

**BALANCE DE SITUACION  
BANCA PRIVADA  
A JUNIO 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	9,005.94	0.00	0.00	85.61	0.96%
Depositos Locales en Bancos	1,794.46	1,673.18	1,587.89	1,588.91	1,934.17	1,965.87	1,980.83	0.00	0.00	392.93	24.75%
A la Vista	546.74	452.36	406.59	474.00	606.86	480.86	495.81	0.00	0.00	89.23	21.94%
A Plazo	1,247.72	1,220.82	1,181.30	1,114.91	1,327.31	1,485.01	1,485.01	0.00	0.00	303.71	25.71%
Depositos Extranjeros en Bancos	6,470.90	6,668.70	6,746.77	6,317.35	6,795.63	6,626.47	6,414.21	0.00	0.00	(332.56)	(4.93%)
A la Vista	2,608.13	2,289.61	2,257.39	2,380.02	2,518.62	2,206.32	2,731.85	0.00	0.00	474.45	21.02%
A Plazo	3,862.76	4,379.09	4,489.38	3,937.33	4,277.01	4,420.15	3,682.36	0.00	0.00	(807.02)	(17.98%)
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	610.91	0.00	0.00	25.23	4.31%
CARTERA CREDITICIA	36,056.68	36,910.87	38,660.15	40,510.61	41,949.32	44,555.17	45,541.20	0.00	0.00	6,881.05	17.80%
Locales	24,573.17	25,030.41	26,502.99	28,054.73	28,648.49	29,104.28	30,369.89	0.00	0.00	3,866.89	14.59%
Extranjero	11,977.73	12,373.78	12,667.92	12,990.01	13,819.98	15,998.49	15,720.56	0.00	0.00	3,052.64	24.10%
Menos Provisiones	494.21	493.32	510.77	534.13	519.15	547.61	549.25	0.00	0.00	38.48	7.53%
Locales	323.97	335.46	338.16	353.49	377.46	383.00	393.62	0.00	0.00	55.46	16.40%
Extranjero	170.25	157.86	172.61	180.64	141.70	164.61	155.63	0.00	0.00	(16.98)	(9.84%)
INVERSIONES EN VALORES	9,271.46	10,047.19	10,133.33	9,801.15	9,466.85	10,275.03	10,359.80	0.00	0.00	226.47	2.23%
Locales	2,615.44	2,960.44	3,044.91	3,123.44	3,227.27	3,420.40	3,411.43	0.00	0.00	366.51	12.04%
Extranjero	6,659.28	7,090.52	7,091.48	6,680.50	6,242.37	6,857.26	6,950.79	0.00	0.00	(140.69)	(1.98%)
Menos Provisiones	3.27	3.78	3.06	2.79	2.79	2.62	2.41	0.00	0.00	(0.65)	(21.16%)
Locales	0.25	0.26	0.25	0.27	0.27	0.27	1.54	0.00	0.00	1.29	511.66%
Extranjero	3.02	3.52	2.81	2.52	2.52	2.35	0.87	0.00	0.00	(1.94)	(69.04%)
OTROS ACTIVOS	2,246.48	2,545.41	2,338.75	2,338.17	2,210.95	2,485.01	2,490.94	0.00	0.00	152.19	6.51%
Locales	1,865.07	2,066.86	1,970.40	2,057.03	1,893.11	2,061.05	2,002.31	0.00	0.00	31.90	1.62%
Extranjero	381.41	478.55	368.35	281.15	317.84	423.96	488.63	0.00	0.00	120.29	32.66%
TOTAL DE ACTIVOS	56,489.42	58,423.02	60,052.56	61,152.37	62,974.10	66,413.22	67,397.88	0.00	0.00	7,345.32	12.23%

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<b>DEPOSITOS</b>	41,499.70	42,991.50	44,298.02	44,621.55	46,082.39	48,989.62	49,978.74	0.00	0.00	5,680.72	12.82%
Locales	25,683.47	27,071.07	27,491.10	28,205.78	29,179.17	29,418.91	30,333.95	0.00	0.00	2,842.85	10.34%
Oficiales	129.47	126.99	46.72	46.28	47.68	35.93	38.70	0.00	0.00	(8.02)	(17.17%)
De Particulares	24,020.00	25,212.68	25,812.53	26,489.76	27,350.46	27,480.71	28,185.48	0.00	0.00	2,372.94	9.19%
A la Vista	5,920.02	6,159.89	6,218.56	6,373.33	6,821.24	6,629.38	6,636.42	0.00	0.00	417.86	6.72%
A Plazo	12,603.31	13,361.75	13,804.33	14,308.43	14,378.07	14,481.91	15,104.56	0.00	0.00	1,300.23	9.42%
De Ahorros	5,496.66	5,691.05	5,789.64	5,808.01	6,151.15	6,369.42	6,444.50	0.00	0.00	654.86	11.31%
De Bancos	1,534.00	1,731.39	1,631.85	1,669.74	1,781.03	1,902.27	2,109.78	0.00	0.00	477.93	29.29%
A la Vista	169.49	201.32	160.26	164.70	217.89	141.68	208.10	0.00	0.00	47.84	29.85%
A Plazo	1,364.51	1,530.07	1,471.59	1,505.03	1,563.14	1,760.59	1,901.68	0.00	0.00	430.09	29.23%
Extranjero	15,816.23	15,920.43	16,806.92	16,415.76	16,903.22	19,570.71	19,644.78	0.00	0.00	2,837.87	16.89%
Oficiales	28.23	64.37	22.33	94.81	44.39	51.70	74.66	0.00	0.00	52.33	234.41%
De Particulares	10,439.17	11,097.95	11,237.95	11,134.12	11,665.80	12,234.02	12,495.20	0.00	0.00	1,257.25	11.19%
A la Vista	1,511.73	1,526.95	1,751.36	1,604.58	1,696.48	1,887.20	1,858.51	0.00	0.00	107.15	6.12%
A Plazo	6,561.39	6,800.59	6,940.82	7,123.33	7,350.96	7,699.77	7,639.59	0.00	0.00	698.77	10.07%
De Ahorros	2,366.05	2,770.41	2,545.77	2,406.21	2,618.35	2,647.05	2,997.10	0.00	0.00	451.34	17.73%
De Bancos	5,348.84	4,758.12	5,546.64	5,186.83	5,193.03	7,285.00	7,074.92	0.00	0.00	1,528.28	27.55%
A la Vista	509.42	614.48	680.61	487.86	559.22	1,495.49	1,402.14	0.00	0.00	721.53	106.01%
A Plazo	4,839.41	4,143.63	4,866.03	4,698.97	4,633.81	5,789.50	5,672.78	0.00	0.00	806.75	16.58%
<b>OBLIGACIONES</b>	6,276.05	6,023.06	6,461.73	7,067.55	8,055.93	8,251.33	8,056.63	0.00	0.00	1,594.90	24.68%
Locales	1,133.70	886.10	982.17	1,052.99	1,225.37	1,298.83	1,363.91	0.00	0.00	381.74	38.87%
Extranjero	5,142.34	5,136.96	5,479.56	6,014.56	6,830.56	6,952.50	6,692.73	0.00	0.00	1,213.17	22.14%
<b>OTROS PASIVOS</b>	1,895.42	2,180.70	1,989.84	2,043.12	1,979.30	2,091.50	2,240.23	0.00	0.00	250.39	12.58%
Locales	1,441.43	1,753.57	1,675.16	1,694.54	1,598.94	1,704.91	1,866.75	0.00	0.00	191.59	11.44%
Extranjero	453.99	427.13	314.67	348.58	380.35	386.58	373.48	0.00	0.00	58.80	18.69%
<b>PATRIMONIO</b>	6,818.26	7,146.39	7,223.35	7,420.15	6,856.48	7,080.77	7,122.28	0.00	0.00	(101.07)	(1.40%)
Capital	3,607.63	3,699.40	3,739.53	3,708.44	3,655.13	3,707.05	3,854.97	0.00	0.00	115.44	3.09%

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Reservas de Capital	95.29	95.29	95.29	95.21	95.21	95.21	95.21	0.00	0.00	(0.08)	(0.08%)
Otras Reservas	89.86	81.00	13.46	(16.60)	(26.62)	(19.15)	(25.70)	0.00	0.00	(39.16)	(290.91%)
Utilidad de Periodos Anteriores	2,173.65	2,888.56	2,723.15	2,786.22	2,106.40	2,830.32	2,637.65	0.00	0.00	(85.50)	(3.14%)
Utilidad de Periodo	833.81	281.12	497.50	644.84	822.97	277.03	502.70	0.00	0.00	5.21	1.05%
Ganancia o Perdida en Valores Disponible para la Venta	(117.75)	(34.76)	18.66	66.27	67.62	54.54	(78.32)	0.00	0.00	(96.98)	(519.67%)
Deuda Subordinada	135.77	135.77	135.77	135.77	135.77	135.77	135.77	0.00	0.00	0.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>56,489.42</b>	<b>58,341.65</b>	<b>59,972.94</b>	<b>61,152.37</b>	<b>62,974.10</b>	<b>66,413.22</b>	<b>67,397.88</b>	<b>0.00</b>	<b>0.00</b>	<b>7,424.94</b>	<b>12.38%</b>