

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(248.49)	(7.25%)	3,429.12	3,145.21	3,163.92	3,399.84	3,304.13	3,230.52	3,032.26	2,946.26	2,774.56	2,781.45	2,733.53	2,790.97	3,180.63
Depositos Locales en Bancos	15.84	1.76%	899.11	820.00	837.98	808.13	797.32	792.67	818.03	747.05	713.17	741.57	675.12	760.71	914.95
A la Vista	29.65	14.55%	203.84	180.79	209.80	175.91	212.60	245.53	213.62	200.24	180.78	198.57	197.13	215.63	233.49
A Plazo	(13.81)	(1.99%)	695.26	639.21	628.18	632.22	584.72	547.14	604.41	546.81	532.39	543.00	477.98	545.08	681.46
Depositos Extranjeros en Bancos	(372.37)	(16.22%)	2,296.40	2,123.65	2,118.66	2,375.53	2,237.78	2,215.91	1,976.00	1,919.69	1,817.13	1,809.49	1,800.42	1,762.06	1,924.02
A la Vista	2.68	0.50%	538.40	449.36	423.39	556.05	474.79	490.08	546.99	537.14	533.14	531.82	574.26	569.04	541.08
A Plazo	(375.06)	(21.33%)	1,757.99	1,674.30	1,695.27	1,819.48	1,762.98	1,725.83	1,429.01	1,382.55	1,283.99	1,277.68	1,226.16	1,193.02	1,382.94
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	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	0.00	0.00	0.00	0.00
Otros	108.04	46.25%	233.62	201.56	207.29	216.18	269.03	221.94	238.23	279.52	244.25	230.39	257.99	268.20	341.66
CARTERA CREDITICIA	2,527.72	21.73%	11,634.27	11,723.97	11,822.83	12,020.75	12,118.64	12,182.83	12,830.61	13,079.60	13,360.33	13,585.83	13,878.58	14,168.77	14,161.98
Locales	1,834.73	16.66%	11,011.20	11,089.03	11,163.59	11,390.64	11,482.13	11,549.01	11,763.46	11,990.94	12,216.18	12,377.37	12,668.76	12,905.98	12,845.93
Extranjero	720.00	89.78%	801.96	817.93	845.15	820.07	828.61	828.37	1,265.70	1,289.97	1,345.72	1,413.09	1,416.49	1,470.14	1,521.96
Menos Provisiones	27.02	15.10%	178.89	182.99	185.92	190.07	192.09	194.55	198.56	201.31	201.57	204.62	206.66	207.34	205.90
Locales	27.27	16.29%	167.38	171.84	174.84	184.03	185.37	187.84	192.17	190.63	191.52	197.80	199.45	199.31	194.66
Extranjero	(0.26)	(2.25%)	11.51	11.16	11.07	6.05	6.72	6.72	6.39	10.68	10.05	6.83	7.21	8.03	11.25
INVERSIONES EN VALORES	389.45	11.74%	3,317.64	3,556.26	3,538.72	3,456.05	3,480.58	3,567.88	3,576.90	3,759.68	3,791.35	3,708.43	3,696.64	3,628.47	3,707.08
Locales	183.70	15.64%	1,174.26	1,205.55	1,206.19	1,181.84	1,191.12	1,263.67	1,271.18	1,312.83	1,348.26	1,368.60	1,344.05	1,329.09	1,357.96
Extranjero	206.33	9.62%	2,144.25	2,351.74	2,333.72	2,275.54	2,290.94	2,305.84	2,306.75	2,448.03	2,444.41	2,341.31	2,353.77	2,300.71	2,350.59
Menos Provisiones	0.59	66.80%	0.88	1.03	1.18	1.33	1.48	1.63	1.03	1.18	1.33	1.48	1.18	1.33	1.46
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.59	67.03%	0.87	1.02	1.17	1.32	1.47	1.62	1.02	1.17	1.32	1.47	1.17	1.32	1.46
OTROS ACTIVOS	144.26	18.18%	793.53	829.81	887.25	840.65	861.85	868.79	843.65	928.27	890.87	934.20	941.35	970.38	937.79
Locales	149.75	20.38%	734.92	761.45	813.90	770.90	784.91	791.53	763.90	850.66	845.10	888.85	893.95	921.49	884.67
Extranjero	(5.49)	(9.36%)	58.61	68.37	73.35	69.75	76.94	77.26	79.75	77.61	45.76	45.35	47.40	48.89	53.12
TOTAL DE ACTIVOS	2,812.93	14.67%	19,174.55	19,255.25	19,412.73	19,717.29	19,765.20	19,850.01	20,283.43	20,713.81	20,817.10	21,009.91	21,250.10	21,558.59	21,987.48

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			2010 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	1,872.96	12.11%	15,472.29	15,526.18	15,592.10	15,860.73	15,912.17	15,958.51	16,225.75	16,571.84	16,676.69	16,785.24	16,892.37	17,156.65	17,345.25
Locales	1,610.11	12.42%	12,967.33	13,031.60	13,038.09	13,242.55	13,272.73	13,321.23	13,578.90	13,903.52	13,976.23	14,068.87	14,096.00	14,380.39	14,577.44
Oficiales	0.00	0.04%	5.00	0.00	0.00	0.00	0.00	0.00	5.00	5.00	5.00	5.00	0.00	0.00	5.00
De Particulares	1,498.67	11.87%	12,622.42	12,717.31	12,747.43	12,910.35	12,979.61	13,040.64	13,232.74	13,587.45	13,598.85	13,631.51	13,734.67	13,867.62	14,121.09
A la Vista	432.27	18.97%	2,278.62	2,281.58	2,340.65	2,440.83	2,375.16	2,363.22	2,417.12	2,523.83	2,522.70	2,509.87	2,582.43	2,605.16	2,710.88
A Plazo	620.25	8.06%	7,697.42	7,735.77	7,768.05	7,796.67	7,856.02	7,870.60	8,032.31	8,224.16	8,237.77	8,241.82	8,283.79	8,332.63	8,317.67
De Ahorros	446.15	16.86%	2,646.38	2,699.96	2,638.73	2,672.85	2,748.44	2,806.83	2,783.32	2,839.46	2,838.38	2,879.82	2,868.45	2,929.82	3,092.53
De Bancos	111.44	32.79%	339.91	314.29	290.66	332.20	293.11	280.58	341.15	311.06	372.38	432.36	361.32	512.76	451.35
A la Vista	(9.50)	(22.98%)	41.34	37.97	43.81	41.60	36.33	40.54	24.85	49.11	57.17	40.22	36.14	47.45	31.84
A Plazo	120.94	40.51%	298.56	276.32	246.86	290.60	256.79	240.04	316.30	261.95	315.21	392.14	325.19	465.31	419.51
Extranjero	262.85	10.49%	2,504.96	2,494.59	2,554.00	2,618.18	2,639.44	2,637.28	2,646.85	2,668.32	2,700.46	2,716.37	2,796.37	2,776.27	2,767.81
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	161.44	10.04%	1,608.04	1,613.52	1,646.73	1,668.40	1,685.76	1,679.70	1,669.92	1,708.97	1,706.95	1,723.32	1,737.11	1,734.85	1,769.48
A la Vista	91.36	20.64%	442.64	439.96	453.14	484.45	498.80	502.48	486.27	511.34	510.93	523.37	521.44	503.01	534.00
A Plazo	35.62	4.28%	832.54	828.68	835.09	819.62	830.03	814.47	812.77	833.71	846.74	851.35	862.03	876.77	868.16
De Ahorros	34.47	10.35%	332.86	344.88	358.50	364.33	356.93	362.75	370.88	363.92	349.27	348.59	353.64	355.07	367.33
De Bancos	101.40	11.31%	896.92	881.07	907.27	949.78	953.68	957.58	976.93	959.35	993.51	993.05	1,059.26	1,041.42	998.33
A la Vista	58.90	34.66%	169.94	150.36	160.79	172.08	176.17	175.40	194.62	181.98	214.03	211.45	280.72	268.73	228.83
A Plazo	42.51	5.85%	726.98	730.71	746.49	777.70	777.50	782.18	782.31	777.38	779.48	781.61	778.54	772.69	769.49
OBLIGACIONES	554.32	49.42%	1,121.65	1,099.24	1,114.78	1,135.77	1,114.79	1,148.43	1,328.61	1,361.11	1,385.84	1,398.55	1,517.95	1,508.07	1,675.97
Locales	64.21	10.75%	597.35	595.96	628.24	627.02	607.77	602.06	618.78	593.99	452.22	610.82	609.81	594.51	661.56
Extranjero	490.11	93.48%	524.30	503.28	486.54	508.75	507.01	546.37	709.83	767.12	933.62	787.73	908.14	913.56	1,014.41
OTROS PASIVOS	216.95	35.77%	606.50	723.17	777.86	770.28	761.88	735.11	702.75	718.15	677.22	762.43	729.26	790.71	823.44
Locales	214.17	37.41%	572.49	659.05	706.82	716.41	692.35	671.55	643.02	656.04	646.05	734.59	674.40	754.54	786.67
Extranjero	2.77	8.15%	34.00	64.12	71.04	53.87	69.52	63.55	59.73	62.11	31.17	27.84	54.86	36.17	36.78
PATRIMONIO	168.70	8.55%	1,974.11	1,906.65	1,928.00	1,950.52	1,976.37	2,007.97	2,026.31	2,062.70	2,077.34	2,063.69	2,110.52	2,103.15	2,142.82
Capital	30.03	2.14%	1,400.03	1,400.54	1,383.44	1,386.06	1,387.28	1,389.89	1,404.60	1,404.68	1,409.32	1,412.97	1,417.19	1,410.75	1,430.05

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	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.00	0.00%	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Otras Reservas	(12.29)	(36.42%)	33.74	41.50	22.06	21.99	21.75	21.54	21.35	21.35	21.04	21.01	21.17	21.42	21.45
Utilidad de Periodos Anteriores	(7.33)	(1.97%)	371.91	346.57	349.01	345.22	332.61	332.32	327.30	379.47	379.05	367.30	368.25	366.62	364.58
Utilidad de Periodo	123.95	113.13%	109.56	53.42	69.15	91.58	119.79	144.09	157.32	127.98	151.57	172.48	196.64	216.25	233.51
Ganancia o Perdida en Valores Disponible para la Venta	1.25	(14.06%)	(8.87)	(8.37)	12.69	11.31	19.19	24.27	19.91	28.40	15.52	(10.93)	6.43	(12.73)	(7.62)
Deuda Subordinada	33.11	48.93%	67.66	72.91	91.57	94.27	95.67	95.77	95.77	100.76	100.77	100.77	100.77	100.77	100.77
PASIVO Y PATRIMONIO	2,812.93	14.67%	19,174.55	19,255.25	19,412.73	19,717.29	19,765.20	19,850.01	20,283.43	20,713.81	20,817.10	21,009.91	21,250.10	21,558.59	21,987.48