

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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	8,521.91	8,265.13	7,541.37	7,203.85	8,985.93	8,919.55	8,920.33	8,502.43	0.00	1,298.58	18.03%
Depositos Locales en Bancos	1,617.20	1,436.49	1,592.12	1,424.21	1,820.24	1,673.18	1,587.89	1,588.91	0.00	164.70	11.56%
A la Vista	474.25	446.71	514.95	441.89	553.11	452.36	406.59	474.00	0.00	32.11	7.27%
A Plazo	1,142.95	989.78	1,077.17	982.32	1,267.13	1,220.82	1,181.30	1,114.91	0.00	132.59	13.50%
Depositos Extranjeros en Bancos	6,448.22	6,358.25	5,442.78	5,308.93	6,504.72	6,668.70	6,746.77	6,317.35	0.00	1,008.42	18.99%
A la Vista	1,908.92	1,981.43	1,879.65	1,989.13	2,641.27	2,289.61	2,257.39	2,380.02	0.00	390.89	19.65%
A Plazo	4,539.30	4,376.82	3,563.13	3,319.80	3,863.45	4,379.09	4,489.38	3,937.33	0.00	617.53	18.60%
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	456.48	470.40	506.46	470.71	660.97	577.68	585.67	596.17	0.00	125.46	26.65%
CARTERA CREDITICIA	30,338.06	31,434.52	33,478.71	35,387.03	36,441.18	36,910.87	38,660.15	40,510.50	0.00	5,123.47	14.48%
Locales	21,191.30	21,727.48	22,673.45	24,211.39	24,955.43	25,030.41	26,502.99	28,054.73	0.00	3,843.34	15.87%
Extranjero	9,579.61	10,160.04	11,259.46	11,646.35	11,984.43	12,373.78	12,667.92	12,990.01	0.00	1,343.66	11.54%
Menos Provisiones	432.85	453.11	454.20	470.71	498.68	493.32	510.77	534.24	0.00	63.53	13.50%
Locales	292.79	305.04	316.97	327.20	328.44	335.46	338.16	353.61	0.00	26.40	8.07%
Extranjero	140.06	148.07	137.23	143.51	170.25	157.86	172.61	180.64	0.00	37.13	25.87%
INVERSIONES EN VALORES	8,624.46	9,328.53	9,355.56	9,540.25	9,395.25	9,965.82	10,053.71	9,712.44	0.00	172.19	1.80%
Locales	2,359.00	2,549.67	2,684.94	2,813.54	2,708.98	2,957.90	3,041.21	3,114.53	0.00	300.99	10.70%
Extranjero	6,268.66	6,782.25	6,674.11	6,730.64	6,689.54	7,011.70	7,015.55	6,600.70	0.00	(129.94)	(1.93%)
Menos Provisiones	3.20	3.39	3.49	3.93	3.27	3.78	3.06	2.79	0.00	(1.14)	(29.06%)
Locales	0.26	0.27	0.26	0.26	0.25	0.26	0.25	0.27	0.00	0.02	6.34%
Extranjero	2.94	3.12	3.23	3.68	3.02	3.52	2.81	2.52	0.00	(1.16)	(31.51%)
OTROS ACTIVOS	2,209.86	2,211.42	2,162.44	2,456.78	2,269.27	2,545.41	2,338.75	2,426.98	0.00	(29.80)	(1.21%)
Locales	1,827.10	1,891.13	1,795.46	2,024.21	1,887.29	2,066.86	1,970.40	2,066.03	0.00	41.82	2.07%
Extranjero	382.77	320.29	366.98	432.57	381.98	478.55	368.35	360.95	0.00	(71.62)	(16.56%)
TOTAL DE ACTIVOS	49,694.29	51,239.61	52,538.08	54,587.91	57,091.64	58,341.65	59,972.94	61,152.34	0.00	6,564.43	12.03%

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DEPOSITOS	37,572.71	38,383.59	39,274.80	40,656.89	42,009.06	42,991.50	44,298.02	44,621.55	0.00	3,964.65	9.75%
Locales	24,035.64	24,285.76	24,690.24	25,091.41	26,137.84	27,071.07	27,491.10	28,205.78	0.00	3,114.37	12.41%
Oficiales	155.67	160.12	146.40	146.50	129.47	126.99	46.72	46.28	0.00	(100.21)	(68.41%)
De Particulares	22,561.78	22,925.67	23,294.52	23,627.97	24,452.74	25,212.68	25,812.53	26,489.76	0.00	2,861.80	12.11%
A la Vista	5,025.74	5,278.18	5,199.13	5,474.25	5,983.42	6,159.89	6,218.56	6,373.33	0.00	899.08	16.42%
A Plazo	12,553.67	12,559.03	12,827.31	12,854.93	12,916.80	13,361.75	13,804.33	14,308.43	0.00	1,453.49	11.31%
De Ahorros	4,982.38	5,088.46	5,268.08	5,298.78	5,552.52	5,691.05	5,789.64	5,808.01	0.00	509.23	9.61%
De Bancos	1,318.19	1,199.97	1,249.32	1,316.95	1,555.63	1,731.39	1,631.85	1,669.74	0.00	352.79	26.79%
A la Vista	216.50	198.54	220.22	198.98	169.81	201.32	160.26	164.70	0.00	(34.27)	(17.22%)
A Plazo	1,101.69	1,001.43	1,029.10	1,117.97	1,385.82	1,530.07	1,471.59	1,505.03	0.00	387.06	34.62%
Extranjero	13,537.07	14,097.83	14,584.56	15,565.48	15,871.22	15,920.43	16,806.92	16,415.76	0.00	850.28	5.46%
Oficiales	59.76	68.54	27.36	30.80	28.23	64.37	22.33	94.81	0.00	64.01	207.79%
De Particulares	9,765.90	10,057.61	10,233.66	10,074.78	10,494.15	11,097.95	11,237.95	11,134.12	0.00	1,059.35	10.51%
A la Vista	1,382.93	1,443.26	1,464.41	1,437.72	1,519.28	1,526.95	1,751.36	1,604.58	0.00	166.85	11.61%
A Plazo	6,362.37	6,401.46	6,579.68	6,459.05	6,593.10	6,800.59	6,940.82	7,123.33	0.00	664.29	10.28%
De Ahorros	2,020.60	2,212.89	2,189.57	2,178.00	2,381.77	2,770.41	2,545.77	2,406.21	0.00	228.21	10.48%
De Bancos	3,711.41	3,971.69	4,323.54	5,459.90	5,348.84	4,758.12	5,546.64	5,186.83	0.00	(273.08)	(5.00%)
A la Vista	411.91	330.86	333.83	514.37	509.42	614.48	680.61	487.86	0.00	(26.51)	(5.15%)
A Plazo	3,299.50	3,640.83	3,989.71	4,945.53	4,839.41	4,143.63	4,866.03	4,698.97	0.00	(246.56)	(4.99%)
OBLIGACIONES	4,422.54	4,686.57	5,108.30	5,369.46	6,295.48	6,023.06	6,461.73	7,067.55	0.00	1,698.08	31.62%
Locales	815.88	902.42	873.88	971.59	1,148.14	886.10	982.17	1,052.99	0.00	81.40	8.38%
Extranjero	3,606.65	3,784.15	4,234.41	4,397.88	5,147.34	5,136.96	5,479.56	6,014.56	0.00	1,616.68	36.76%
OTROS PASIVOS	1,415.88	1,773.85	1,621.55	1,901.18	1,906.25	2,180.70	1,989.84	2,043.23	0.00	142.05	7.47%
Locales	1,009.20	1,462.29	1,262.26	1,460.57	1,451.96	1,753.57	1,675.16	1,694.65	0.00	234.09	16.03%
Extranjero	406.68	311.56	359.29	440.61	454.29	427.13	314.67	348.58	0.00	(92.04)	(20.89%)
PATRIMONIO	6,283.17	6,395.60	6,533.44	6,660.37	6,880.85	7,146.39	7,223.35	7,420.01	0.00	759.64	11.41%
Capital	3,477.48	3,481.93	3,520.81	3,535.15	3,657.63	3,699.40	3,739.53	3,708.44	0.00	173.29	4.90%

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Reservas de Capital	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.21	0.00	(0.08)	(0.08%)
Otras Reservas	92.82	82.28	85.52	86.25	89.86	81.00	13.46	(16.60)	0.00	(102.84)	(119.24%)
Utilidad de Periodos Anteriores	1,982.49	2,410.21	2,285.78	2,313.14	2,182.44	2,888.56	2,723.15	2,786.22	0.00	473.08	20.45%
Utilidad de Periodo	616.24	228.18	456.99	631.96	838.75	281.12	497.50	644.70	0.00	12.74	2.02%
Ganancia o Perdida en Valores Disponible para la Venta	(83.81)	(31.56)	(41.72)	(137.19)	(118.88)	(34.76)	18.66	66.27	0.00	203.46	(148.31%)
Deuda Subordinada	102.66	129.27	130.77	135.77	135.77	135.77	135.77	135.77	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	49,694.29	51,239.61	52,538.08	54,587.91	57,091.64	58,341.65	59,972.94	61,152.34	0.00	6,564.43	12.03%