

**BALANCE DE SITUACION
BANCA PRIVADA
A DICIEMBRE 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	9,858.85	10,778.02	1,431.05	15.31%
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	1,986.45	2,266.78	332.61	17.20%
A la Vista	546.74	452.36	406.59	474.00	606.86	480.86	509.84	490.29	566.67	(40.19)	(6.62%)
A Plazo	1,247.72	1,220.82	1,181.30	1,114.91	1,327.31	1,485.01	1,470.98	1,496.17	1,700.10	372.79	28.09%
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	7,084.49	7,884.63	1,088.99	16.02%
A la Vista	2,608.13	2,289.61	2,257.39	2,380.02	2,518.62	2,206.32	2,731.85	3,229.87	4,189.72	1,671.10	66.35%
A Plazo	3,862.76	4,379.09	4,489.38	3,937.33	4,277.01	4,420.15	3,682.36	3,854.63	3,694.91	(582.10)	(13.61%)
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	787.90	626.62	9.45	1.53%
CARTERA CREDITICIA	36,056.68	36,910.87	38,660.15	40,510.61	41,949.32	44,555.17	45,540.54	46,619.75	44,865.11	2,915.79	6.95%
Locales	24,573.17	25,030.41	26,502.99	28,054.73	28,648.49	29,104.28	30,369.34	31,626.36	32,070.26	3,421.77	11.94%
Extranjero	11,977.73	12,373.78	12,667.92	12,990.01	13,819.98	15,998.49	15,720.56	15,554.84	13,381.44	(438.54)	(3.17%)
Menos Provisiones	494.21	493.32	510.77	534.13	519.15	547.61	549.36	561.45	586.59	67.44	12.99%
Locales	323.97	335.46	338.16	353.49	377.46	383.00	393.73	412.94	430.72	53.26	14.11%
Extranjero	170.25	157.86	172.61	180.64	141.70	164.61	155.63	148.50	155.88	14.18	10.01%
INVERSIONES EN VALORES	9,271.46	10,054.23	10,138.94	9,801.15	9,466.85	10,275.03	10,362.01	10,232.97	10,473.18	1,006.33	10.63%
Locales	2,615.44	2,963.96	3,047.72	3,123.44	3,227.27	3,420.40	3,412.55	3,557.70	3,863.55	636.28	19.72%
Extranjero	6,659.28	7,094.05	7,094.28	6,680.50	6,242.37	6,857.26	6,951.88	6,677.78	6,612.15	369.78	5.92%
Menos Provisiones	3.27	3.78	3.06	2.79	2.79	2.62	2.41	2.51	2.52	(0.27)	(9.62%)
Locales	0.25	0.26	0.25	0.27	0.27	0.27	1.54	0.59	0.92	0.65	236.80%
Extranjero	3.02	3.52	2.81	2.52	2.52	2.35	0.87	1.93	1.61	(0.91)	(36.29%)
OTROS ACTIVOS	2,246.48	2,457.00	2,253.51	2,338.17	2,210.95	2,485.01	2,480.55	2,685.74	2,803.85	592.90	26.82%
Locales	1,865.07	2,060.80	1,963.90	2,057.03	1,893.11	2,061.05	1,993.20	2,222.86	2,459.42	566.31	29.91%
Extranjero	381.41	396.20	289.61	281.15	317.84	423.96	487.34	462.88	344.43	26.59	8.37%
TOTAL DE ACTIVOS	56,489.42	58,341.65	59,972.94	61,152.37	62,974.10	66,413.22	67,389.04	69,397.31	68,920.16	5,946.06	9.44%

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DEPOSITOS	41,499.70	42,991.50	44,298.02	44,621.55	46,082.39	48,989.62	49,978.74	50,564.49	49,493.99	3,411.60	7.40%
Locales	25,683.47	27,071.07	27,491.10	28,205.78	29,179.17	29,418.91	30,333.95	31,008.26	32,365.83	3,186.66	10.92%
Oficiales	129.47	126.99	46.72	46.28	47.68	35.93	38.70	185.84	27.58	(20.10)	(42.15%)
De Particulares	24,020.00	25,212.68	25,812.53	26,489.76	27,350.46	27,480.71	28,185.48	28,918.69	30,017.08	2,666.62	9.75%
A la Vista	5,920.02	6,159.89	6,218.56	6,373.33	6,821.24	6,629.38	6,636.42	7,012.61	7,534.95	713.71	10.46%
A Plazo	12,603.31	13,361.75	13,804.33	14,308.43	14,378.07	14,481.91	15,104.56	15,483.49	15,746.27	1,368.20	9.52%
De Ahorros	5,496.66	5,691.05	5,789.64	5,808.01	6,151.15	6,369.42	6,444.50	6,422.59	6,735.86	584.71	9.51%
De Bancos	1,534.00	1,731.39	1,631.85	1,669.74	1,781.03	1,902.27	2,109.78	1,903.73	2,321.16	540.13	30.33%
A la Vista	169.49	201.32	160.26	164.70	217.89	141.68	208.10	169.80	265.19	47.30	21.71%
A Plazo	1,364.51	1,530.07	1,471.59	1,505.03	1,563.14	1,760.59	1,901.68	1,733.94	2,055.97	492.83	31.53%
Extranjero	15,816.23	15,920.43	16,806.92	16,415.76	16,903.22	19,570.71	19,644.78	19,556.23	17,128.17	224.94	1.33%
Oficiales	28.23	64.37	22.33	94.81	44.39	51.70	74.66	57.76	93.91	49.52	111.54%
De Particulares	10,439.17	11,097.95	11,237.95	11,134.12	11,665.80	12,234.02	12,495.20	12,713.28	10,804.08	(861.72)	(7.39%)
A la Vista	1,511.73	1,526.95	1,751.36	1,604.58	1,696.48	1,887.20	1,858.51	1,709.38	1,808.11	111.63	6.58%
A Plazo	6,561.39	6,800.59	6,940.82	7,123.33	7,350.96	7,699.77	7,639.59	7,789.01	5,968.96	(1,382.00)	(18.80%)
De Ahorros	2,366.05	2,770.41	2,545.77	2,406.21	2,618.35	2,647.05	2,997.10	3,214.89	3,027.01	408.66	15.61%
De Bancos	5,348.84	4,758.12	5,546.64	5,186.83	5,193.03	7,285.00	7,074.92	6,785.19	6,230.18	1,037.14	19.97%
A la Vista	509.42	614.48	680.61	487.86	559.22	1,495.49	1,402.14	1,419.67	1,231.03	671.80	120.13%
A Plazo	4,839.41	4,143.63	4,866.03	4,698.97	4,633.81	5,789.50	5,672.78	5,365.52	4,999.15	365.34	7.88%
OBLIGACIONES	6,276.05	6,023.06	6,461.73	7,067.55	8,055.93	8,251.33	8,052.76	9,068.11	10,063.94	2,008.01	24.93%
Locales	1,133.70	886.10	982.17	1,052.99	1,225.37	1,298.83	1,363.92	1,455.07	1,496.63	271.26	22.14%
Extranjero	5,142.34	5,136.96	5,479.56	6,014.56	6,830.56	6,952.50	6,688.84	7,613.04	8,567.31	1,736.75	25.43%
OTROS PASIVOS	1,895.42	2,180.70	1,989.84	2,043.12	1,979.30	2,091.50	2,239.14	2,517.36	2,233.06	253.76	12.82%
Locales	1,441.43	1,753.57	1,675.16	1,694.54	1,598.94	1,704.91	1,861.78	2,155.95	2,007.80	408.85	25.57%
Extranjero	453.99	427.13	314.67	348.58	380.35	386.58	377.36	361.41	225.26	(155.09)	(40.78%)
PATRIMONIO	6,818.26	7,146.39	7,223.35	7,420.15	6,856.48	7,080.77	7,118.40	7,247.35	7,129.17	272.68	3.98%
Capital	3,607.63	3,699.40	3,739.53	3,708.44	3,655.13	3,707.05	3,854.97	3,889.92	4,049.32	394.19	10.78%

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Reservas de Capital	95.29	95.29	95.29	95.21	95.21	95.21	95.21	95.21	95.46	0.25	0.26%
Otras Reservas	89.86	81.00	13.46	(16.60)	(26.62)	(19.27)	(21.25)	(39.81)	(40.96)	(14.33)	53.84%
Utilidad de Periodos Anteriores	2,173.65	2,888.56	2,723.15	2,786.22	2,106.40	2,830.45	2,628.36	2,668.77	2,270.35	163.94	7.78%
Utilidad de Periodo	833.81	281.12	497.50	644.84	822.97	277.03	503.66	549.49	702.22	(120.76)	(14.67%)
Ganancia o Perdida en Valores Disponible para la Venta	(117.75)	(34.76)	18.66	66.27	67.62	54.54	(78.32)	(59.50)	(56.48)	(124.10)	(183.52%)
Deuda Subordinada	135.77	135.77	135.77	135.77	135.77	135.77	135.77	143.27	109.26	(26.51)	(19.52%)
PASIVO Y PATRIMONIO	56,489.42	58,341.65	59,972.94	61,152.37	62,974.10	66,413.22	67,389.04	69,397.31	68,920.16	5,946.06	9.44%