

**BALANCE DE SITUACION
BANCA OFICIAL
A DICIEMBRE 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	3,505.82	2,430.73	2,568.97	1,769.71	2,572.72	2,406.49	2,470.38	3,083.90	4,402.69	1,829.97	71.13%
Depositos Locales en Bancos	801.67	612.76	576.72	484.25	541.24	440.57	362.43	557.97	539.90	(1.34)	(0.25%)
A la Vista	12.55	12.23	11.72	12.64	11.24	14.27	13.67	15.45	124.81	113.57	1,010.53%
A Plazo	789.12	600.53	565.00	471.61	530.00	426.31	348.76	542.52	415.09	(114.91)	(21.68%)
Depositos Extranjeros en Bancos	2,308.84	1,512.57	1,634.47	889.32	1,722.57	1,547.10	1,721.93	2,133.58	3,573.50	1,850.94	107.45%
A la Vista	90.61	66.27	110.15	111.42	67.26	121.94	102.92	323.82	442.41	375.14	557.72%
A Plazo	2,218.23	1,446.30	1,524.32	777.90	1,655.30	1,425.16	1,619.01	1,809.76	3,131.10	1,475.80	89.16%
Menos Provisiones	0.00	0.65	1.04	0.77	0.12	0.17	0.13	0.20	0.23	0.10	82.48%
Locales	0.00	0.65	1.04	0.77	0.12	0.17	0.13	0.20	0.23	0.10	82.48%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	395.31	306.04	358.83	396.92	309.04	418.98	386.15	392.55	289.51	(19.52)	(6.32%)
CARTERA CREDITICIA	6,175.00	6,394.97	6,585.93	7,087.39	7,000.48	7,461.44	7,106.81	7,393.76	7,422.89	422.41	6.03%
Locales	6,240.07	6,487.10	6,674.73	7,184.92	7,097.40	7,559.05	7,209.14	7,509.04	7,555.59	458.18	6.46%
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	65.07	92.14	88.79	97.52	96.92	97.62	102.33	115.28	132.69	35.77	36.91%
Locales	65.07	92.14	88.79	97.52	96.92	97.62	102.33	115.28	132.69	35.77	36.91%
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	3,422.61	3,531.07	3,055.22	3,069.34	2,886.35	2,822.51	2,884.83	3,229.43	3,354.75	468.40	16.23%
Locales	2,332.01	2,389.22	1,897.73	1,931.28	1,839.99	1,839.94	1,859.32	1,946.58	2,315.89	475.91	25.86%
Extranjero	1,090.60	1,145.06	1,160.08	1,141.80	1,051.32	987.39	1,030.31	1,287.66	1,042.60	(8.72)	(0.83%)
Menos Provisiones	0.00	3.21	2.59	3.73	4.96	4.82	4.81	4.81	3.75	(1.21)	(24.33%)
Locales	0.00	3.21	2.59	3.73	4.96	4.82	4.17	4.27	3.30	(1.65)	(33.34%)
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.64	0.54	0.45	0.45	0.00%
OTROS ACTIVOS	500.71	504.30	510.15	557.14	561.66	533.02	512.35	550.49	444.62	(117.04)	(20.84%)
Locales	496.13	500.70	498.02	530.34	547.34	522.94	502.36	539.50	433.52	(113.82)	(20.79%)
Extranjero	4.59	3.60	12.13	26.81	14.32	10.08	9.99	10.98	11.10	(3.22)	(22.50%)
TOTAL DE ACTIVOS	13,604.14	12,861.07	12,720.27	12,483.60	13,021.22	13,223.46	12,974.37	14,257.58	15,624.95	2,603.73	20.00%

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DEPOSITOS	11,970.11	11,118.29	11,148.68	10,782.65	11,413.02	11,556.72	11,269.45	12,356.69	13,726.55	2,313.53	20.27%
Locales	11,926.19	11,072.61	11,107.00	10,739.14	11,368.29	11,527.20	11,249.53	12,337.51	13,707.62	2,339.33	20.58%
Oficiales	7,702.86	7,222.85	7,211.65	6,833.76	7,379.00	7,589.18	7,299.08	8,300.45	9,568.02	2,189.02	29.67%
De Particulares	3,085.83	3,123.65	3,089.98	3,088.54	3,101.06	3,068.56	3,169.37	3,247.75	3,260.64	159.58	5.15%
A la Vista	400.03	399.72	397.33	370.13	375.16	360.54	323.09	359.81	339.51	(35.65)	(9.50%)
A Plazo	1,001.75	1,055.03	1,024.55	1,032.45	994.93	1,003.26	1,129.44	1,161.00	1,157.64	162.70	16.35%
De Ahorros	1,684.05	1,668.89	1,668.10	1,685.96	1,730.96	1,704.76	1,716.83	1,726.94	1,763.49	32.53	1.88%
De Bancos	1,137.50	726.11	805.37	816.84	888.23	869.46	781.08	789.30	878.96	(9.27)	(1.04%)
A la Vista	502.76	433.03	471.64	545.40	473.71	447.60	544.26	514.89	675.21	201.50	42.54%
A Plazo	634.74	293.08	333.73	271.44	414.52	421.86	236.82	274.42	203.76	(210.77)	(50.85%)
Extranjero	43.92	45.68	41.68	43.50	44.73	29.51	19.92	19.19	18.93	(25.80)	(57.68%)
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	43.92	45.68	41.68	43.50	44.73	29.51	19.92	19.19	18.93	(25.80)	(57.68%)
A la Vista	21.22	24.78	19.82	22.33	25.55	11.17	3.57	2.94	2.55	(23.01)	(90.03%)
A Plazo	17.60	15.98	17.12	16.39	16.13	15.58	14.95	14.95	14.96	(1.16)	(7.22%)
De Ahorros	5.10	4.92	4.74	4.78	3.05	2.76	1.41	1.30	1.42	(1.63)	(53.39%)
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	0.00	200.00	0.00	80.10	70.10	80.13	50.00	0.00	255.74	185.64	264.82%
Locales	0.00	200.00	0.00	80.10	70.10	80.13	0.00	0.00	205.74	135.64	193.49%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	50.00	0.00	50.00	50.00	0.00%
OTROS PASIVOS	414.13	376.12	394.03	407.63	368.39	368.69	392.94	593.49	379.64	11.25	3.05%
Locales	413.53	375.40	393.42	406.94	367.72	368.08	392.23	592.84	378.96	11.23	3.06%
Extranjero	0.60	0.72	0.62	0.69	0.67	0.61	0.71	0.65	0.68	0.01	2.06%
PATRIMONIO	1,219.90	1,166.66	1,177.56	1,213.22	1,169.70	1,217.92	1,261.97	1,307.40	1,263.03	93.32	7.98%
Capital	828.65	828.65	908.65	908.65	908.65	908.65	918.65	918.65	918.65	10.00	1.10%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	99.84	98.13	99.14	98.43	100.23	101.63	102.33	102.56	103.90	3.68	3.67%
Provisiones Dinámicas	93.03	93.03	93.03	93.03	93.03	94.27	94.27	94.27	94.60	1.57	1.69%
Otras Reservas	6.81	5.11	6.11	5.40	7.20	7.36	8.07	8.29	9.31	2.11	29.27%
Utilidad de Periodos Anteriores	159.17	172.76	91.76	73.19	104.19	141.44	130.74	130.51	218.00	113.81	109.23%
Utilidad de Periodo	41.55	53.51	67.21	122.78	46.66	52.91	96.72	141.12	7.67	(38.99)	(83.57%)
Ganancia o Perdida en Valores Disponible para la Venta	90.69	13.60	10.80	10.17	9.99	13.29	13.54	14.56	14.81	4.83	48.32%
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	13,604.14	12,861.07	12,720.27	12,483.60	13,021.22	13,223.46	12,974.37	14,257.58	15,624.95	2,603.73	20.00%