

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
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>	6,049.47	5,705.48	5,524.03	4,777.54	5,835.90	5,290.03	5,712.10	5,664.91	0.00	887.37	18.57%
Depositos Locales en Bancos	1,135.54	1,054.19	1,094.95	1,046.87	1,424.86	1,343.84	1,465.32	1,428.78	0.00	381.91	36.48%
A la Vista	240.72	219.34	259.77	237.34	279.41	234.45	208.10	226.96	0.00	(10.38)	(4.37%)
A Plazo	894.82	834.84	835.18	809.53	1,145.45	1,109.38	1,257.22	1,201.82	0.00	392.29	48.46%
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	3,688.40	0.00	502.30	15.77%
A la Vista	578.33	622.65	591.92	592.05	633.27	687.03	650.88	710.26	0.00	118.22	19.97%
A Plazo	3,872.40	3,551.91	3,329.56	2,594.06	3,044.98	2,597.38	3,107.62	2,978.14	0.00	384.08	14.81%
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	547.74	0.00	3.17	0.58%
<b>CARTERA CREDITICIA</b>	15,092.50	15,687.63	16,832.94	17,773.31	18,136.52	18,952.96	19,534.79	20,772.56	0.00	2,999.26	16.88%
Locales	14,540.38	15,125.90	15,832.98	16,629.52	16,883.55	17,730.57	18,311.92	19,531.92	0.00	2,902.41	17.45%
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	249.84	258.45	265.74	269.30	268.99	278.73	281.63	289.82	0.00	20.53	7.62%
Locales	238.33	252.41	259.35	262.47	257.75	266.90	270.13	276.12	0.00	13.65	5.20%
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>	4,702.94	4,866.11	5,185.64	5,459.92	5,493.88	5,647.56	5,839.50	5,816.55	0.00	356.63	6.53%
Locales	2,291.55	2,297.57	2,589.67	2,836.78	2,775.43	2,816.61	2,918.68	3,244.83	0.00	408.05	14.38%
Extranjero	2,413.60	2,571.21	2,598.34	2,625.96	2,719.91	2,832.85	2,922.68	2,573.28	0.00	(52.68)	(2.01%)
Menos Provisiones	2.21	2.66	2.36	2.81	1.46	1.90	1.87	1.56	0.00	(1.26)	(44.59%)
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	1.56	0.00	0.08	5.63%
<b>OTROS ACTIVOS</b>	1,113.41	1,119.53	1,114.52	1,200.95	1,409.51	1,305.86	1,333.73	1,376.84	0.00	175.89	14.65%
Locales	1,054.25	1,049.25	1,034.15	1,155.59	1,356.36	1,252.13	1,262.07	1,325.15	0.00	169.56	14.67%
Extranjero	59.16	70.28	80.37	45.36	53.15	53.74	71.67	51.69	0.00	6.33	13.96%
<b>TOTAL DE ACTIVOS</b>	26,958.32	27,378.75	28,657.13	29,211.72	30,875.79	31,196.41	32,420.12	33,630.86	0.00	4,419.15	15.13%

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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	26,800.84	0.00	3,167.38	13.40%
Locales	19,525.46	19,610.02	20,660.75	20,844.76	22,032.90	22,278.92	23,067.33	23,794.24	0.00	2,949.48	14.15%
Oficiales	4,254.81	4,014.46	4,646.45	4,310.20	4,767.11	4,695.11	5,099.14	5,256.42	0.00	946.22	21.95%
De Particulares	14,422.31	14,741.26	15,143.86	15,563.67	16,074.74	16,304.02	16,802.87	17,338.62	0.00	1,774.94	11.40%
A la Vista	2,483.24	2,641.51	2,630.95	2,735.45	2,958.53	3,014.84	3,150.33	3,248.09	0.00	512.64	18.74%
A Plazo	8,354.10	8,485.27	8,770.93	8,957.96	8,989.73	9,102.93	9,390.59	9,668.87	0.00	710.91	7.94%
De Ahorros	3,584.97	3,614.47	3,741.97	3,870.26	4,126.48	4,186.24	4,261.95	4,421.65	0.00	551.39	14.25%
De Bancos	848.34	854.30	870.44	970.88	1,191.05	1,279.79	1,165.31	1,199.21	0.00	228.32	23.52%
A la Vista	424.09	431.28	435.83	475.10	544.88	552.51	401.11	398.59	0.00	(76.51)	(16.10%)
A Plazo	424.25	423.03	434.61	495.78	646.16	727.28	764.20	800.62	0.00	304.84	61.49%
Extranjero	2,577.41	2,692.93	2,718.61	2,788.70	2,840.81	2,754.07	2,982.06	3,006.60	0.00	217.90	7.81%
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	2,112.27	0.00	316.62	17.63%
A la Vista	457.97	502.36	500.79	540.03	552.25	525.07	645.87	586.07	0.00	46.03	8.52%
A Plazo	889.51	876.24	869.80	906.71	922.48	937.41	984.71	1,119.20	0.00	212.49	23.44%
De Ahorros	333.00	364.55	371.10	348.91	367.75	394.17	439.83	407.00	0.00	58.09	16.65%
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	1,176.42	1,190.45	1,383.41	1,428.18	1,720.47	1,678.45	1,962.94	2,181.29	0.00	753.12	52.73%
Locales	651.71	681.38	673.26	640.20	705.94	663.70	760.67	838.79	0.00	198.59	31.02%
Extranjero	524.71	509.08	710.15	787.98	1,014.53	1,014.75	1,202.27	1,342.50	0.00	554.52	70.37%
OTROS PASIVOS	973.37	1,173.58	1,108.15	1,182.93	1,295.79	1,347.03	1,252.10	1,402.67	0.00	219.74	18.58%
Locales	937.25	1,117.66	1,046.21	1,152.70	1,256.41	1,301.80	1,206.03	1,351.31	0.00	198.61	17.23%
Extranjero	36.12	55.92	61.95	30.23	39.38	45.23	46.07	51.35	0.00	21.13	69.90%
PATRIMONIO	2,705.66	2,711.75	2,786.20	2,967.15	2,985.83	3,137.94	3,155.68	3,246.06	0.00	278.91	9.40%
Capital	2,104.04	2,090.07	2,123.31	2,131.69	2,158.77	2,180.94	2,204.43	2,169.46	0.00	37.77	1.77%

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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	1.82	0.08	0.08	3.46	3.59	3.77	3.67	4.21	0.00	0.75	21.62%
Otras Reservas	33.76	23.87	23.48	21.03	13.46	21.80	22.87	1.75	0.00	(19.28)	(91.70%)
Utilidad de Periodos Anteriores	380.54	368.44	335.56	374.29	371.44	562.96	529.28	607.82	0.00	233.53	62.39%
Utilidad de Periodo	124.26	120.58	183.11	236.59	256.30	160.61	197.77	223.89	0.00	(12.70)	(5.37%)
Ganancia o Perdida en Valores Disponible para la Venta	(6.42)	14.45	24.90	99.32	81.50	107.10	96.90	138.17	0.00	38.84	39.11%
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>26,958.32</b>	<b>27,378.75</b>	<b>28,657.13</b>	<b>29,211.72</b>	<b>30,875.79</b>	<b>31,196.41</b>	<b>32,420.12</b>	<b>33,630.86</b>	<b>0.00</b>	<b>4,419.15</b>	<b>15.13%</b>