

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A DICIEMBRE 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	2,499.60	2,217.00	2,776.28	2,991.37	3,429.12	3,399.84	3,032.26	2,781.45	3,180.63	(248.49)	(7.25%)
Depositos Locales en Bancos	906.52	685.10	692.96	707.41	899.11	808.13	818.03	741.57	914.95	15.84	1.76%
A la Vista	143.09	124.28	142.65	131.16	203.84	175.91	213.62	198.57	233.49	29.65	14.55%
A Plazo	763.43	560.82	550.30	576.24	695.26	632.22	604.41	543.00	681.46	(13.81)	(1.99%)
Depositos Extranjeros en Bancos	1,373.82	1,343.48	1,895.64	2,084.87	2,296.40	2,375.53	1,976.00	1,809.49	1,924.02	(372.37)	(16.22%)
A la Vista	460.13	442.79	388.18	486.19	538.40	556.05	546.99	531.82	541.08	2.68	0.50%
A Plazo	913.69	900.69	1,507.46	1,598.67	1,757.99	1,819.48	1,429.01	1,277.68	1,382.94	(375.06)	(21.33%)
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	219.26	188.43	187.68	199.10	233.62	216.18	238.23	230.39	341.66	108.04	46.25%
CARTERA CREDITICIA	10,336.49	10,615.55	11,001.46	11,447.76	11,634.27	12,020.75	12,830.61	13,585.83	14,161.98	2,527.72	21.73%
Locales	9,420.71	9,676.33	10,363.20	10,871.54	11,011.20	11,390.64	11,763.46	12,377.37	12,845.93	1,834.73	16.66%
Extranjero	1,081.15	1,112.62	818.45	761.08	801.96	820.07	1,265.70	1,413.09	1,521.96	720.00	89.78%
Menos Provisiones	165.37	173.40	180.20	184.86	178.89	190.07	198.56	204.62	205.90	27.02	15.10%
Locales	154.14	163.36	170.99	176.65	167.38	184.03	192.17	197.80	194.66	27.27	16.29%
Extranjero	11.23	10.03	9.21	8.21	11.51	6.05	6.39	6.83	11.25	(0.26)	(2.25%)
INVERSIONES EN VALORES	3,384.23	3,668.21	3,548.78	3,487.25	3,317.64	3,456.05	3,576.90	3,708.43	3,707.08	389.45	11.74%
Locales	1,062.43	1,120.44	1,082.27	1,096.34	1,174.26	1,181.84	1,271.18	1,368.60	1,357.96	183.70	15.64%
Extranjero	2,323.43	2,549.99	2,466.64	2,391.49	2,144.25	2,275.54	2,306.75	2,341.31	2,350.59	206.33	9.62%
Menos Provisiones	1.63	2.22	0.13	0.58	0.88	1.33	1.03	1.48	1.46	0.59	66.80%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	1.63	2.22	0.12	0.57	0.87	1.32	1.02	1.47	1.46	0.59	67.03%
OTROS ACTIVOS	846.48	762.20	810.67	795.45	793.53	840.65	843.65	934.20	937.79	144.26	18.18%
Locales	817.98	729.24	771.87	749.29	734.92	770.90	763.90	888.85	884.67	149.75	20.38%
Extranjero	28.50	32.96	38.80	46.15	58.61	69.75	79.75	45.35	53.12	(5.49)	(9.36%)
TOTAL DE ACTIVOS	17,066.80	17,262.97	18,137.19	18,721.82	19,174.55	19,717.29	20,283.43	21,009.91	21,987.48	2,812.93	14.67%

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DEPOSITOS	13,713.96	13,938.39	14,306.80	14,763.71	15,472.29	15,860.73	16,225.75	16,785.24	17,345.25	1,872.96	12.11%
Locales	11,748.00	11,949.51	12,153.79	12,376.12	12,967.33	13,242.55	13,578.90	14,068.87	14,577.44	1,610.11	12.42%
Oficiales	0.00	3.00	0.00	5.00	5.00	0.00	5.00	5.00	5.00	0.00	0.04%
De Particulares	11,395.52	11,594.33	11,828.01	12,011.82	12,622.42	12,910.35	13,232.74	13,631.51	14,121.09	1,498.67	11.87%
A la Vista	1,964.18	1,921.12	1,946.98	1,964.76	2,278.62	2,440.83	2,417.12	2,509.87	2,710.88	432.27	18.97%
A Plazo	7,213.43	7,392.07	7,556.41	7,638.48	7,697.42	7,796.67	8,032.31	8,241.82	8,317.67	620.25	8.06%
De Ahorros	2,217.90	2,281.14	2,324.63	2,408.59	2,646.38	2,672.85	2,783.32	2,879.82	3,092.53	446.15	16.86%
De Bancos	352.48	352.18	325.78	359.29	339.91	332.20	341.15	432.36	451.35	111.44	32.79%
A la Vista	26.13	28.56	28.89	22.15	41.34	41.60	24.85	40.22	31.84	(9.50)	(22.98%)
A Plazo	326.35	323.62	296.90	337.15	298.56	290.60	316.30	392.14	419.51	120.94	40.51%
Extranjero	1,965.96	1,988.88	2,153.01	2,387.59	2,504.96	2,618.18	2,646.85	2,716.37	2,767.81	262.85	10.49%
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	1,289.62	1,340.37	1,497.65	1,568.62	1,608.04	1,668.40	1,669.92	1,723.32	1,769.48	161.44	10.04%
A la Vista	315.44	359.95	396.36	464.89	442.64	484.45	486.27	523.37	534.00	91.36	20.64%
A Plazo	721.47	734.14	777.92	795.17	832.54	819.62	812.77	851.35	868.16	35.62	4.28%
De Ahorros	252.72	246.28	323.37	308.56	332.86	364.33	370.88	348.59	367.33	34.47	10.35%
De Bancos	676.33	648.51	655.36	818.97	896.92	949.78	976.93	993.05	998.33	101.40	11.31%
A la Vista	127.65	89.88	82.82	101.51	169.94	172.08	194.62	211.45	228.83	58.90	34.66%
A Plazo	548.68	558.63	572.54	717.46	726.98	777.70	782.31	781.61	769.49	42.51	5.85%
OBLIGACIONES	1,039.05	943.37	1,302.07	1,356.48	1,121.65	1,135.77	1,328.61	1,398.55	1,675.97	554.32	49.42%
Locales	316.78	333.72	639.51	656.19	597.35	627.02	618.78	610.82	661.56	64.21	10.75%
Extranjero	722.26	609.64	662.56	700.29	524.30	508.75	709.83	787.73	1,014.41	490.11	93.48%
OTROS PASIVOS	592.34	572.94	676.66	698.33	606.50	770.28	702.75	762.43	823.44	216.95	35.77%
Locales	572.76	546.03	642.87	660.22	572.49	716.41	643.02	734.59	786.67	214.17	37.41%
Extranjero	19.59	26.91	33.78	38.10	34.00	53.87	59.73	27.84	36.78	2.77	8.15%
PATRIMONIO	1,721.43	1,808.27	1,851.66	1,903.31	1,974.11	1,950.52	2,026.31	2,063.69	2,142.82	168.70	8.55%
Capital	1,299.70	1,326.53	1,391.94	1,388.75	1,400.03	1,386.06	1,404.60	1,412.97	1,430.05	30.03	2.14%

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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	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.00	0.00%
Otras Reservas	36.86	40.67	35.91	39.62	33.74	21.99	21.35	21.01	21.45	(12.29)	(36.42%)
Utilidad de Periodos Anteriores	364.23	354.09	312.84	346.08	371.91	345.22	327.30	367.30	364.58	(7.33)	(1.97%)
Utilidad de Periodo	25.69	85.47	105.65	117.60	109.56	91.58	157.32	172.48	233.51	123.95	113.13%
Ganancia o Perdida en Valores Disponible para la Venta	(5.53)	1.03	4.85	10.78	(8.87)	11.31	19.91	(10.93)	(7.62)	1.25	(14.06%)
Deuda Subordinada	0.40	0.40	0.40	0.40	67.66	94.27	95.77	100.77	100.77	33.11	48.93%
PASIVO Y PATRIMONIO	17,066.78	17,262.97	18,137.19	18,721.82	19,174.55	19,717.29	20,283.43	21,009.91	21,987.48	2,812.93	14.67%