

**BALANCE DE SITUACION
BANCA OFICIAL
A SEPTIEMBRE 2014
(En Millones de Balboas)**

	2012	2013				2014				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	2,984.92	2,665.47	3,560.43	3,035.49	3,415.88	2,659.52	2,966.53	4,116.12	0.00	1,080.63	35.60%
Depositos Locales en Bancos	602.44	570.34	678.00	590.42	651.59	539.42	597.90	659.32	0.00	68.90	11.67%
A la Vista	54.22	51.84	51.18	50.47	8.05	11.73	12.79	12.46	0.00	(38.01)	(75.32%)
A Plazo	548.22	518.50	626.81	539.95	643.55	527.69	585.11	646.86	0.00	106.91	19.80%
Depositos Extranjeros en Bancos	2,118.26	1,786.70	2,494.08	2,130.79	2,395.20	1,706.54	2,033.45	3,058.23	0.00	927.44	43.53%
A la Vista	115.16	119.90	271.58	289.59	197.70	204.44	207.45	214.23	0.00	(75.36)	(26.02%)
A Plazo	2,003.10	1,666.80	2,222.50	1,841.20	2,197.50	1,502.10	1,826.00	2,844.00	0.00	1,002.80	54.46%
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	264.22	308.43	388.35	314.27	369.08	413.57	335.18	398.58	0.00	84.30	26.82%
CARTERA CREDITICIA	4,382.35	5,171.82	4,814.31	5,251.33	4,935.59	5,447.78	5,501.29	5,030.84	0.00	(220.49)	(4.20%)
Locales	4,445.42	5,234.45	4,876.21	5,312.48	4,990.96	5,502.87	5,555.16	5,071.07	0.00	(241.41)	(4.54%)
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	63.07	62.63	61.90	61.15	55.38	55.08	53.87	40.23	0.00	(20.92)	(34.21%)
Locales	63.07	62.63	61.90	61.15	55.38	55.08	53.87	40.23	0.00	(20.92)	(34.21%)
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	2,119.80	2,044.03	1,798.00	1,967.25	2,346.87	2,423.08	2,276.28	2,135.44	0.00	168.19	8.55%
Locales	1,917.62	1,867.70	1,647.57	1,759.09	2,139.03	2,204.79	2,070.82	1,942.92	0.00	183.83	10.45%
Extranjero	202.18	176.33	150.43	208.16	207.85	218.28	205.46	192.51	0.00	(15.64)	(7.52%)
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 ACTIVOS	429.41	305.90	316.48	315.59	567.63	353.64	362.76	356.20	0.00	40.61	12.87%
Locales	428.59	305.17	315.44	314.84	566.62	352.76	361.86	355.38	0.00	40.54	12.88%
Extranjero	0.82	0.73	1.04	0.75	1.01	0.87	0.90	0.82	0.00	0.07	8.85%
TOTAL DE ACTIVOS	9,916.48	10,187.23	10,489.21	10,569.66	11,265.97	10,884.02	11,106.87	11,638.60	0.00	1,068.94	10.11%

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DEPOSITOS	8,504.48	8,778.25	9,249.24	9,253.52	9,989.95	9,602.46	9,805.44	10,246.02	0.00	992.49	10.73%
Locales	8,423.85	8,698.23	9,170.45	9,174.31	9,911.72	9,527.95	9,729.94	10,174.04	0.00	999.73	10.90%
Oficiales	5,675.00	5,905.48	6,303.01	6,283.03	6,831.96	6,443.71	6,470.56	7,004.95	0.00	721.92	11.49%
De Particulares	1,977.17	2,052.81	2,114.28	2,136.93	2,264.06	2,229.15	2,320.17	2,329.95	0.00	193.02	9.03%
A la Vista	248.01	277.47	324.02	310.25	404.63	316.32	351.94	317.79	0.00	7.54	2.43%
A Plazo	623.41	665.56	651.81	666.53	663.88	709.10	729.28	754.39	0.00	87.86	13.18%
De Ahorros	1,105.76	1,109.78	1,138.44	1,160.15	1,195.55	1,203.74	1,238.95	1,257.77	0.00	97.63	8.42%
De Bancos	771.67	739.94	753.16	754.35	815.70	855.08	939.20	839.15	0.00	84.80	11.24%
A la Vista	490.77	484.17	491.28	445.70	451.07	529.81	545.99	474.40	0.00	28.69	6.44%
A Plazo	280.90	255.77	261.88	308.65	364.63	325.28	393.21	364.75	0.00	56.10	18.18%
Extranjero	80.64	80.02	78.79	79.22	78.23	74.51	75.50	71.98	0.00	(7.24)	(9.14%)
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	80.64	80.02	78.79	79.22	78.23	74.51	75.50	71.98	0.00	(7.24)	(9.14%)
A la Vista	23.05	25.07	23.85	27.07	27.29	26.67	31.28	29.41	0.00	2.34	8.66%
A Plazo	52.13	49.27	49.09	45.77	43.80	39.60	36.88	35.79	0.00	(9.97)	(21.79%)
De Ahorros	5.46	5.68	5.85	6.38	7.13	8.25	7.35	6.77	0.00	0.39	6.14%
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	26.38	26.38	18.88	11.38	36.38	25.18	12.50	12.50	0.00	1.12	9.89%
Locales	26.38	26.38	18.88	11.38	36.38	25.18	12.50	12.50	0.00	1.12	9.89%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
OTROS PASIVOS	497.79	476.96	393.07	433.03	397.78	394.68	383.63	450.80	0.00	17.77	4.10%
Locales	495.03	474.31	390.76	431.00	395.66	392.86	381.77	449.02	0.00	18.02	4.18%
Extranjero	2.77	2.65	2.31	2.03	2.12	1.81	1.85	1.78	0.00	(0.24)	(12.06%)
PATRIMONIO	887.83	905.64	828.03	871.73	841.87	861.71	905.31	929.28	0.00	57.55	6.60%
Capital	754.23	754.23	769.02	769.02	779.02	779.02	779.02	779.02	0.00	10.00	1.30%

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Reservas de Capital	1.69	1.72	1.69	1.87	1.90	1.94	2.10	2.03	0.00	0.16	8.77%
Otras Reservas	0.04	0.03	0.06	0.04	0.00	0.00	0.00	54.52	0.00	54.49	152,971.33%
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.52	0.00	54.52	0.00%
Otras Reservas	0.04	0.03	0.06	0.04	0.00	0.00	0.00	0.00	0.00	(0.04)	(100.00%)
Utilidad de Periodos Anteriores	(4.22)	23.55	8.78	8.61	(9.16)	31.52	31.36	(10.50)	0.00	(19.10)	(222.00%)
Utilidad de Periodo	27.23	42.06	32.74	57.65	40.73	26.14	55.56	50.03	0.00	(7.62)	(13.22%)
Ganancia o Perdida en Valores Disponible para la Venta	108.86	84.05	15.75	34.55	29.37	23.10	37.27	54.17	0.00	19.62	56.79%
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	9,916.48	10,187.23	10,489.21	10,569.66	11,265.97	10,884.02	11,106.87	11,638.60	0.00	1,068.94	10.11%