

**BALANCE DE SITUACION
BANCA PANAMEÑA
A JUNIO 2012
(En Millones de Balboas)**

	2010	2011				2012				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	6,049.47	5,705.48	5,524.03	4,777.54	5,835.90	5,290.03	5,711.10	0.00	0.00	187.07	3.39%
Depositos Locales en Bancos	1,135.54	1,054.19	1,094.95	1,046.87	1,424.86	1,343.84	1,464.31	0.00	0.00	369.37	33.73%
A la Vista	240.72	219.34	259.77	237.34	279.41	234.45	207.10	0.00	0.00	(52.67)	(20.28%)
A Plazo	894.82	834.84	835.18	809.53	1,145.45	1,109.38	1,257.22	0.00	0.00	422.03	50.53%
Depositos Extranjeros en Bancos	4,450.72	4,174.56	3,921.48	3,186.10	3,678.25	3,284.41	3,758.50	0.00	0.00	(162.98)	(4.16%)
A la Vista	578.33	622.65	591.92	592.05	633.27	687.03	650.88	0.00	0.00	58.95	9.96%
A Plazo	3,872.40	3,551.91	3,329.56	2,594.06	3,044.98	2,597.38	3,107.62	0.00	0.00	(221.93)	(6.67%)
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	463.20	476.74	507.60	544.57	732.78	661.78	488.29	0.00	0.00	(19.31)	(3.81%)
CARTERA CREDITICIA	15,092.50	15,687.63	16,832.94	17,773.31	18,136.52	18,952.96	19,536.71	0.00	0.00	2,703.76	16.06%
Locales	14,540.38	15,125.90	15,832.98	16,629.52	16,883.55	17,730.57	18,311.92	0.00	0.00	2,478.94	15.66%
Extranjero	801.96	820.07	1,265.70	1,413.09	1,521.96	1,501.12	1,504.49	0.00	0.00	238.79	18.87%
Menos Provisiones	249.84	258.45	265.74	269.30	268.99	278.73	279.71	0.00	0.00	13.97	5.26%
Locales	238.33	252.41	259.35	262.47	257.75	266.90	268.21	0.00	0.00	8.85	3.41%
Extranjero	11.51	6.05	6.39	6.83	11.25	11.83	11.50	0.00	0.00	5.12	80.09%
INVERSIONES EN VALORES	4,702.94	4,866.11	5,185.64	5,459.92	5,493.88	5,647.56	5,837.90	0.00	0.00	652.25	12.58%
Locales	2,291.55	2,297.57	2,589.67	2,836.78	2,775.43	2,816.61	2,917.08	0.00	0.00	327.41	12.64%
Extranjero	2,413.60	2,571.21	2,598.34	2,625.96	2,719.91	2,832.85	2,922.68	0.00	0.00	324.34	12.48%
Menos Provisiones	2.21	2.66	2.36	2.81	1.46	1.90	1.87	0.00	0.00	(0.50)	(20.97%)
Locales	1.34	1.34	1.34	1.34	0.00	0.00	0.00	0.00	0.00	(1.34)	(99.78%)
Extranjero	0.87	1.32	1.02	1.47	1.46	1.90	1.87	0.00	0.00	0.84	82.26%
OTROS ACTIVOS	1,113.41	1,119.53	1,114.52	1,200.95	1,409.51	1,305.86	1,335.88	0.00	0.00	221.36	19.86%
Locales	1,054.25	1,049.25	1,034.15	1,155.59	1,356.36	1,252.13	1,264.18	0.00	0.00	230.03	22.24%
Extranjero	59.16	70.28	80.37	45.36	53.15	53.74	71.70	0.00	0.00	(8.67)	(10.79%)
TOTAL DE ACTIVOS	26,958.32	27,378.75	28,657.13	29,211.72	30,875.79	31,196.41	32,421.58	0.00	0.00	3,764.45	13.14%

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DEPOSITOS	22,102.86	22,302.95	23,379.36	23,633.46	24,873.71	25,032.99	26,049.39	0.00	0.00	2,670.03	11.42%
Locales	19,525.46	19,610.02	20,660.75	20,844.76	22,032.90	22,278.92	23,067.33	0.00	0.00	2,406.58	11.65%
Oficiales	4,254.81	4,014.46	4,646.45	4,310.20	4,767.11	4,695.11	5,099.14	0.00	0.00	452.69	9.74%
De Particulares	14,422.31	14,741.26	15,143.86	15,563.67	16,074.74	16,304.02	16,802.87	0.00	0.00	1,659.02	10.96%
A la Vista	2,483.24	2,641.51	2,630.95	2,735.45	2,958.53	3,014.84	3,150.33	0.00	0.00	519.38	19.74%
A Plazo	8,354.10	8,485.27	8,770.93	8,957.96	8,989.73	9,102.93	9,390.59	0.00	0.00	619.67	7.06%
De Ahorros	3,584.97	3,614.47	3,741.97	3,870.26	4,126.48	4,186.24	4,261.95	0.00	0.00	519.97	13.90%
De Bancos	848.34	854.30	870.44	970.88	1,191.05	1,279.79	1,165.31	0.00	0.00	294.87	33.88%
A la Vista	424.09	431.28	435.83	475.10	544.88	552.51	401.11	0.00	0.00	(34.71)	(7.96%)
A Plazo	424.25	423.03	434.61	495.78	646.16	727.28	764.20	0.00	0.00	329.58	75.83%
Extranjero	2,577.41	2,692.93	2,718.61	2,788.70	2,840.81	2,754.07	2,982.06	0.00	0.00	263.45	9.69%
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	1,680.48	1,743.15	1,741.68	1,795.65	1,842.48	1,856.65	2,070.41	0.00	0.00	328.73	18.87%
A la Vista	457.97	502.36	500.79	540.03	552.25	525.07	645.87	0.00	0.00	145.08	28.97%
A Plazo	889.51	876.24	869.80	906.71	922.48	937.41	984.71	0.00	0.00	114.91	13.21%
De Ahorros	333.00	364.55	371.10	348.91	367.75	394.17	439.83	0.00	0.00	68.73	18.52%
De Bancos	896.92	949.78	976.93	993.05	998.33	897.42	911.65	0.00	0.00	(65.28)	(6.68%)
A la Vista	169.94	172.08	194.62	211.45	228.83	237.79	202.39	0.00	0.00	7.77	3.99%
A Plazo	726.98	777.70	782.31	781.61	769.49	659.63	709.26	0.00	0.00	(73.05)	(9.34%)
OBLIGACIONES	1,176.42	1,190.45	1,383.41	1,428.18	1,720.47	1,678.45	1,962.94	0.00	0.00	579.53	41.89%
Locales	651.71	681.38	673.26	640.20	705.94	663.70	760.67	0.00	0.00	87.41	12.98%
Extranjero	524.71	509.08	710.15	787.98	1,014.53	1,014.75	1,202.27	0.00	0.00	492.12	69.30%
OTROS PASIVOS	973.37	1,173.58	1,108.15	1,182.93	1,295.79	1,347.03	1,247.39	0.00	0.00	139.23	12.56%
Locales	937.25	1,117.66	1,046.21	1,152.70	1,256.41	1,301.80	1,201.32	0.00	0.00	155.11	14.83%
Extranjero	36.12	55.92	61.95	30.23	39.38	45.23	46.07	0.00	0.00	(15.88)	(25.63%)
PATRIMONIO	2,705.66	2,711.75	2,786.20	2,967.15	2,985.83	3,137.94	3,161.87	0.00	0.00	375.66	13.48%
Capital	2,104.04	2,090.07	2,123.31	2,131.69	2,158.77	2,180.94	2,204.43	0.00	0.00	81.12	3.82%

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Reservas de Capital	1.82	0.08	0.08	3.46	3.59	3.77	3.67	0.00	0.00	3.59	4,720.00%
Otras Reservas	33.76	23.87	23.48	21.03	13.46	21.80	22.97	0.00	0.00	(0.51)	(2.18%)
Utilidad de Periodos Anteriores	380.54	368.44	335.56	374.29	371.44	562.96	532.95	0.00	0.00	197.39	58.83%
Utilidad de Periodo	124.26	120.58	183.11	236.59	256.30	160.61	200.23	0.00	0.00	17.13	9.35%
Ganancia o Perdida en Valores Disponible para la Venta	(6.42)	14.45	24.90	99.32	81.50	107.10	96.84	0.00	0.00	71.95	288.96%
Deuda Subordinada	67.66	94.27	95.77	100.77	100.77	100.77	100.77	0.00	0.00	5.00	5.22%
PASIVO Y PATRIMONIO	26,958.32	27,378.75	28,657.13	29,211.72	30,875.79	31,196.41	32,421.58	0.00	0.00	3,764.45	13.14%