

**BALANCE DE SITUACION
BANCA PRIVADA
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(264.79)	(3.01%)	8,795.55	8,830.75	8,416.01	7,939.13	7,623.92	7,683.27	8,088.37	7,932.02	7,578.81	7,955.70	7,627.81	7,539.25	8,530.76
Depositos Locales en Bancos	(318.14)	(16.44%)	1,935.35	1,925.72	1,805.83	1,899.98	1,535.12	1,408.69	1,512.18	1,466.69	1,437.91	1,568.63	1,450.91	1,540.05	1,617.20
A la Vista	55.67	13.30%	418.58	416.73	422.44	403.77	399.15	455.56	467.27	444.10	461.48	460.59	519.65	506.06	474.25
A Plazo	(373.82)	(24.65%)	1,516.77	1,508.99	1,383.39	1,496.21	1,135.97	953.13	1,044.91	1,022.59	976.43	1,108.04	931.26	1,033.99	1,142.95
Depositos Extranjeros en Bancos	17.67	0.27%	6,431.02	6,501.70	6,170.27	5,683.91	5,752.74	5,930.03	6,228.99	6,100.67	5,778.62	5,980.18	5,680.89	5,511.84	6,448.69
A la Vista	159.02	9.09%	1,750.36	1,558.52	1,609.34	1,639.08	1,716.78	1,899.39	1,694.77	1,776.83	1,603.20	1,891.08	1,628.97	1,730.18	1,909.38
A Plazo	(141.35)	(3.02%)	4,680.66	4,943.17	4,560.93	4,044.82	4,035.96	4,030.64	4,534.22	4,323.84	4,175.42	4,089.10	4,051.92	3,781.66	4,539.30
Menos Provisiones	(0.04)	(100.00%)	0.04	0.01	0.01	0.01	0.01	0.00	0.02	0.02	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	0.02	0.02	0.00	0.00	0.00	0.00	0.00
Extranjero	(0.04)	(100.00%)	0.04	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	35.65	8.31%	429.22	403.34	439.92	355.26	336.07	344.56	347.22	364.69	362.29	406.89	496.01	487.36	464.87
CARTERA CREDITICIA	3,171.30	11.67%	27,165.37	26,855.22	26,973.78	27,332.26	27,349.93	27,430.94	27,942.92	28,195.25	29,001.34	29,427.62	29,906.21	30,549.01	30,336.67
Locales	2,451.77	13.08%	18,739.64	18,788.50	18,889.86	19,066.93	19,117.45	19,359.67	20,104.42	20,252.60	20,603.75	20,953.94	21,228.25	21,360.96	21,191.41
Extranjero	727.06	8.21%	8,855.68	8,490.16	8,507.09	8,686.81	8,660.82	8,503.44	8,270.80	8,380.07	8,837.97	8,903.15	9,112.04	9,624.05	9,582.74
Menos Provisiones	7.53	1.75%	429.95	423.44	423.17	421.48	428.33	432.17	432.30	437.42	440.38	429.46	434.08	436.00	437.48
Locales	(2.23)	(0.76%)	295.15	299.17	301.22	296.56	301.19	308.81	301.50	308.02	310.78	309.84	315.01	310.83	292.92
Extranjero	9.76	7.24%	134.80	124.27	121.95	124.92	127.15	123.36	130.80	129.40	129.60	119.62	119.07	125.17	144.56
INVERSIONES EN VALORES	896.20	11.60%	7,727.68	7,952.03	8,141.53	8,454.51	8,546.12	8,646.22	8,501.56	8,246.00	8,590.07	8,577.98	8,635.16	8,414.48	8,623.88
Locales	516.81	28.07%	1,841.40	1,909.68	1,979.64	2,095.86	2,107.72	2,248.49	2,084.94	2,019.02	2,063.67	2,181.20	2,266.00	2,279.95	2,358.21
Extranjero	379.21	6.44%	5,889.67	6,046.04	6,165.87	6,362.62	6,442.27	6,401.18	6,419.18	6,229.70	6,529.84	6,399.90	6,372.50	6,137.93	6,268.87
Menos Provisiones	(0.19)	(5.50%)	3.39	3.68	3.98	3.97	3.87	3.45	2.55	2.72	3.44	3.12	3.34	3.40	3.20
Locales	0.00	(1.70%)	0.26	0.26	0.27	0.27	0.26	0.27	0.27	0.26	0.26	0.26	0.24	0.24	0.26
Extranjero	(0.18)	(5.82%)	3.13	3.42	3.72	3.70	3.60	3.18	2.28	2.46	3.17	2.86	3.10	3.16	2.94
OTROS ACTIVOS	35.84	1.61%	2,219.08	2,156.63	2,110.32	2,084.27	2,288.68	2,195.03	2,194.11	2,193.34	2,249.31	2,179.15	2,314.68	2,296.75	2,254.91
Locales	(5.58)	(0.30%)	1,870.53	1,783.97	1,802.60	1,843.69	1,969.29	1,877.86	1,864.69	1,913.39	1,933.42	1,844.80	1,964.75	1,878.60	1,864.95
Extranjero	41.41	11.88%	348.55	372.65	307.72	240.58	319.39	317.17	329.42	279.95	315.89	334.35	349.93	418.15	389.96
TOTAL DE ACTIVOS	3,838.56	8.36%	45,907.67	45,794.62	45,641.64	45,810.18	45,808.66	45,955.46	46,726.96	46,566.61	47,419.53	48,140.45	48,483.87	48,799.49	49,746.23

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(En Millones de Balboas)**

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	2,302.10	6.53%	35,269.53	35,140.65	35,140.23	35,299.25	35,151.49	35,076.89	35,316.15	35,289.54	35,864.03	36,372.39	36,557.21	36,709.51	37,571.64
Locales	1,960.53	8.88%	22,075.11	22,583.09	22,517.24	22,606.31	22,548.98	22,351.08	22,502.25	22,573.38	22,677.15	22,940.32	23,090.66	23,171.60	24,035.64
Oficiales	(31.04)	(16.62%)	186.70	193.13	205.72	150.09	150.86	152.33	157.51	161.56	152.09	155.70	151.32	180.44	155.67
De Particulares	2,380.04	11.82%	20,141.97	20,572.79	20,557.69	20,632.95	20,935.49	20,959.00	20,963.84	21,029.18	21,144.06	21,268.33	21,535.01	21,518.65	22,522.01
A la Vista	805.49	19.09%	4,220.25	4,306.24	4,129.63	4,215.73	4,326.22	4,301.85	4,288.79	4,331.83	4,385.20	4,341.37	4,531.99	4,663.94	5,025.74
A Plazo	694.52	5.88%	11,819.37	11,963.27	12,140.39	12,152.10	12,240.72	12,329.19	12,292.14	12,230.73	12,237.29	12,372.97	12,387.89	12,179.05	12,513.89
De Ahorros	880.03	21.45%	4,102.35	4,303.28	4,287.68	4,265.12	4,368.56	4,327.95	4,382.91	4,466.63	4,521.57	4,553.99	4,615.13	4,675.66	4,982.38
De Bancos	(388.47)	(22.24%)	1,746.44	1,817.17	1,753.83	1,823.27	1,462.63	1,239.75	1,380.91	1,382.63	1,381.00	1,516.29	1,404.33	1,472.51	1,357.97
A la Vista	(36.36)	(14.38%)	252.87	239.25	252.00	241.08	256.74	247.60	262.24	273.36	267.38	280.27	292.93	292.99	216.50
A Plazo	(352.11)	(23.57%)	1,493.57	1,577.92	1,501.83	1,582.19	1,205.89	992.15	1,118.67	1,109.27	1,113.62	1,236.02	1,111.40	1,179.52	1,141.46
Extranjero	341.58	2.59%	13,194.42	12,557.56	12,622.99	12,692.95	12,602.51	12,725.81	12,813.90	12,716.16	13,186.88	13,432.07	13,466.55	13,537.90	13,536.00
Oficiales	40.50	210.22%	19.26	20.73	30.71	43.10	28.04	47.51	55.11	61.48	41.83	42.04	48.16	59.31	59.76
De Particulares	509.40	5.50%	9,255.43	8,984.28	9,027.67	9,259.62	9,195.98	9,214.56	9,387.85	9,367.80	9,606.61	9,741.68	9,473.36	9,731.98	9,764.84
A la Vista	229.46	19.89%	1,153.46	1,233.35	1,204.12	1,247.83	1,220.49	1,300.56	1,322.42	1,321.11	1,391.62	1,395.18	1,321.00	1,310.50	1,382.92
A Plazo	(107.85)	(1.67%)	6,470.22	6,399.51	6,377.83	6,532.23	6,557.29	6,504.18	6,519.81	6,554.85	6,623.34	6,592.01	6,421.20	6,449.06	6,362.37
De Ahorros	387.80	23.77%	1,631.74	1,351.43	1,445.72	1,479.57	1,418.20	1,409.82	1,545.62	1,491.83	1,591.65	1,754.48	1,731.16	1,972.43	2,019.54
De Bancos	(208.32)	(5.31%)	3,919.73	3,552.55	3,564.61	3,390.23	3,378.49	3,463.75	3,370.93	3,286.89	3,538.43	3,648.35	3,945.03	3,746.61	3,711.41
A la Vista	0.30	0.07%	411.60	356.85	352.65	317.01	299.15	310.87	288.21	331.83	331.82	407.32	411.22	373.61	411.91
A Plazo	(208.62)	(5.95%)	3,508.12	3,195.69	3,211.96	3,073.22	3,079.35	3,152.88	3,082.73	2,955.07	3,206.61	3,241.03	3,533.80	3,373.00	3,299.50
OBLIGACIONES	645.54	17.81%	3,624.32	3,502.42	3,380.49	3,416.44	3,486.76	3,574.15	4,025.58	3,839.75	4,045.49	4,124.41	4,023.66	4,154.52	4,269.86
Locales	234.81	40.41%	581.08	581.58	582.55	607.58	577.90	620.17	870.23	839.05	831.29	848.93	841.20	815.67	815.88
Extranjero	410.73	13.50%	3,043.24	2,920.83	2,797.94	2,808.86	2,908.85	2,953.98	3,155.34	3,000.70	3,214.20	3,275.48	3,182.46	3,338.85	3,453.97
OTROS PASIVOS	26.73	1.86%	1,440.25	1,522.01	1,441.34	1,364.69	1,388.08	1,534.42	1,583.89	1,534.26	1,541.51	1,627.03	1,721.39	1,669.13	1,466.98
Locales	(68.69)	(6.26%)	1,097.51	1,136.78	1,151.56	1,119.46	1,110.28	1,180.66	1,241.05	1,116.23	1,108.49	1,182.61	1,118.70	1,146.29	1,028.82
Extranjero	95.42	27.84%	342.74	385.23	289.78	245.23	277.80	353.76	342.84	418.02	433.02	444.42	602.69	522.84	438.16
PATRIMONIO	864.19	15.51%	5,573.57	5,629.55	5,679.58	5,729.79	5,782.33	5,770.00	5,801.35	5,903.06	5,968.50	6,016.61	6,181.61	6,266.33	6,437.75
Capital	241.22	7.45%	3,236.27	3,236.48	3,238.09	3,273.88	3,283.85	3,286.50	3,350.50	3,347.13	3,337.55	3,347.87	3,366.29	3,445.53	3,477.48

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.00	0.00%	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29
Otras Reservas	(3.13)	(3.26%)	95.82	99.63	99.93	99.06	104.80	92.76	92.83	96.55	97.65	97.36	98.95	99.10	92.70
Utilidad de Periodos Anteriores	180.95	10.03%	1,803.77	2,168.04	2,151.92	2,083.28	2,049.13	2,041.92	1,976.86	2,018.39	2,015.83	2,001.27	1,994.43	1,990.04	1,984.72
Utilidad de Periodo	225.38	57.24%	393.77	96.36	142.85	200.15	256.21	314.37	328.40	349.05	419.63	469.61	568.98	609.85	619.16
Ganancia o Perdida en Valores Disponible para la Venta	2.50	(2.88%)	(86.76)	(101.64)	(83.90)	(57.26)	(42.35)	(96.23)	(77.93)	(38.74)	(32.84)	(30.18)	(27.73)	(58.87)	(84.25)
Deuda Subordinada	217.26	613.74%	35.40	35.40	35.40	35.40	35.40	35.40	35.40	35.40	35.40	35.40	85.40	85.40	252.66
PASIVO Y PATRIMONIO	3,838.56	8.36%	45,907.67	45,794.62	45,641.64	45,810.18	45,808.66	45,955.46	46,726.96	46,566.61	47,419.53	48,140.45	48,483.87	48,799.49	49,746.23