

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	5,653.43	5,289.53	5,419.83	5,417.06	6,049.47	5,705.48	5,524.03	4,783.11	0.00	(633.95)	(11.70%)
Depositos Locales en Bancos	1,189.75	918.40	966.11	983.83	1,135.54	1,054.19	1,094.95	1,052.44	0.00	68.61	6.97%
A la Vista	179.79	162.10	180.02	166.36	240.72	219.34	259.77	242.91	0.00	76.55	46.01%
A Plazo	1,009.97	756.29	786.09	817.47	894.82	834.84	835.18	809.53	0.00	(7.94)	(0.97%)
Depositos Extranjeros en Bancos	3,998.63	3,955.79	4,042.42	3,883.02	4,450.72	4,174.56	3,921.48	3,186.10	0.00	(696.92)	(17.95%)
A la Vista	513.72	493.58	438.92	524.55	578.33	622.65	591.92	592.05	0.00	67.50	12.87%
A Plazo	3,484.91	3,462.20	3,603.50	3,358.48	3,872.40	3,551.91	3,329.56	2,594.06	0.00	(764.42)	(22.76%)
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	465.04	415.35	411.29	550.20	463.20	476.74	507.60	544.57	0.00	(5.63)	(1.02%)
CARTERA CREDITICIA	13,328.19	13,677.44	14,254.97	15,074.34	15,092.50	15,687.63	16,832.94	17,773.31	0.00	2,698.96	17.90%
Locales	12,507.07	12,832.64	13,708.35	14,580.77	14,540.38	15,125.90	15,832.98	16,629.52	0.00	2,048.75	14.05%
Extranjero	1,081.15	1,112.62	818.45	761.08	801.96	820.07	1,265.70	1,413.09	0.00	652.01	85.67%
Menos Provisiones	260.02	267.82	271.83	267.50	249.84	258.45	265.74	269.30	0.00	1.80	0.67%
Locales	248.79	257.78	262.62	259.29	238.33	252.41	259.35	262.47	0.00	3.18	1.23%
Extranjero	11.23	10.03	9.21	8.21	11.51	6.05	6.39	6.83	0.00	(1.38)	(16.83%)
INVERSIONES EN VALORES	4,553.40	4,898.90	4,784.08	4,777.44	4,702.94	4,866.11	5,185.64	5,459.92	0.00	682.48	14.29%
Locales	2,044.07	2,168.23	2,040.84	2,099.05	2,291.55	2,297.57	2,589.67	2,836.78	0.00	737.73	35.15%
Extranjero	2,512.29	2,734.22	2,744.70	2,680.31	2,413.60	2,571.21	2,598.34	2,625.96	0.00	(54.35)	(2.03%)
Menos Provisiones	2.97	3.56	1.46	1.91	2.21	2.66	2.36	2.81	0.00	0.90	47.01%
Locales	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	0.00	0.00	0.00%
Extranjero	1.63	2.22	0.12	0.57	0.87	1.32	1.02	1.47	0.00	0.90	156.90%
OTROS ACTIVOS	1,176.42	1,017.40	1,079.55	1,037.88	1,113.41	1,119.53	1,114.52	1,201.17	0.00	163.29	15.73%
Locales	1,146.91	983.63	1,040.20	991.43	1,054.25	1,049.25	1,034.15	1,155.73	0.00	164.30	16.57%
Extranjero	29.51	33.77	39.36	46.45	59.16	70.28	80.37	45.43	0.00	(1.01)	(2.18%)
TOTAL DE ACTIVOS	24,711.43	24,883.27	25,538.43	26,306.72	26,958.32	27,378.75	28,657.13	29,217.50	0.00	2,910.78	11.06%

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DEPOSITOS	20,330.42	20,387.59	20,551.29	21,168.84	22,102.86	22,302.95	23,379.36	23,633.46	0.00	2,464.62	11.64%
Locales	18,293.86	18,329.67	18,326.52	18,708.55	19,525.46	19,610.02	20,660.75	20,844.76	0.00	2,136.21	11.42%
Oficiales	4,151.71	4,205.79	3,849.41	3,993.01	4,254.81	4,014.46	4,646.45	4,310.20	0.00	317.19	7.94%
De Particulares	13,250.15	13,306.94	13,555.08	13,790.94	14,422.31	14,741.26	15,143.86	15,563.67	0.00	1,772.73	12.85%
A la Vista	2,147.27	2,102.63	2,129.51	2,153.53	2,483.24	2,641.51	2,630.95	2,735.45	0.00	581.92	27.02%
A Plazo	8,024.54	8,062.04	8,232.15	8,333.16	8,354.10	8,485.27	8,770.93	8,957.96	0.00	624.80	7.50%
De Ahorros	3,078.33	3,142.27	3,193.41	3,304.25	3,584.97	3,614.47	3,741.97	3,870.26	0.00	566.01	17.13%
De Bancos	892.00	816.95	922.03	924.60	848.34	854.30	870.44	970.88	0.00	46.28	5.01%
A la Vista	137.11	102.64	122.93	99.13	424.09	431.28	435.83	475.10	0.00	375.97	379.25%
A Plazo	754.89	714.31	799.10	825.46	424.25	423.03	434.61	495.78	0.00	(329.68)	(39.94%)
Extranjero	2,036.56	2,057.92	2,224.77	2,460.29	2,577.41	2,692.93	2,718.61	2,788.70	0.00	328.41	13.35%
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	1,360.23	1,409.40	1,569.41	1,641.32	1,680.48	1,743.15	1,741.68	1,795.65	0.00	154.33	9.40%
A la Vista	331.40	373.60	411.31	479.80	457.97	502.36	500.79	540.03	0.00	60.23	12.55%
A Plazo	775.84	789.26	834.47	852.77	889.51	876.24	869.80	906.71	0.00	53.94	6.33%
De Ahorros	252.99	246.54	323.63	308.76	333.00	364.55	371.10	348.91	0.00	40.15	13.00%
De Bancos	676.33	648.51	655.36	818.97	896.92	949.78	976.93	993.05	0.00	174.08	21.26%
A la Vista	127.65	89.88	82.82	101.51	169.94	172.08	194.62	211.45	0.00	109.94	108.31%
A Plazo	548.68	558.63	572.54	717.46	726.98	777.70	782.31	781.61	0.00	64.15	8.94%
OBLIGACIONES	1,114.25	1,016.96	1,358.60	1,411.24	1,176.42	1,190.45	1,383.41	1,428.18	0.00	16.93	1.20%
Locales	389.21	404.62	695.55	710.55	651.71	681.38	673.26	640.20	0.00	(70.35)	(9.90%)
Extranjero	725.04	612.34	663.05	700.70	524.71	509.08	710.15	787.98	0.00	87.28	12.46%
OTROS PASIVOS	836.36	932.24	1,039.62	1,049.04	973.37	1,173.58	1,108.15	1,188.71	0.00	139.67	13.31%
Locales	815.14	903.39	1,003.75	1,008.97	937.25	1,117.66	1,046.21	1,158.48	0.00	149.51	14.82%
Extranjero	21.22	28.85	35.87	40.07	36.12	55.92	61.95	30.23	0.00	(9.84)	(24.55%)
PATRIMONIO	2,430.40	2,546.48	2,588.93	2,677.61	2,705.66	2,711.75	2,786.20	2,967.16	0.00	289.55	10.81%
Capital	1,982.05	2,018.88	2,085.95	2,082.77	2,104.04	2,090.07	2,123.31	2,131.69	0.00	48.92	2.35%

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Reservas de Capital	0.08	0.08	0.08	1.69	1.82	0.08	0.08	3.46	0.00	1.77	105.16%
Otras Reservas	37.42	41.25	36.72	39.67	33.76	23.87	23.48	21.03	0.00	(18.64)	(47.00%)
Utilidad de Periodos Anteriores	383.92	365.42	322.31	354.66	380.54	368.44	335.56	374.29	0.00	19.63	5.53%
Utilidad de Periodo	27.36	113.62	131.36	182.56	124.26	120.58	183.11	236.59	0.00	54.03	29.60%
Ganancia o Perdida en Valores Disponible para la Venta	(0.83)	6.83	12.11	15.86	(6.42)	14.45	24.90	99.32	0.00	83.47	526.41%
Deuda Subordinada	0.40	0.40	0.40	0.40	67.66	94.27	95.77	100.77	0.00	100.37	25,092.50%
PASIVO Y PATRIMONIO	24,711.43	24,883.27	25,538.43	26,306.72	26,958.32	27,378.75	28,657.13	29,217.50	0.00	2,910.78	11.06%