

**BALANCE DE SITUACION
BANCA PANAMEÑA 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	3,109.51	3,002.28	3,067.47	3,106.28	3,398.23	3,213.64	0.00	0.00	0.00	211.36	7.04%
Depositos Locales en Bancos	889.18	730.57	828.64	751.15	970.63	898.01	0.00	0.00	0.00	167.44	22.92%
A la Vista	227.13	183.51	156.39	173.04	249.28	182.60	0.00	0.00	0.00	(0.90)	(0.49%)
A Plazo	662.05	547.06	672.25	578.11	721.35	715.41	0.00	0.00	0.00	168.34	30.77%
Depositos Extranjeros en Bancos	1,890.20	1,984.97	1,949.13	2,041.77	2,122.45	2,055.84	0.00	0.00	0.00	70.87	3.57%
A la Vista	507.94	593.05	575.66	612.87	652.34	601.43	0.00	0.00	0.00	8.38	1.41%
A Plazo	1,382.25	1,391.92	1,373.48	1,428.91	1,470.12	1,454.41	0.00	0.00	0.00	62.49	4.49%
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	330.13	286.74	289.70	313.36	305.14	259.79	0.00	0.00	0.00	(26.95)	(9.40%)
CARTERA CREDITICIA	13,777.48	14,436.89	15,067.67	16,012.77	16,797.15	17,034.89	0.00	0.00	0.00	2,598.00	18.00%
Locales	12,463.66	13,151.24	13,780.79	14,710.03	15,194.12	15,606.84	0.00	0.00	0.00	2,455.60	18.67%
Extranjero	1,515.25	1,501.12	1,504.49	1,530.46	1,832.77	1,666.55	0.00	0.00	0.00	165.43	11.02%
Menos Provisiones	201.43	215.47	217.61	227.72	229.75	238.51	0.00	0.00	0.00	23.04	10.69%
Locales	190.19	203.64	206.11	214.02	220.37	227.84	0.00	0.00	0.00	24.20	11.88%
Extranjero	11.25	11.83	11.50	13.70	9.37	10.67	0.00	0.00	0.00	(1.16)	(9.82%)
INVERSIONES EN VALORES	3,582.70	4,060.63	4,202.14	4,086.75	4,099.79	4,528.69	0.00	0.00	0.00	468.06	11.53%
Locales	1,264.39	1,569.43	1,605.24	1,737.21	1,764.76	1,902.65	0.00	0.00	0.00	333.22	21.23%
Extranjero	2,319.77	2,493.11	2,598.77	2,351.10	2,336.58	2,627.42	0.00	0.00	0.00	134.31	5.39%
Menos Provisiones	1.46	1.90	1.87	1.56	1.55	1.38	0.00	0.00	0.00	(0.53)	(27.58%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	1.46	1.90	1.87	1.56	1.55	1.38	0.00	0.00	0.00	(0.53)	(27.62%)
OTROS ACTIVOS	914.91	1,012.22	995.01	987.27	989.86	1,038.78	0.00	0.00	0.00	26.56	2.62%
Locales	862.36	959.48	925.15	938.18	945.45	967.48	0.00	0.00	0.00	7.99	0.83%
Extranjero	52.55	52.74	69.86	49.09	44.41	71.30	0.00	0.00	0.00	18.57	35.21%
TOTAL DE ACTIVOS	21,384.59	22,512.02	23,332.29	24,193.08	25,285.03	25,816.00	0.00	0.00	0.00	3,303.98	14.68%

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DEPOSITOS	16,844.55	17,681.42	18,255.74	18,857.68	19,505.51	19,871.18	0.00	0.00	0.00	2,189.76	12.38%
Locales	14,131.11	14,997.24	15,368.15	15,939.19	16,517.72	16,723.67	0.00	0.00	0.00	1,726.43	11.51%
Oficiales	5.00	0.00	5.00	5.04	5.02	1.01	0.00	0.00	0.00	1.01	22,739.96%
De Particulares	13,696.38	14,390.43	14,849.30	15,352.53	15,937.31	16,174.69	0.00	0.00	0.00	1,784.26	12.40%
A la Vista	2,648.35	2,777.45	2,894.83	2,994.24	3,344.52	3,162.14	0.00	0.00	0.00	384.68	13.85%
A Plazo	8,004.27	8,443.11	8,728.48	9,011.05	9,004.76	9,281.64	0.00	0.00	0.00	838.53	9.93%
De Ahorros	3,043.77	3,169.86	3,226.00	3,347.25	3,588.03	3,730.92	0.00	0.00	0.00	561.06	17.70%
De Bancos	429.72	606.80	513.84	581.61	575.39	547.96	0.00	0.00	0.00	(58.84)	(9.70%)
A la Vista	31.52	75.05	42.99	31.00	61.37	35.21	0.00	0.00	0.00	(39.84)	(53.09%)
A Plazo	398.20	531.76	470.86	550.60	514.02	512.76	0.00	0.00	0.00	(19.00)	(3.57%)
Extranjero	2,713.44	2,684.19	2,887.60	2,918.50	2,987.79	3,147.51	0.00	0.00	0.00	463.32	17.26%
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	1,715.11	1,786.77	1,975.95	2,024.86	2,171.04	2,335.65	0.00	0.00	0.00	548.88	30.72%
A la Vista	526.94	509.14	613.71	556.53	614.11	670.53	0.00	0.00	0.00	161.39	31.70%
A Plazo	836.45	883.72	929.70	1,067.39	1,104.86	1,186.70	0.00	0.00	0.00	302.98	34.29%
De Ahorros	351.73	393.91	432.53	400.95	452.06	478.41	0.00	0.00	0.00	84.51	21.45%
De Bancos	998.33	897.42	911.65	893.63	816.75	811.86	0.00	0.00	0.00	(85.56)	(9.53%)
A la Vista	228.83	237.79	202.39	163.06	161.66	128.06	0.00	0.00	0.00	(109.73)	(46.15%)
A Plazo	769.49	659.63	709.26	730.57	655.09	683.80	0.00	0.00	0.00	24.18	3.67%
OBLIGACIONES	1,656.54	1,667.07	1,951.56	2,169.91	2,632.23	2,721.50	0.00	0.00	0.00	1,054.43	63.25%
Locales	647.13	652.32	749.29	827.41	941.70	974.47	0.00	0.00	0.00	322.15	49.39%
Extranjero	1,009.41	1,014.75	1,202.27	1,342.50	1,690.53	1,747.04	0.00	0.00	0.00	732.28	72.16%
OTROS PASIVOS	804.01	918.58	833.49	862.18	799.02	833.67	0.00	0.00	0.00	(84.92)	(9.24%)
Locales	767.52	875.97	790.03	813.59	744.58	771.66	0.00	0.00	0.00	(104.32)	(11.91%)
Extranjero	36.48	42.61	43.47	48.60	54.44	62.01	0.00	0.00	0.00	19.40	45.53%
PATRIMONIO	2,079.50	2,244.95	2,291.49	2,303.30	2,348.27	2,389.65	0.00	0.00	0.00	144.71	6.45%
Capital	1,380.05	1,452.22	1,460.21	1,411.76	1,435.00	1,435.77	0.00	0.00	0.00	(16.45)	(1.13%)

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Reservas de Capital	0.08	0.08	0.08	0.00	0.00	0.00	0.00	0.00	0.00	(0.08)	(100.00%)
Otras Reservas	21.45	21.79	22.84	1.72	1.76	1.80	0.00	0.00	0.00	(19.99)	(91.73%)
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	22.84	1.72	1.76	1.80	0.00	0.00	0.00	1.80	0.00%
Utilidad de Periodos Anteriores	355.79	540.77	522.51	602.44	591.27	693.33	0.00	0.00	0.00	152.57	28.21%
Utilidad de Periodo	227.85	106.86	168.20	147.45	182.91	131.02	0.00	0.00	0.00	24.15	22.60%
Ganancia o Perdida en Valores Disponible para la Venta	(6.49)	22.46	16.88	39.17	36.57	26.96	0.00	0.00	0.00	4.49	20.00%
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	100.77	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	21,384.59	22,512.02	23,332.29	24,193.08	25,285.03	25,816.00	0.00	0.00	0.00	3,303.98	14.68%