

**BALANCE DE SITUACION
BANCA OFICIAL
A SEPTIEMBRE 2015
(En Millones de Balboas)**

	2013	2014				2015			VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III		
ACTIVOS LIQUIDOS	3,415.88	2,659.52	2,966.53	4,116.12	4,480.44	5,253.88	4,394.81	4,274.24	158.12	3.84%
Depositos Locales en Bancos	651.59	539.42	597.90	659.32	577.63	547.90	515.99	729.79	70.48	10.69%
A la Vista	8.05	11.73	12.79	12.46	11.66	11.03	10.94	13.26	0.80	6.45%
A Plazo	643.55	527.69	585.11	646.86	565.97	536.86	505.05	716.53	69.67	10.77%
Depositos Extranjeros en Bancos	2,395.20	1,706.54	2,033.45	3,058.23	3,494.40	4,346.79	3,504.31	3,281.44	223.21	7.30%
A la Vista	197.70	204.44	207.45	214.23	179.70	261.09	148.31	98.44	(115.79)	(54.05%)
A Plazo	2,197.50	1,502.10	1,826.00	2,844.00	3,314.70	4,085.70	3,356.00	3,183.00	339.00	11.92%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	369.08	413.57	335.18	398.58	408.41	359.19	374.51	263.00	(135.57)	(34.01%)
CARTERA CREDITICIA	4,935.59	5,447.78	5,501.29	5,030.84	4,988.97	5,125.80	5,186.43	5,303.96	273.12	5.43%
Locales	4,990.96	5,502.87	5,555.16	5,071.07	5,029.11	5,171.96	5,227.73	5,341.83	270.76	5.34%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Menos Provisiones	55.38	55.08	53.87	40.23	40.14	46.16	41.31	37.87	(2.36)	(5.87%)
Locales	55.38	55.08	53.87	40.23	40.14	46.16	41.31	37.87	(2.36)	(5.87%)
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
INVERSIONES EN VALORES	2,346.87	2,423.08	2,276.28	2,135.44	2,194.65	2,238.68	2,705.06	2,897.44	762.00	35.68%
Locales	2,139.03	2,204.79	2,070.82	1,942.92	1,977.91	2,000.92	2,051.92	2,207.00	264.07	13.59%
Extranjero	207.85	218.28	205.46	192.51	216.73	237.76	653.14	690.44	497.93	258.64%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
OTROS ACTIVOS	567.63	353.64	362.76	356.20	386.75	368.77	380.90	395.09	38.89	10.92%
Locales	566.62	352.76	361.86	355.38	385.90	367.94	380.03	393.79	38.41	10.81%
Extranjero	1.01	0.87	0.90	0.82	0.85	0.83	0.87	1.30	0.48	58.88%
TOTAL DE ACTIVOS	11,265.97	10,884.02	11,106.87	11,638.60	12,050.80	12,987.12	12,667.20	12,870.73	1,232.13	10.59%

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DEPOSITOS	9,989.95	9,602.46	9,805.44	10,246.02	10,723.61	11,535.62	11,294.70	11,448.02	1,202.01	11.73%
Locales	9,911.72	9,527.95	9,729.94	10,174.04	10,658.45	11,474.89	11,241.25	11,393.75	1,219.72	11.99%
Oficiales	6,831.96	6,443.71	6,470.56	7,004.95	7,539.43	8,339.55	8,054.20	8,172.35	1,167.40	16.67%
De Particulares	2,264.06	2,229.15	2,320.17	2,329.95	2,305.02	2,258.11	2,316.25	2,352.10	22.15	0.95%
A la Vista	404.63	316.32	351.94	317.79	283.64	283.90	284.81	289.33	(28.46)	(8.95%)
A Plazo	663.88	709.10	729.28	754.39	743.09	681.52	712.58	719.27	(35.12)	(4.66%)
De Ahorros	1,195.55	1,203.74	1,238.95	1,257.77	1,278.29	1,292.69	1,318.86	1,343.50	85.73	6.82%
De Bancos	815.70	855.08	939.20	839.15	814.00	877.23	870.80	869.31	30.16	3.59%
A la Vista	451.07	529.81	545.99	474.40	423.21	451.89	481.66	474.38	(0.02)	0.00%
A Plazo	364.63	325.28	393.21	364.75	390.79	425.35	389.15	394.93	30.18	8.27%
Extranjero	78.23	74.51	75.50	71.98	65.16	60.73	53.45	54.27	(17.71)	(24.60%)
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	78.23	74.51	75.50	71.98	65.16	60.73	53.45	54.27	(17.71)	(24.60%)
A la Vista	27.29	26.67	31.28	29.41	25.24	22.81	18.60	20.84	(8.57)	(29.15%)
A Plazo	43.80	39.60	36.88	35.79	33.35	31.33	28.45	27.00	(8.79)	(24.56%)
De Ahorros	7.13	8.25	7.35	6.77	6.57	6.59	6.41	6.43	(0.34)	(5.03%)
De Bancos	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%
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
OBLIGACIONES	36.38	25.18	12.50	12.50	25.00	25.00	32.50	65.00	52.50	420.00%
Locales	36.38	25.18	12.50	12.50	25.00	25.00	32.50	65.00	52.50	420.00%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
OTROS PASIVOS	397.78	394.68	383.63	450.80	356.85	449.14	342.31	340.60	(110.21)	(24.45%)
Locales	395.66	392.86	381.77	449.02	355.32	447.77	341.23	339.66	(109.36)	(24.36%)
Extranjero	2.12	1.81	1.85	1.78	1.53	1.37	1.08	0.94	(0.84)	(47.15%)
PATRIMONIO	841.87	861.71	905.31	929.28	945.34	977.37	997.69	1,017.11	87.83	9.45%
Capital	779.02	779.02	779.02	779.02	791.65	791.65	791.65	791.65	12.63	1.62%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III		
Reservas de Capital	1.90	1.94	2.10	2.03	2.15	2.29	2.37	2.38	0.35	17.03%
Otras Reservas	0.00	0.00	0.00	54.52	60.46	63.11	67.62	67.72	13.20	24.20%
Provisiones Dinámicas	0.00	0.00	0.00	54.52	58.25	62.92	67.44	67.44	12.92	23.69%
Otras Reservas	0.00	0.00	0.00	0.00	2.21	0.18	0.18	0.28	0.28	0.00%
Utilidad de Periodos Anteriores	(9.16)	31.52	31.36	(10.50)	21.17	31.52	26.94	26.82	37.32	(355.44%)
Utilidad de Periodo	40.73	26.14	55.56	50.03	17.31	29.77	55.67	87.58	37.55	75.05%
Ganancia o Perdida en Valores Disponible para la Venta	29.37	23.10	37.27	54.17	52.60	59.03	53.46	40.97	(13.21)	(24.38%)
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	11,265.97	10,884.02	11,106.87	11,638.60	12,050.80	12,987.12	12,667.20	12,870.73	1,232.13	10.59%