

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 2011
(En Millones de Balboas)**

	2009	2010				2011				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	8,795.55	7,939.13	8,088.37	7,955.70	8,521.91	8,265.13	7,541.37	7,209.42	0.00	(746.27)	(9.38%)
Depositos Locales en Bancos	1,935.35	1,899.98	1,512.18	1,568.63	1,617.20	1,436.49	1,592.12	1,429.78	0.00	(138.84)	(8.85%)
A la Vista	418.58	403.77	467.27	460.59	474.25	446.71	514.95	447.46	0.00	(13.13)	(2.85%)
A Plazo	1,516.77	1,496.21	1,044.91	1,108.04	1,142.95	989.78	1,077.17	982.32	0.00	(125.72)	(11.35%)
Depositos Extranjeros en Bancos	6,431.02	5,683.91	6,228.99	5,980.18	6,448.22	6,358.25	5,442.78	5,308.93	0.00	(671.25)	(11.22%)
A la Vista	1,750.36	1,639.08	1,694.77	1,891.08	1,908.92	1,981.43	1,879.65	1,989.13	0.00	98.05	5.18%
A Plazo	4,680.66	4,044.82	4,534.22	4,089.10	4,539.30	4,376.82	3,563.13	3,319.80	0.00	(769.30)	(18.81%)
Menos Provisiones	0.04	0.01	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Locales	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.04	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	429.22	355.26	347.22	406.89	456.48	470.40	506.46	470.71	0.00	63.82	15.68%
CARTERA CREDITICIA	27,165.37	27,332.26	27,942.92	29,427.62	30,338.06	31,434.52	33,478.71	35,387.03	0.00	5,959.41	20.25%
Locales	18,739.64	19,066.93	20,104.42	20,953.94	21,191.30	21,727.48	22,673.45	24,211.39	0.00	3,257.46	15.55%
Extranjero	8,855.68	8,686.81	8,270.80	8,903.15	9,579.61	10,160.04	11,259.46	11,646.35	0.00	2,743.20	30.81%
Menos Provisiones	429.95	421.48	432.30	429.46	432.85	453.11	454.20	470.71	0.00	41.25	9.60%
Locales	295.15	296.56	301.50	309.84	292.79	305.04	316.97	327.20	0.00	17.36	5.60%
Extranjero	134.80	124.92	130.80	119.62	140.06	148.07	137.23	143.51	0.00	23.89	19.97%
INVERSIONES EN VALORES	7,727.68	8,454.51	8,501.56	8,577.98	8,624.46	9,328.53	9,355.56	9,540.25	0.00	962.26	11.22%
Locales	1,841.40	2,095.86	2,084.94	2,181.20	2,359.00	2,549.67	2,684.94	2,813.54	0.00	632.34	28.99%
Extranjero	5,889.67	6,362.62	6,419.18	6,399.90	6,268.66	6,782.25	6,674.11	6,730.64	0.00	330.74	5.17%
Menos Provisiones	3.39	3.97	2.55	3.12	3.20	3.39	3.49	3.93	0.00	0.81	26.03%
Locales	0.26	0.27	0.27	0.26	0.26	0.27	0.26	0.26	0.00	(0.01)	(3.70%)
Extranjero	3.13	3.70	2.28	2.86	2.94	3.12	3.23	3.68	0.00	0.82	28.79%
OTROS ACTIVOS	2,219.08	2,084.27	2,194.11	2,179.15	2,209.86	2,211.42	2,162.44	2,456.99	0.00	277.84	12.75%
Locales	1,870.53	1,843.69	1,864.69	1,844.80	1,827.10	1,891.13	1,795.46	2,024.35	0.00	179.55	9.73%
Extranjero	348.55	240.58	329.42	334.35	382.77	320.29	366.98	432.64	0.00	98.29	29.40%
TOTAL DE ACTIVOS	45,907.67	45,810.18	46,726.96	48,140.45	49,694.29	51,239.61	52,538.08	54,593.69	0.00	6,453.25	13.41%

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DEPOSITOS	35,269.53	35,299.25	35,316.15	36,372.39	37,572.71	38,383.59	39,274.80	40,656.89	0.00	4,284.50	11.78%
Locales	22,075.11	22,606.31	22,502.25	22,940.32	24,035.64	24,285.76	24,690.24	25,091.41	0.00	2,151.09	9.38%
Oficiales	186.70	150.09	157.51	155.70	155.67	160.12	146.40	146.50	0.00	(9.20)	(5.91%)
De Particulares	20,141.97	20,632.95	20,963.84	21,268.33	22,561.78	22,925.67	23,294.52	23,627.97	0.00	2,359.64	11.09%
A la Vista	4,220.25	4,215.73	4,288.79	4,341.37	5,025.74	5,278.18	5,199.13	5,474.25	0.00	1,132.89	26.10%
A Plazo	11,819.37	12,152.10	12,292.14	12,372.97	12,553.67	12,559.03	12,827.31	12,854.93	0.00	481.96	3.90%
De Ahorros	4,102.35	4,265.12	4,382.91	4,553.99	4,982.38	5,088.46	5,268.08	5,298.78	0.00	744.79	16.35%
De Bancos	1,746.44	1,823.27	1,380.91	1,516.29	1,318.19	1,199.97	1,249.32	1,316.95	0.00	(199.34)	(13.15%)
A la Vista	252.87	241.08	262.24	280.27	216.50	198.54	220.22	198.98	0.00	(81.29)	(29.00%)
A Plazo	1,493.57	1,582.19	1,118.67	1,236.02	1,101.69	1,001.43	1,029.10	1,117.97	0.00	(118.05)	(9.55%)
Extranjero	13,194.42	12,692.95	12,813.90	13,432.07	13,537.07	14,097.83	14,584.56	15,565.48	0.00	2,133.42	15.88%
Oficiales	19.26	43.10	55.11	42.04	59.76	68.54	27.36	30.80	0.00	(11.24)	(26.73%)
De Particulares	9,255.43	9,259.62	9,387.85	9,741.68	9,765.90	10,057.61	10,233.66	10,074.78	0.00	333.10	3.42%
A la Vista	1,153.46	1,247.83	1,322.42	1,395.18	1,382.93	1,443.26	1,464.41	1,437.72	0.00	42.54	3.05%
A Plazo	6,470.22	6,532.23	6,519.81	6,592.01	6,362.37	6,401.46	6,579.68	6,459.05	0.00	(132.96)	(2.02%)
De Ahorros	1,631.74	1,479.57	1,545.62	1,754.48	2,020.60	2,212.89	2,189.57	2,178.00	0.00	423.52	24.14%
De Bancos	3,919.73	3,390.23	3,370.93	3,648.35	3,711.41	3,971.69	4,323.54	5,459.90	0.00	1,811.55	49.65%
A la Vista	411.60	317.01	288.21	407.32	411.91	330.86	333.83	514.37	0.00	107.05	26.28%
A Plazo	3,508.12	3,073.22	3,082.73	3,241.03	3,299.50	3,640.83	3,989.71	4,945.53	0.00	1,704.50	52.59%
OBLIGACIONES	3,624.32	3,416.44	4,025.58	4,124.41	4,422.54	4,686.57	5,108.30	5,369.46	0.00	1,245.05	30.19%
Locales	581.08	607.58	870.23	848.93	815.88	902.42	873.88	971.59	0.00	122.66	14.45%
Extranjero	3,043.24	2,808.86	3,155.34	3,275.48	3,606.65	3,784.15	4,234.41	4,397.88	0.00	1,122.39	34.27%
OTROS PASIVOS	1,440.25	1,364.69	1,583.89	1,627.03	1,415.88	1,773.85	1,621.55	1,906.96	0.00	279.93	17.20%
Locales	1,097.51	1,119.46	1,241.05	1,182.61	1,009.20	1,462.29	1,262.26	1,466.35	0.00	283.74	23.99%
Extranjero	342.74	245.23	342.84	444.42	406.68	311.56	359.29	440.62	0.00	(3.81)	(0.86%)
PATRIMONIO	5,573.57	5,729.79	5,801.35	6,016.61	6,283.17	6,395.60	6,533.44	6,660.37	0.00	643.76	10.70%
Capital	3,236.27	3,273.88	3,350.50	3,347.87	3,477.48	3,481.93	3,520.81	3,535.15	0.00	187.28	5.59%

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Reservas de Capital	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	0.00	0.00	0.00%
Otras Reservas	95.82	99.06	92.83	97.36	92.82	82.28	85.52	86.25	0.00	(11.11)	(11.41%)
Utilidad de Periodos Anteriores	1,803.77	2,083.28	1,976.86	1,999.68	1,982.49	2,410.21	2,285.78	2,313.14	0.00	313.46	15.68%
Utilidad de Periodo	393.77	200.15	328.40	471.19	616.24	228.18	456.99	631.96	0.00	160.77	34.12%
Ganancia o Perdida en Valores Disponible para la Venta	(86.76)	(57.26)	(77.93)	(30.18)	(83.81)	(31.56)	(41.72)	(137.19)	0.00	(107.00)	354.50%
Deuda Subordinada	35.40	35.40	35.40	35.40	102.66	129.27	130.77	135.77	0.00	100.37	283.53%
PASIVO Y PATRIMONIO	45,907.67	45,810.18	46,726.96	48,140.45	49,694.29	51,239.61	52,538.08	54,593.69	0.00	6,453.25	13.41%