

**BALANCE DE SITUACION  
BANCA PANAMEÑA 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		
<b>ACTIVOS LIQUIDOS</b>	3,429.12	3,399.84	3,032.26	2,775.88	3,180.63	3,002.28	3,067.47	3,109.25	0.00	333.37	12.01%
Depositos Locales en Bancos	899.11	808.13	818.03	736.00	914.96	730.57	828.64	753.34	0.00	17.34	2.36%
A la Vista	203.84	175.91	213.62	193.00	233.50	183.51	156.39	175.23	0.00	(17.78)	(9.21%)
A Plazo	695.26	632.22	604.41	543.00	681.46	547.06	672.25	578.11	0.00	35.12	6.47%
Depositos Extranjeros en Bancos	2,296.40	2,375.53	1,976.00	1,809.49	1,924.02	1,984.97	1,949.13	2,042.45	0.00	232.96	12.87%
A la Vista	538.40	556.05	546.99	531.82	541.08	593.05	575.66	613.54	0.00	81.73	15.37%
A Plazo	1,757.99	1,819.48	1,429.01	1,277.68	1,382.94	1,391.92	1,373.48	1,428.91	0.00	151.23	11.84%
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	233.62	216.18	238.23	230.39	341.66	286.74	289.70	313.46	0.00	83.07	36.06%
<b>CARTERA CREDITICIA</b>	11,634.27	12,020.75	12,830.61	13,585.83	14,161.98	14,436.89	15,067.67	16,012.66	0.00	2,426.82	17.86%
Locales	11,011.20	11,390.64	11,763.46	12,377.37	12,845.93	13,151.24	13,780.79	14,710.03	0.00	2,332.66	18.85%
Extranjero	801.96	820.07	1,265.70	1,413.09	1,521.96	1,501.12	1,504.49	1,530.46	0.00	117.38	8.31%
Menos Provisiones	178.89	190.07	198.56	204.62	205.90	215.47	217.61	227.83	0.00	23.21	11.34%
Locales	167.38	184.03	192.17	197.80	194.66	203.64	206.11	214.13	0.00	16.34	8.26%
Extranjero	11.51	6.05	6.39	6.83	11.25	11.83	11.50	13.70	0.00	6.87	100.71%
<b>INVERSIONES EN VALORES</b>	3,317.64	3,456.05	3,576.90	3,708.43	3,706.49	4,059.40	4,200.36	4,093.34	0.00	384.91	10.38%
Locales	1,174.26	1,181.84	1,271.18	1,368.60	1,357.92	1,569.05	1,604.91	1,737.14	0.00	368.54	26.93%
Extranjero	2,144.25	2,275.54	2,306.75	2,341.31	2,350.03	2,492.26	2,597.32	2,357.76	0.00	16.45	0.70%
Menos Provisiones	0.88	1.33	1.03	1.48	1.46	1.90	1.87	1.56	0.00	0.08	5.61%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.87	1.32	1.02	1.47	1.46	1.90	1.87	1.56	0.00	0.08	5.63%
<b>OTROS ACTIVOS</b>	793.53	840.65	843.65	933.99	937.70	1,013.45	996.78	991.22	0.00	57.23	6.13%
Locales	734.92	770.90	763.90	888.71	884.58	959.86	925.47	940.39	0.00	51.68	5.82%
Extranjero	58.61	69.75	79.75	45.28	53.12	53.59	71.31	50.83	0.00	5.55	12.26%
<b>TOTAL DE ACTIVOS</b>	19,174.55	19,717.29	20,283.43	21,004.13	21,986.81	22,512.02	23,332.29	24,206.47	0.00	3,202.34	15.25%

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DEPOSITOS	15,472.29	15,860.73	16,225.75	16,785.24	17,353.91	17,681.42	18,255.74	18,859.25	0.00	2,074.01	12.36%
Locales	12,967.33	13,242.55	13,578.90	14,068.87	14,585.48	14,997.24	15,368.15	15,939.68	0.00	1,870.80	13.30%
Oficiales	5.00	0.00	5.00	5.00	5.00	0.00	5.00	5.04	0.00	0.04	0.76%
De Particulares	12,622.42	12,910.35	13,232.74	13,631.51	14,129.13	14,390.43	14,849.30	15,353.03	0.00	1,721.51	12.63%
A la Vista	2,278.62	2,440.83	2,417.12	2,509.87	2,711.75	2,777.45	2,894.83	2,994.37	0.00	484.50	19.30%
A Plazo	7,697.42	7,796.67	8,032.31	8,241.82	8,317.76	8,443.11	8,728.48	9,011.40	0.00	769.58	9.34%
De Ahorros	2,646.38	2,672.85	2,783.32	2,879.82	3,099.62	3,169.86	3,226.00	3,347.25	0.00	467.43	16.23%
De Bancos	339.91	332.20	341.15	432.36	451.35	606.80	513.84	581.61	0.00	149.25	34.52%
A la Vista	41.34	41.60	24.85	40.22	31.84	75.05	42.99	31.00	0.00	(9.21)	(22.91%)
A Plazo	298.56	290.60	316.30	392.14	419.51	531.76	470.86	550.60	0.00	158.46	40.41%
Extranjero	2,504.96	2,618.18	2,646.85	2,716.37	2,768.42	2,684.19	2,887.60	2,919.58	0.00	203.21	7.48%
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	1,608.04	1,668.40	1,669.92	1,723.32	1,770.10	1,786.77	1,975.95	2,025.25	0.00	301.93	17.52%
A la Vista	442.64	484.45	486.27	523.37	534.49	509.14	613.71	556.62	0.00	33.24	6.35%
A Plazo	832.54	819.62	812.77	851.35	868.16	883.72	929.70	1,067.58	0.00	216.23	25.40%
De Ahorros	332.86	364.33	370.88	348.59	367.45	393.91	432.53	401.05	0.00	52.46	15.05%
De Bancos	896.92	949.78	976.93	993.05	998.33	897.42	911.65	894.33	0.00	(98.72)	(9.94%)
A la Vista	169.94	172.08	194.62	211.45	228.83	237.79	202.39	163.76	0.00	(47.68)	(22.55%)
A Plazo	726.98	777.70	782.31	781.61	769.49	659.63	709.26	730.57	0.00	(51.04)	(6.53%)
OBLIGACIONES	1,121.65	1,135.77	1,328.61	1,398.55	1,675.97	1,667.07	1,951.56	2,169.91	0.00	771.36	55.15%
Locales	597.35	627.02	618.78	610.82	661.56	652.32	749.29	827.41	0.00	216.59	35.46%
Extranjero	524.30	508.75	709.83	787.73	1,014.41	1,014.75	1,202.27	1,342.50	0.00	554.77	70.43%
OTROS PASIVOS	606.50	770.28	702.75	756.65	814.83	918.58	833.49	862.55	0.00	105.91	14.00%
Locales	572.49	716.41	643.02	728.81	778.05	875.97	790.03	813.96	0.00	85.14	11.68%
Extranjero	34.00	53.87	59.73	27.84	36.78	42.61	43.47	48.60	0.00	20.76	74.59%
PATRIMONIO	1,974.11	1,950.52	2,026.31	2,063.69	2,142.10	2,244.95	2,291.49	2,314.75	0.00	251.06	12.17%
Capital	1,400.03	1,386.06	1,404.60	1,412.97	1,430.05	1,452.22	1,460.21	1,425.23	0.00	12.26	0.87%

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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	0.00	0.00	(0.08)	(100.00%)
Otras Reservas	33.74	21.99	21.35	21.01	21.45	21.79	22.84	1.72	0.00	(19.29)	(91.83%)
Utilidad de Periodos Anteriores	371.91	345.22	327.30	367.30	364.58	540.77	522.51	601.67	0.00	234.37	63.81%
Utilidad de Periodo	109.56	91.58	157.32	172.48	232.79	106.86	168.20	146.12	0.00	(26.36)	(15.28%)
Ganancia o Perdida en Valores Disponible para la Venta	(8.87)	11.31	19.91	(10.93)	(7.62)	22.46	16.88	39.23	0.00	50.16	(459.07%)
Deuda Subordinada	67.66	94.27	95.77	100.77	100.77	100.77	100.77	100.77	0.00	0.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>19,174.55</b>	<b>19,717.29</b>	<b>20,283.43</b>	<b>21,004.13</b>	<b>21,986.81</b>	<b>22,512.02</b>	<b>23,332.29</b>	<b>24,206.47</b>	<b>0.00</b>	<b>3,202.34</b>	<b>15.25%</b>