03	221.40	11.55%
Extranjero	369.88	340.59	325.37	215.52	202.18	176.33	150.43	208.16	207.85	5.67	2.80%
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%
<b>OTROS ACTIVOS</b>	471.80	292.42	336.95	385.62	429.41	305.90	316.48	315.59	565.99	136.57	31.80%
Locales	471.78	292.26	336.60	384.76	428.59	305.17	315.44	314.84	564.98	136.38	31.82%
Extranjero	0.03	0.15	0.35	0.86	0.82	0.73	1.04	0.75	1.01	0.19	23.32%
<b>TOTAL DE ACTIVOS</b>	<b>8,888.99</b>	<b>8,684.39</b>	<b>9,087.83</b>	<b>9,424.40</b>	<b>9,916.48</b>	<b>10,187.23</b>	<b>10,489.21</b>	<b>10,569.66</b>	<b>11,307.77</b>	<b>1,391.29</b>	<b>14.03%</b>

**BALANCE DE SITUACION  
BANCA OFICIAL  
A DICIEMBRE 2013  
( En Millones de Balboas)**

	2011	2012				2013				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>DEPOSITOS</b>	7,519.80	7,351.57	7,793.64	7,941.59	8,504.48	8,778.25	9,249.24	9,253.52	10,031.17	1,526.69	17.95%
Locales	7,447.41	7,281.69	7,699.18	7,854.57	8,423.85	8,698.23	9,170.45	9,174.31	9,952.94	1,529.09	18.15%
Oficiales	4,762.11	4,695.11	5,094.14	5,251.38	5,675.00	5,905.48	6,303.01	6,283.03	6,831.96	1,156.96	20.39%
De Particulares	1,945.61	1,913.59	1,953.58	1,985.59	1,977.17	2,052.81	2,114.28	2,136.93	2,264.06	286.89	14.51%
A la Vista	246.78	237.39	255.51	253.72	248.01	277.47	324.02	310.25	404.63	156.62	63.15%
A Plazo	671.96	659.82	662.12	657.47	623.41	665.56	651.81	666.53	663.88	40.47	6.49%
De Ahorros	1,026.86	1,016.38	1,035.95	1,074.40	1,105.76	1,109.78	1,138.44	1,160.15	1,195.55	89.79	8.12%
De Bancos	739.70	672.98	651.47	617.60	771.67	739.94	753.16	754.35	856.92	85.25	11.05%
A la Vista	513.04	477.46	358.13	367.58	490.77	484.17	491.28	445.70	492.29	1.52	0.31%
A Plazo	226.66	195.52	293.34	250.01	280.90	255.77	261.88	308.65	364.63	83.73	29.81%
Extranjero	72.39	69.88	94.46	87.02	80.64	80.02	78.79	79.22	78.23	(2.41)	(2.98%)
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	72.39	69.88	94.46	87.02	80.64	80.02	78.79	79.22	78.23	(2.41)	(2.98%)
A la Vista	17.77	15.92	32.16	29.45	23.05	25.07	23.85	27.07	27.29	4.24	18.39%
A Plazo	54.33	53.69	55.01	51.62	52.13	49.27	49.09	45.77	43.80	(8.32)	(15.97%)
De Ahorros	0.29	0.27	7.30	5.95	5.46	5.68	5.85	6.38	7.13	1.68	30.74%
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%
<b>OBLIGACIONES</b>	44.50	11.38	11.38	11.38	26.38	26.38	18.88	11.38	36.38	10.00	37.91%
Locales	44.38	11.38	11.38	11.38	26.38	26.38	18.88	11.38	36.38	10.00	37.91%
Extranjero	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
<b>OTROS PASIVOS</b>	480.96	428.45	418.61	540.11	497.79	476.96	393.07	433.03	398.36	(99.43)	(19.97%)
Locales	478.36	425.83	416.01	537.36	495.03	474.31	390.76	431.00	396.24	(98.78)	(19.95%)
Extranjero	2.60	2.62	2.60	2.76	2.77	2.65	2.31	2.03	2.12	(0.65)	(23.56%)
<b>PATRIMONIO</b>	843.74	893.00	864.20	931.31	887.83	905.64	828.03	871.73	841.87	(45.96)	(5.18%)
Capital	728.72	728.72	744.23	744.23	754.23	754.23	769.02	769.02	779.02	24.79	3.29%

**BALANCE DE SITUACION  
BANCA OFICIAL  
A DICIEMBRE 2013  
( En Millones de Balboas)**

	2011	2012				2013				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	3.52	3.69	3.59	4.21	1.69	1.72	1.69	1.87	1.90	0.21	12.59%
Otras Reservas	(7.99)	0.01	0.03	0.03	0.04	0.03	0.06	0.04	0.00	(0.04)	(100.00%)
Utilidad de Periodos Anteriores	6.86	22.19	6.77	6.15	(4.22)	23.55	8.78	8.61	(9.16)	(4.94)	117.20%
Utilidad de Periodo	23.51	53.75	29.57	77.76	27.23	42.06	32.74	57.65	40.73	13.50	49.60%
Ganancia o Perdida en Valores Disponible para la Venta	89.12	84.63	80.01	98.94	108.86	84.05	15.75	34.55	29.37	(79.49)	(73.02%)
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>8,888.99</b>	<b>8,684.39</b>	<b>9,087.83</b>	<b>9,424.40</b>	<b>9,916.48</b>	<b>10,187.23</b>	<b>10,489.21</b>	<b>10,569.66</b>	<b>11,307.77</b>	<b>1,391.29</b>	<b>14.03%</b>