

**BALANCE DE SITUACION
BANCA OFICIAL
A SEPTIEMBRE 2016
(En Millones de Balboas)**

	2014	2015				2016				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	4,480.44	5,253.88	4,394.81	4,274.24	3,947.05	4,551.88	4,844.64	4,031.95	0.00	(242.29)	(5.67%)
Depositos Locales en Bancos	577.63	547.90	515.99	729.79	661.45	637.39	844.14	693.19	0.00	(36.60)	(5.01%)
A la Vista	11.66	11.03	10.94	13.26	15.36	10.50	10.91	10.20	0.00	(3.06)	(23.05%)
A Plazo	565.97	536.86	505.05	716.53	646.09	626.89	833.24	682.99	0.00	(33.54)	(4.68%)
Depositos Extranjeros en Bancos	3,494.40	4,346.79	3,504.31	3,281.44	3,029.18	3,604.43	3,720.60	3,061.51	0.00	(219.93)	(6.70%)
A la Vista	179.70	261.09	148.31	98.44	100.43	75.68	172.85	80.76	0.00	(17.68)	(17.96%)
A Plazo	3,314.70	4,085.70	3,356.00	3,183.00	2,928.75	3,528.75	3,547.75	2,980.75	0.00	(202.25)	(6.35%)
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	408.41	359.19	374.51	263.00	256.41	310.06	279.89	277.24	0.00	14.24	5.41%
CARTERA CREDITICIA	4,988.97	5,125.80	5,186.43	5,303.96	5,549.95	5,634.22	5,867.53	6,097.85	0.00	793.89	14.97%
Locales	5,029.11	5,171.96	5,227.73	5,341.83	5,585.60	5,673.92	5,906.79	6,135.87	0.00	794.04	14.86%
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	40.14	46.16	41.31	37.87	35.66	39.69	39.27	38.01	0.00	0.14	0.38%
Locales	40.14	46.16	41.31	37.87	35.66	39.69	39.27	38.01	0.00	0.14	0.38%
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	2,194.65	2,238.68	2,705.06	2,897.44	3,068.00	3,225.30	3,289.11	3,261.19	0.00	363.75	12.55%
Locales	1,977.91	2,000.92	2,051.92	2,207.00	2,286.56	2,247.09	2,349.92	2,337.96	0.00	130.96	5.93%
Extranjero	216.73	237.76	653.14	690.44	781.44	978.21	939.19	923.23	0.00	232.78	33.72%
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	386.75	368.77	380.90	395.09	374.50	376.36	390.34	420.63	0.00	25.54	6.47%
Locales	385.90	367.94	380.03	393.79	372.87	374.25	385.66	413.00	0.00	19.21	4.88%
Extranjero	0.85	0.83	0.87	1.30	1.62	2.11	4.68	7.63	0.00	6.33	488.19%
TOTAL DE ACTIVOS	12,050.80	12,987.12	12,667.20	12,870.73	12,939.49	13,787.76	14,391.61	13,811.62	0.00	940.89	7.31%

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DEPOSITOS	10,723.61	11,535.62	11,294.70	11,448.02	11,572.01	12,360.18	12,908.74	12,290.27	0.00	842.24	7.36%
Locales	10,658.45	11,474.89	11,241.25	11,393.75	11,524.70	12,316.36	12,865.15	12,254.27	0.00	860.51	7.55%
Oficiales	7,539.43	8,339.55	8,054.20	8,172.35	8,103.42	8,716.97	9,294.44	8,649.95	0.00	477.61	5.84%
De Particulares	2,305.02	2,258.11	2,316.25	2,352.10	2,369.43	2,802.10	2,750.93	2,832.63	0.00	480.53	20.43%
A la Vista	283.64	283.90	284.81	289.33	290.21	314.41	338.80	376.77	0.00	87.44	30.22%
A Plazo	743.09	681.52	712.58	719.27	703.61	1,115.18	985.44	997.70	0.00	278.43	38.71%
De Ahorros	1,278.29	1,292.69	1,318.86	1,343.50	1,375.61	1,372.51	1,426.68	1,458.16	0.00	114.66	8.53%
De Bancos	814.00	877.23	870.80	869.31	1,051.85	797.30	819.79	771.68	0.00	(97.63)	(11.23%)
A la Vista	423.21	451.89	481.66	474.38	514.65	493.60	530.81	525.18	0.00	50.80	10.71%
A Plazo	390.79	425.35	389.15	394.93	537.20	303.70	288.98	246.50	0.00	(148.43)	(37.58%)
Extranjero	65.16	60.73	53.45	54.27	47.31	43.82	43.59	36.00	0.00	(18.27)	(33.66%)
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	65.16	60.73	53.45	54.27	47.31	43.82	43.59	36.00	0.00	(18.27)	(33.66%)
A la Vista	25.24	22.81	18.60	20.84	15.53	12.96	13.91	9.86	0.00	(10.98)	(52.68%)
A Plazo	33.35	31.33	28.45	27.00	25.38	24.54	23.41	20.41	0.00	(6.60)	(24.43%)
De Ahorros	6.57	6.59	6.41	6.43	6.41	6.32	6.27	5.74	0.00	(0.70)	(10.83%)
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	25.00	25.00	32.50	65.00	60.00	51.88	35.62	0.00	0.00	(65.00)	(100.00%)
Locales	25.00	25.00	32.50	65.00	60.00	51.88	35.62	0.00	0.00	(65.00)	(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 PASIVOS	356.85	449.14	342.31	340.60	308.61	342.03	364.54	357.36	0.00	16.76	4.92%
Locales	355.32	447.77	341.23	339.66	307.77	341.31	363.85	356.80	0.00	17.14	5.05%
Extranjero	1.53	1.37	1.08	0.94	0.84	0.73	0.69	0.56	0.00	(0.38)	(40.74%)
PATRIMONIO	945.34	977.37	997.69	1,017.11	998.87	1,033.67	1,082.70	1,164.00	0.00	146.89	14.44%
Capital	791.65	791.65	791.65	791.65	818.65	818.65	818.65	818.65	0.00	27.00	3.41%

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Reservas de Capital	2.15	2.29	2.37	2.38	2.65	2.59	2.74	2.73	0.00	0.35	14.59%
Otras Reservas	60.46	63.11	67.62	67.72	84.56	84.44	87.00	91.19	0.00	23.46	34.65%
Provisiones Dinámicas	58.25	62.92	67.44	67.44	83.71	83.71	83.71	83.71	0.00	16.27	24.13%
Otras Reservas	2.21	0.18	0.18	0.28	0.85	0.73	3.29	7.47	0.00	7.19	2,560.37%
Utilidad de Periodos Anteriores	21.17	31.52	26.94	26.82	26.26	55.72	53.00	48.83	0.00	22.01	82.08%
Utilidad de Periodo	17.31	29.77	55.67	87.58	29.27	25.74	61.00	105.92	0.00	18.35	20.95%
Ganancia o Perdida en Valores Disponible para la Venta	52.60	59.03	53.46	40.97	37.48	46.54	60.32	96.69	0.00	55.72	136.03%
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	12,050.80	12,987.12	12,667.20	12,870.73	12,939.49	13,787.76	14,391.61	13,811.62	0.00	940.89	7.31%