

**BALANCE DE SITUACION
BANCA EXTRANJERA 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	5,092.79	4,865.29	4,509.10	4,427.97	5,805.30	5,917.27	5,852.86	5,396.15	5,947.04	141.74	2.44%
Depositos Locales en Bancos	718.09	628.36	774.09	688.21	905.28	942.61	759.25	837.76	963.54	58.26	6.44%
A la Vista	270.40	270.80	301.33	248.89	319.61	268.85	250.20	300.96	357.58	37.96	11.88%
A Plazo	447.69	357.56	472.76	439.32	585.67	673.76	509.05	536.80	605.96	20.30	3.47%
Depositos Extranjeros en Bancos	4,151.83	3,982.72	3,466.78	3,499.44	4,580.70	4,683.73	4,797.64	4,275.58	4,671.47	90.77	1.98%
A la Vista	1,370.52	1,425.38	1,332.66	1,457.31	2,100.19	1,696.55	1,681.74	1,767.15	1,864.57	(235.62)	(11.22%)
A Plazo	2,781.31	2,557.34	2,134.12	2,042.13	2,480.51	2,987.18	3,115.90	2,508.43	2,806.90	326.39	13.16%
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	222.87	254.21	268.23	240.32	319.32	290.93	295.97	282.81	312.03	(7.29)	(2.28%)
CARTERA CREDITICIA	18,703.79	19,413.78	20,648.10	21,801.20	22,279.20	22,473.98	23,592.48	24,497.84	25,152.17	2,872.97	12.90%
Locales	10,180.10	10,336.84	10,909.98	11,834.02	12,109.51	11,879.17	12,722.21	13,344.70	13,454.37	1,344.86	11.11%
Extranjero	8,777.65	9,339.97	9,993.76	10,233.26	10,462.47	10,872.66	11,163.43	11,459.54	11,987.20	1,524.73	14.57%
Menos Provisiones	253.96	263.04	255.64	266.08	292.78	277.85	293.16	306.41	289.40	(3.37)	(1.15%)
Locales	125.41	121.01	124.80	129.41	133.78	131.82	132.05	139.47	157.08	23.30	17.42%
Extranjero	128.55	142.03	130.84	136.68	159.00	146.03	161.10	166.93	132.32	(26.68)	(16.78%)
INVERSIONES EN VALORES	5,306.82	5,872.48	5,778.66	5,831.82	5,688.76	5,990.35	5,934.93	5,712.47	5,365.12	(323.63)	(5.69%)
Locales	1,184.74	1,367.83	1,413.76	1,444.95	1,351.05	1,392.91	1,441.54	1,385.27	1,461.54	110.49	8.18%
Extranjero	4,124.41	4,506.71	4,367.36	4,389.33	4,339.51	4,599.31	4,494.57	4,328.43	3,904.82	(434.69)	(10.02%)
Menos Provisiones	2.33	2.07	2.46	2.46	1.81	1.87	1.19	1.23	1.24	(0.57)	(31.42%)
Locales	0.25	0.27	0.25	0.25	0.25	0.25	0.25	0.27	0.27	0.02	10.08%
Extranjero	2.07	1.80	2.21	2.21	1.56	1.62	0.94	0.96	0.97	(0.59)	(37.93%)
OTROS ACTIVOS	1,416.34	1,370.77	1,318.79	1,522.79	1,331.57	1,531.96	1,341.96	1,438.01	1,309.63	(21.94)	(1.65%)
Locales	1,092.18	1,120.24	1,031.56	1,135.50	1,002.71	1,107.00	1,044.93	1,127.68	963.57	(39.14)	(3.90%)
Extranjero	324.16	250.53	287.23	387.29	328.86	424.96	297.03	310.33	346.05	17.19	5.23%
TOTAL DE ACTIVOS	30,519.74	31,522.32	32,254.66	33,583.78	35,104.83	35,913.57	36,722.23	37,044.47	37,773.96	2,669.13	7.60%

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DEPOSITOS	22,100.42	22,522.87	23,049.05	23,871.65	24,655.15	25,310.08	26,042.27	25,763.87	26,577.84	1,922.69	7.80%
Locales	11,068.31	11,043.21	11,111.34	11,022.54	11,552.35	12,073.83	12,122.95	12,266.60	12,661.45	1,109.09	9.60%
Oficiales	150.66	160.12	141.40	141.49	124.46	126.99	41.71	41.24	42.67	(81.80)	(65.72%)
De Particulares	9,939.36	10,015.32	10,061.77	9,996.45	10,323.61	10,822.26	10,963.24	11,137.23	11,413.15	1,089.54	10.55%
A la Vista	2,747.12	2,837.35	2,782.01	2,964.38	3,271.68	3,382.43	3,323.73	3,379.09	3,476.72	205.04	6.27%
A Plazo	4,856.25	4,762.36	4,795.01	4,613.11	4,599.04	4,918.64	5,075.86	5,297.37	5,373.31	774.28	16.84%
De Ahorros	2,336.00	2,415.62	2,484.76	2,418.96	2,452.90	2,521.18	2,563.65	2,460.77	2,563.12	110.22	4.49%
De Bancos	978.28	867.77	908.16	884.59	1,104.28	1,124.59	1,118.01	1,088.13	1,205.63	101.35	9.18%
A la Vista	175.16	156.94	195.37	158.76	137.96	126.27	117.28	133.70	156.52	18.56	13.45%
A Plazo	803.12	710.83	712.80	725.83	966.31	998.31	1,000.73	954.43	1,049.11	82.80	8.57%
Extranjero	11,032.11	11,479.65	11,937.71	12,849.11	13,102.80	13,236.25	13,919.32	13,497.27	13,916.39	813.60	6.21%
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	8,157.86	8,389.21	8,563.74	8,351.46	8,724.05	9,311.18	9,262.00	9,109.26	9,496.49	772.43	8.85%
A la Vista	940.29	958.81	978.14	914.35	984.79	1,017.81	1,137.65	1,048.04	1,082.37	97.58	9.91%
A Plazo	5,529.83	5,581.84	5,766.91	5,607.69	5,724.95	5,916.87	6,011.12	6,055.95	6,247.83	522.88	9.13%
De Ahorros	1,687.74	1,848.56	1,818.69	1,829.41	2,014.32	2,376.50	2,113.23	2,005.27	2,166.29	151.97	7.54%
De Bancos	2,814.48	3,021.90	3,346.61	4,466.85	4,350.51	3,860.70	4,634.99	4,293.19	4,375.51	25.00	0.57%
A la Vista	241.97	158.78	139.22	302.93	280.59	376.69	478.23	324.80	398.52	117.93	42.03%
A Plazo	2,572.51	2,863.12	3,207.40	4,163.92	4,069.92	3,484.01	4,156.77	3,968.40	3,976.99	(92.93)	(2.28%)
OBLIGACIONES	3,300.88	3,550.80	3,779.69	3,970.91	4,619.51	4,355.99	4,510.17	4,897.63	5,423.85	804.34	17.41%
Locales	218.53	275.40	255.10	360.77	486.58	233.79	232.88	225.58	283.67	(202.90)	(41.70%)
Extranjero	3,082.35	3,275.40	3,524.59	3,610.15	4,132.93	4,122.21	4,277.29	4,672.06	5,140.18	1,007.25	24.37%
OTROS PASIVOS	809.38	1,003.57	918.80	1,144.54	1,091.42	1,262.12	1,156.35	1,180.94	1,183.07	91.66	8.40%
Locales	436.71	745.88	619.24	731.76	673.91	877.60	885.14	880.95	855.56	181.65	26.95%
Extranjero	372.67	257.69	299.56	412.78	417.51	384.52	271.21	299.98	327.52	(89.99)	(21.55%)
PATRIMONIO	4,309.05	4,445.08	4,507.12	4,596.68	4,738.76	4,901.44	4,931.86	5,116.85	4,508.88	(229.88)	(4.85%)
Capital	2,077.45	2,095.87	2,116.21	2,122.18	2,227.57	2,247.18	2,279.32	2,296.68	2,220.13	(7.45)	(0.33%)

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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	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	0.00	0.00%
Otras Reservas	59.07	60.28	64.18	65.24	68.41	59.21	(9.38)	(18.31)	(28.38)	(96.79)	(141.49%)
Utilidad de Periodos Anteriores	1,610.58	2,064.99	1,958.47	1,945.84	1,817.86	2,347.80	2,200.64	2,183.79	1,515.14	(302.73)	(16.65%)
Utilidad de Periodo	506.68	136.60	299.67	459.48	605.96	174.26	329.30	497.39	640.72	34.76	5.74%
Ganancia o Perdida en Valores Disponible para la Venta	(74.94)	(42.87)	(61.62)	(126.26)	(111.26)	(57.22)	1.78	27.10	31.06	142.32	(127.91%)
Deuda Subordinada	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	0.00	0.00%
PASIVO Y PATRIMONIO	30,519.74	31,522.32	32,254.66	33,583.78	35,104.83	35,829.63	36,640.65	36,959.29	37,693.64	2,588.81	7.37%