

**BALANCE DE SITUACION
BANCA PRIVADA
A MARZO 2013
(En Millones de Balboas)**

	2011	2012				2013				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	8,914.81	8,919.55	8,920.33	8,502.43	9,346.97	9,098.00	0.00	0.00	0.00	178.45	2.00%
Depositos Locales en Bancos	1,794.46	1,673.18	1,587.89	1,588.91	1,934.17	1,965.87	0.00	0.00	0.00	292.69	17.49%
A la Vista	546.74	452.36	406.59	474.00	606.86	480.86	0.00	0.00	0.00	28.51	6.30%
A Plazo	1,247.72	1,220.82	1,181.30	1,114.91	1,327.31	1,485.01	0.00	0.00	0.00	264.19	21.64%
Depositos Extranjeros en Bancos	6,470.90	6,668.70	6,746.77	6,317.35	6,795.63	6,626.47	0.00	0.00	0.00	(42.23)	(0.63%)
A la Vista	2,608.13	2,289.61	2,257.39	2,380.02	2,518.62	2,206.32	0.00	0.00	0.00	(83.29)	(3.64%)
A Plazo	3,862.76	4,379.09	4,489.38	3,937.33	4,277.01	4,420.15	0.00	0.00	0.00	41.06	0.94%
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	649.45	577.68	585.67	596.17	617.17	505.67	0.00	0.00	0.00	(72.01)	(12.47%)
CARTERA CREDITICIA	36,056.68	36,910.87	38,660.15	40,510.61	41,949.32	44,555.17	0.00	0.00	0.00	7,644.30	20.71%
Locales	24,573.17	25,030.41	26,502.99	28,054.73	28,648.49	29,104.28	0.00	0.00	0.00	4,073.87	16.28%
Extranjero	11,977.73	12,373.78	12,667.92	12,990.01	13,819.98	15,998.49	0.00	0.00	0.00	3,624.71	29.29%
Menos Provisiones	494.21	493.32	510.77	534.13	519.15	547.61	0.00	0.00	0.00	54.29	11.00%
Locales	323.97	335.46	338.16	353.49	377.46	383.00	0.00	0.00	0.00	47.54	14.17%
Extranjero	170.25	157.86	172.61	180.64	141.70	164.61	0.00	0.00	0.00	6.74	4.27%
INVERSIONES EN VALORES	9,271.46	10,054.23	10,138.94	9,801.15	9,466.85	10,275.03	0.00	0.00	0.00	220.80	2.20%
Locales	2,615.44	2,963.96	3,047.72	3,123.44	3,227.27	3,420.40	0.00	0.00	0.00	456.44	15.40%
Extranjero	6,659.28	7,094.05	7,094.28	6,680.50	6,242.37	6,857.26	0.00	0.00	0.00	(236.79)	(3.34%)
Menos Provisiones	3.27	3.78	3.06	2.79	2.79	2.62	0.00	0.00	0.00	(1.15)	(30.52%)
Locales	0.25	0.26	0.25	0.27	0.27	0.27	0.00	0.00	0.00	0.02	7.09%
Extranjero	3.02	3.52	2.81	2.52	2.52	2.35	0.00	0.00	0.00	(1.17)	(33.26%)
OTROS ACTIVOS	2,246.48	2,457.00	2,253.51	2,338.17	2,210.95	2,485.01	0.00	0.00	0.00	28.01	1.14%
Locales	1,865.07	2,060.80	1,963.90	2,057.03	1,893.11	2,061.05	0.00	0.00	0.00	0.25	0.01%
Extranjero	381.41	396.20	289.61	281.15	317.84	423.96	0.00	0.00	0.00	27.76	7.01%
TOTAL DE ACTIVOS	56,489.42	58,341.65	59,972.94	61,152.37	62,974.10	66,413.22	0.00	0.00	0.00	8,071.57	13.83%

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DEPOSITOS	41,499.70	42,991.50	44,298.02	44,621.55	46,082.39	48,989.62	0.00	0.00	0.00	5,998.12	13.95%
Locales	25,683.47	27,071.07	27,491.10	28,205.78	29,179.17	29,418.91	0.00	0.00	0.00	2,347.84	8.67%
Oficiales	129.47	126.99	46.72	46.28	47.68	35.93	0.00	0.00	0.00	(91.06)	(71.71%)
De Particulares	24,020.00	25,212.68	25,812.53	26,489.76	27,350.46	27,480.71	0.00	0.00	0.00	2,268.03	9.00%
A la Vista	5,920.02	6,159.89	6,218.56	6,373.33	6,821.24	6,629.38	0.00	0.00	0.00	469.50	7.62%
A Plazo	12,603.31	13,361.75	13,804.33	14,308.43	14,378.07	14,481.91	0.00	0.00	0.00	1,120.16	8.38%
De Ahorros	5,496.66	5,691.05	5,789.64	5,808.01	6,151.15	6,369.42	0.00	0.00	0.00	678.37	11.92%
De Bancos	1,534.00	1,731.39	1,631.85	1,669.74	1,781.03	1,902.27	0.00	0.00	0.00	170.88	9.87%
A la Vista	169.49	201.32	160.26	164.70	217.89	141.68	0.00	0.00	0.00	(59.64)	(29.62%)
A Plazo	1,364.51	1,530.07	1,471.59	1,505.03	1,563.14	1,760.59	0.00	0.00	0.00	230.52	15.07%
Extranjero	15,816.23	15,920.43	16,806.92	16,415.76	16,903.22	19,570.71	0.00	0.00	0.00	3,650.27	22.93%
Oficiales	28.23	64.37	22.33	94.81	44.39	51.70	0.00	0.00	0.00	(12.67)	(19.69%)
De Particulares	10,439.17	11,097.95	11,237.95	11,134.12	11,665.80	12,234.02	0.00	0.00	0.00	1,136.07	10.24%
A la Vista	1,511.73	1,526.95	1,751.36	1,604.58	1,696.48	1,887.20	0.00	0.00	0.00	360.25	23.59%
A Plazo	6,561.39	6,800.59	6,940.82	7,123.33	7,350.96	7,699.77	0.00	0.00	0.00	899.18	13.22%
De Ahorros	2,366.05	2,770.41	2,545.77	2,406.21	2,618.35	2,647.05	0.00	0.00	0.00	(123.36)	(4.45%)
De Bancos	5,348.84	4,758.12	5,546.64	5,186.83	5,193.03	7,285.00	0.00	0.00	0.00	2,526.88	53.11%
A la Vista	509.42	614.48	680.61	487.86	559.22	1,495.49	0.00	0.00	0.00	881.01	143.37%
A Plazo	4,839.41	4,143.63	4,866.03	4,698.97	4,633.81	5,789.50	0.00	0.00	0.00	1,645.87	39.72%
OBLIGACIONES	6,276.05	6,023.06	6,461.73	7,067.55	8,055.93	8,251.33	0.00	0.00	0.00	2,228.27	37.00%
Locales	1,133.70	886.10	982.17	1,052.99	1,225.37	1,298.83	0.00	0.00	0.00	412.72	46.58%
Extranjero	5,142.34	5,136.96	5,479.56	6,014.56	6,830.56	6,952.50	0.00	0.00	0.00	1,815.54	35.34%
OTROS PASIVOS	1,895.42	2,180.70	1,989.84	2,043.12	1,979.30	2,091.50	0.00	0.00	0.00	(89.20)	(4.09%)
Locales	1,441.43	1,753.57	1,675.16	1,694.54	1,598.94	1,704.91	0.00	0.00	0.00	(48.65)	(2.77%)
Extranjero	453.99	427.13	314.67	348.58	380.35	386.58	0.00	0.00	0.00	(40.55)	(9.49%)
PATRIMONIO	6,818.26	7,146.39	7,223.35	7,420.15	6,856.48	7,080.77	0.00	0.00	0.00	(65.62)	(0.92%)
Capital	3,607.63	3,699.40	3,739.53	3,708.44	3,655.13	3,707.05	0.00	0.00	0.00	7.65	0.21%

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Reservas de Capital	95.29	95.29	95.29	95.21	95.21	95.21	0.00	0.00	0.00	(0.08)	(0.08%)
Otras Reservas	89.86	81.00	13.46	(16.60)	(26.62)	(19.27)	0.00	0.00	0.00	(100.28)	(123.79%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	0.00	0.00	13.46	(16.60)	(26.62)	(19.27)	0.00	0.00	0.00	(19.27)	0.00%
Utilidad de Periodos Anteriores	2,173.65	2,888.56	2,723.15	2,786.22	2,106.40	2,830.45	0.00	0.00	0.00	(58.12)	(2.01%)
Utilidad de Periodo	833.81	281.12	497.50	644.84	822.97	277.03	0.00	0.00	0.00	(4.10)	(1.46%)
Ganancia o Perdida en Valores Disponible para la Venta	(117.75)	(34.76)	18.66	66.27	67.62	54.54	0.00	0.00	0.00	89.30	(256.89%)
Deuda Subordinada	135.77	135.77	135.77	135.77	135.77	135.77	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	56,489.42	58,341.65	59,972.94	61,152.37	62,974.10	66,413.22	0.00	0.00	0.00	8,071.57	13.83%