

**BALANCE DE SITUACION
BANCA OFICIAL
A DICIEMBRE 2018
(En Millones de Balboas)**

	2016	2017				2018				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	4,370.66	3,512.52	4,129.79	3,626.66	3,505.82	2,430.73	2,568.97	1,769.71	2,572.72	(933.10)	(26.62%)
Depositos Locales en Bancos	549.16	533.11	582.08	543.42	801.67	612.76	576.72	484.25	541.24	(260.43)	(32.49%)
A la Vista	10.84	11.24	12.28	12.64	12.55	12.23	11.72	12.64	11.24	(1.31)	(10.44%)
A Plazo	538.32	521.87	569.80	530.77	789.12	600.53	565.00	471.61	530.00	(259.12)	(32.84%)
Depositos Extranjeros en Bancos	3,482.73	2,648.78	3,266.24	2,694.80	2,308.84	1,512.57	1,634.47	889.32	1,722.57	(586.28)	(25.39%)
A la Vista	90.48	81.27	86.55	112.60	90.61	66.27	110.15	111.42	67.26	(23.35)	(25.77%)
A Plazo	3,392.25	2,567.51	3,179.69	2,582.20	2,218.23	1,446.30	1,524.32	777.90	1,655.30	(562.93)	(25.38%)
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.65	1.04	0.77	0.12	0.12	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	0.65	1.04	0.77	0.12	0.12	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	338.77	330.63	281.47	388.44	395.31	306.04	358.83	396.92	309.04	(86.27)	(21.82%)
CARTERA CREDITICIA	5,932.99	6,067.94	6,146.54	6,293.96	6,175.00	6,394.97	6,585.93	7,087.39	7,000.48	825.49	13.37%
Locales	5,981.51	6,118.89	6,199.50	6,353.76	6,240.07	6,487.10	6,674.73	7,184.92	7,097.40	857.33	13.74%
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	48.52	50.95	52.96	59.80	65.07	92.14	88.79	97.52	96.92	31.85	48.94%
Locales	48.52	50.95	52.96	59.80	65.07	92.14	88.79	97.52	96.92	31.85	48.94%
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	3,108.33	3,277.02	3,271.63	3,281.02	3,422.61	3,531.07	3,055.22	3,069.34	2,886.35	(536.26)	(15.67%)
Locales	2,204.45	2,268.36	2,300.68	2,314.82	2,332.01	2,389.22	1,897.73	1,931.28	1,839.99	(492.03)	(21.10%)
Extranjero	903.87	1,008.66	970.95	966.20	1,090.60	1,145.06	1,160.08	1,141.80	1,051.32	(39.28)	(3.60%)
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	3.21	2.59	3.73	4.96	4.96	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	3.21	2.59	3.73	4.96	4.96	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	406.94	412.00	447.61	461.33	500.71	504.30	510.15	557.14	561.66	60.95	12.17%
Locales	397.09	401.44	438.64	453.89	496.13	500.70	498.02	530.34	547.34	51.21	10.32%
Extranjero	9.85	10.56	8.97	7.44	4.59	3.60	12.13	26.81	14.32	9.74	212.34%
TOTAL DE ACTIVOS	13,818.92	13,269.48	13,995.57	13,662.97	13,604.14	12,861.07	12,720.27	12,483.60	13,021.22	(582.93)	(4.28%)

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DEPOSITOS	12,317.97	11,722.98	12,402.16	11,941.67	11,970.11	11,118.29	11,148.68	10,782.65	11,413.02	(557.09)	(4.65%)
Locales	12,283.79	11,691.31	12,367.32	11,878.44	11,926.19	11,072.61	11,107.00	10,739.14	11,368.29	(557.90)	(4.68%)
Oficiales	8,298.97	7,796.03	8,452.99	7,846.47	7,702.86	7,222.85	7,211.65	6,833.76	7,379.00	(323.86)	(4.20%)
De Particulares	2,828.96	3,024.10	3,134.35	3,241.41	3,085.83	3,123.65	3,089.98	3,088.54	3,101.06	15.23	0.49%
A la Vista	405.66	508.40	548.01	595.06	400.03	399.72	397.33	370.13	375.16	(24.87)	(6.22%)
A Plazo	947.71	953.10	982.33	1,027.99	1,001.75	1,055.03	1,024.55	1,032.45	994.93	(6.81)	(0.68%)
De Ahorros	1,475.59	1,562.60	1,604.00	1,618.37	1,684.05	1,668.89	1,668.10	1,685.96	1,730.96	46.91	2.79%
De Bancos	1,155.86	871.17	779.98	790.55	1,137.50	726.11	805.37	816.84	888.23	(249.27)	(21.91%)
A la Vista	599.53	491.71	437.59	537.90	502.76	433.03	471.64	545.40	473.71	(29.05)	(5.78%)
A Plazo	556.34	379.46	342.39	252.65	634.74	293.08	333.73	271.44	414.52	(220.22)	(34.69%)
Extranjero	34.17	31.67	34.84	63.24	43.92	45.68	41.68	43.50	44.73	0.81	1.84%
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	34.17	31.67	34.84	63.24	43.92	45.68	41.68	43.50	44.73	0.81	1.84%
A la Vista	9.49	7.77	11.44	40.14	21.22	24.78	19.82	22.33	25.55	4.33	20.40%
A Plazo	19.07	18.59	18.13	18.13	17.60	15.98	17.12	16.39	16.13	(1.47)	(8.36%)
De Ahorros	5.61	5.31	5.27	4.97	5.10	4.92	4.74	4.78	3.05	(2.05)	(40.15%)
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	65.00	35.00	18.75	18.75	0.00	200.00	0.00	80.10	70.10	70.10	0.00%
Locales	65.00	35.00	18.75	18.75	0.00	200.00	0.00	80.10	70.10	70.10	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 PASIVOS	359.72	362.24	359.80	414.51	414.13	376.12	394.03	407.63	368.39	(45.74)	(11.04%)
Locales	359.12	361.65	359.20	413.89	413.53	375.40	393.42	406.94	367.72	(45.81)	(11.08%)
Extranjero	0.60	0.59	0.60	0.62	0.60	0.72	0.62	0.69	0.67	0.07	12.03%
PATRIMONIO	1,076.24	1,149.26	1,214.86	1,288.04	1,219.90	1,166.66	1,177.56	1,213.22	1,169.70	(50.20)	(4.11%)
Capital	818.65	818.65	818.65	818.65	828.65	828.65	908.65	908.65	908.65	80.00	9.65%

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Reservas de Capital	2.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	93.23	95.75	96.62	92.67	99.84	98.13	99.14	98.43	100.23	0.39	0.39%
Provisiones Dinámicas	83.77	83.77	83.77	85.10	93.03	93.03	93.03	93.03	93.03	0.00	0.00%
Otras Reservas	9.46	11.98	12.85	7.57	6.81	5.11	6.11	5.40	7.20	0.39	5.72%
Utilidad de Periodos Anteriores	96.30	107.83	106.96	110.91	159.17	172.76	91.76	73.19	104.19	(54.98)	(34.54%)
Utilidad de Periodo	11.08	50.06	104.91	161.00	41.55	53.51	67.21	122.78	46.66	5.11	12.29%
Ganancia o Perdida en Valores Disponible para la Venta	54.01	76.98	87.72	104.81	90.69	13.60	10.80	10.17	9.99	(80.71)	(88.99%)
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	13,818.92	13,269.48	13,995.57	13,662.97	13,604.14	12,861.07	12,720.27	12,483.60	13,021.22	(582.93)	(4.28%)