

**BALANCE DE SITUACION
BANCA PRIVADA
A DICIEMBRE 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	8,914.81	8,919.55	8,920.33	8,502.43	9,345.27	430.46	4.83%
Depositos Locales en Bancos	1,617.20	1,436.49	1,592.12	1,424.21	1,794.46	1,673.18	1,587.89	1,588.91	1,934.17	139.71	7.79%
A la Vista	474.25	446.71	514.95	441.89	546.74	452.36	406.59	474.00	606.86	60.12	11.00%
A Plazo	1,142.95	989.78	1,077.17	982.32	1,247.72	1,220.82	1,181.30	1,114.91	1,327.31	79.59	6.38%
Depositos Extranjeros en Bancos	6,448.22	6,358.25	5,442.78	5,308.93	6,470.90	6,668.70	6,746.77	6,317.35	6,793.93	323.03	4.99%
A la Vista	1,908.92	1,981.43	1,879.65	1,989.13	2,608.13	2,289.61	2,257.39	2,380.02	2,516.91	(91.22)	(3.50%)
A Plazo	4,539.30	4,376.82	3,563.13	3,319.80	3,862.76	4,379.09	4,489.38	3,937.33	4,277.01	414.25	10.72%
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	649.45	577.68	585.67	596.17	617.17	(32.28)	(4.97%)
CARTERA CREDITICIA	30,338.06	31,434.52	33,478.71	35,387.03	36,056.68	36,910.87	38,660.15	40,510.61	41,949.32	5,892.64	16.34%
Locales	21,191.30	21,727.48	22,673.45	24,211.39	24,573.17	25,030.41	26,502.99	28,054.73	28,648.49	4,075.32	16.58%
Extranjero	9,579.61	10,160.04	11,259.46	11,646.35	11,977.73	12,373.78	12,667.92	12,990.01	13,819.98	1,842.25	15.38%
Menos Provisiones	432.85	453.11	454.20	470.71	494.21	493.32	510.77	534.13	519.15	24.94	5.05%
Locales	292.79	305.04	316.97	327.20	323.97	335.46	338.16	353.49	377.46	53.49	16.51%
Extranjero	140.06	148.07	137.23	143.51	170.25	157.86	172.61	180.64	141.70	(28.55)	(16.77%)
INVERSIONES EN VALORES	8,624.46	9,328.53	9,355.56	9,540.25	9,271.46	10,047.19	10,133.33	9,796.11	9,461.81	190.36	2.05%
Locales	2,359.00	2,549.67	2,684.94	2,813.54	2,615.44	2,960.44	3,044.91	3,120.92	3,224.75	609.31	23.30%
Extranjero	6,268.66	6,782.25	6,674.11	6,730.64	6,659.28	7,090.52	7,091.48	6,677.98	6,239.85	(419.43)	(6.30%)
Menos Provisiones	3.20	3.39	3.49	3.93	3.27	3.78	3.06	2.79	2.79	(0.48)	(14.60%)
Locales	0.26	0.27	0.26	0.26	0.25	0.26	0.25	0.27	0.27	0.02	9.96%
Extranjero	2.94	3.12	3.23	3.68	3.02	3.52	2.81	2.52	2.52	(0.50)	(16.61%)
OTROS ACTIVOS	2,209.86	2,211.42	2,162.44	2,456.78	2,246.48	2,545.41	2,338.75	2,426.89	2,300.87	54.39	2.42%
Locales	1,827.10	1,891.13	1,795.46	2,024.21	1,865.07	2,066.86	1,970.40	2,065.94	1,909.02	43.96	2.36%
Extranjero	382.77	320.29	366.98	432.57	381.41	478.55	368.35	360.95	391.85	10.43	2.74%
TOTAL DE ACTIVOS	49,694.29	51,239.61	52,538.08	54,587.91	56,489.42	58,423.02	60,052.56	61,236.04	63,057.27	6,567.85	11.63%

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DEPOSITOS	37,572.71	38,383.59	39,274.80	40,656.89	41,499.70	42,991.50	44,298.02	44,621.55	46,083.35	4,583.65	11.05%
Locales	24,035.64	24,285.76	24,690.24	25,091.41	25,683.47	27,071.07	27,491.10	28,205.78	29,179.17	3,495.70	13.61%
Oficiales	155.67	160.12	146.40	146.50	129.47	126.99	46.72	46.28	47.68	(81.79)	(63.17%)
De Particulares	22,561.78	22,925.67	23,294.52	23,627.97	24,020.00	25,212.68	25,812.53	26,489.76	27,350.46	3,330.46	13.87%
A la Vista	5,025.74	5,278.18	5,199.13	5,474.25	5,920.02	6,159.89	6,218.56	6,373.33	6,821.24	901.21	15.22%
A Plazo	12,553.67	12,559.03	12,827.31	12,854.93	12,603.31	13,361.75	13,804.33	14,308.43	14,378.07	1,774.76	14.08%
De Ahorros	4,982.38	5,088.46	5,268.08	5,298.78	5,496.66	5,691.05	5,789.64	5,808.01	6,151.15	654.49	11.91%
De Bancos	1,318.19	1,199.97	1,249.32	1,316.95	1,534.00	1,731.39	1,631.85	1,669.74	1,781.03	247.02	16.10%
A la Vista	216.50	198.54	220.22	198.98	169.49	201.32	160.26	164.70	217.89	48.40	28.56%
A Plazo	1,101.69	1,001.43	1,029.10	1,117.97	1,364.51	1,530.07	1,471.59	1,505.03	1,563.14	198.63	14.56%
Extranjero	13,537.07	14,097.83	14,584.56	15,565.48	15,816.23	15,920.43	16,806.92	16,415.76	16,904.18	1,087.95	6.88%
Oficiales	59.76	68.54	27.36	30.80	28.23	64.37	22.33	94.81	44.39	16.16	57.25%
De Particulares	9,765.90	10,057.61	10,233.66	10,074.78	10,439.17	11,097.95	11,237.95	11,134.12	11,667.53	1,228.36	11.77%
A la Vista	1,382.93	1,443.26	1,464.41	1,437.72	1,511.73	1,526.95	1,751.36	1,604.58	1,696.48	184.76	12.22%
A Plazo	6,362.37	6,401.46	6,579.68	6,459.05	6,561.39	6,800.59	6,940.82	7,123.33	7,352.69	791.30	12.06%
De Ahorros	2,020.60	2,212.89	2,189.57	2,178.00	2,366.05	2,770.41	2,545.77	2,406.21	2,618.35	252.31	10.66%
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	5,192.26	(156.57)	(2.93%)
A la Vista	411.91	330.86	333.83	514.37	509.42	614.48	680.61	487.86	560.18	50.76	9.96%
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	4,632.08	(207.33)	(4.28%)
OBLIGACIONES	4,422.54	4,686.57	5,108.30	5,369.46	6,276.05	6,023.06	6,461.73	7,067.55	8,056.08	1,780.03	28.36%
Locales	815.88	902.42	873.88	971.59	1,133.70	886.10	982.17	1,052.99	1,225.37	91.66	8.09%
Extranjero	3,606.65	3,784.15	4,234.41	4,397.88	5,142.34	5,136.96	5,479.56	6,014.56	6,830.71	1,688.37	32.83%
OTROS PASIVOS	1,415.88	1,773.85	1,621.55	1,901.18	1,895.42	2,180.70	1,989.84	2,043.12	1,982.09	86.67	4.57%
Locales	1,009.20	1,462.29	1,262.26	1,460.57	1,441.43	1,753.57	1,675.16	1,694.54	1,600.13	158.70	11.01%
Extranjero	406.68	311.56	359.29	440.61	453.99	427.13	314.67	348.58	381.96	(72.04)	(15.87%)
PATRIMONIO	6,283.17	6,395.60	6,533.44	6,660.37	6,818.26	7,146.39	7,223.35	7,420.15	6,857.14	38.89	0.57%
Capital	3,477.48	3,481.93	3,520.81	3,535.15	3,607.63	3,699.40	3,739.53	3,708.44	3,655.13	47.50	1.32%

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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	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.21	95.21	(0.08)	(0.08%)
Otras Reservas	92.82	82.28	85.52	86.25	89.86	81.00	13.46	(16.60)	(26.62)	(116.48)	(129.63%)
Utilidad de Periodos Anteriores	1,982.49	2,410.21	2,285.78	2,313.14	2,173.65	2,888.56	2,723.15	2,786.22	2,106.40	(67.25)	(3.09%)
Utilidad de Periodo	616.24	228.18	456.99	631.96	833.81	281.12	497.50	644.84	823.63	(10.18)	(1.22%)
Ganancia o Perdida en Valores Disponible para la Venta	(83.81)	(31.56)	(41.72)	(137.19)	(117.75)	(34.76)	18.66	66.27	67.62	185.37	(157.43%)
Deuda Subordinada	102.66	129.27	130.77	135.77	135.77	135.77	135.77	135.77	135.77	0.00	0.00%
PASIVO Y PATRIMONIO	49,694.29	51,239.61	52,538.08	54,587.91	56,489.42	58,341.65	59,972.94	61,152.37	62,978.67	6,489.24	11.49%