

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

	VARIACION ABSOLUTA	%	2011												
			2010	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
<b>ACTIVOS LIQUIDOS</b>	477.50	5.60%	8,521.91	8,175.28	8,006.98	8,265.13	7,909.24	7,837.78	7,541.37	7,372.95	7,177.61	7,209.42	7,990.34	8,046.21	8,999.41
Depositos Locales en Bancos	203.24	12.57%	1,617.20	1,521.27	1,398.27	1,436.49	1,440.26	1,457.96	1,592.12	1,499.24	1,359.90	1,429.78	1,431.96	1,654.36	1,820.44
A la Vista	79.07	16.67%	474.25	438.05	479.41	446.71	514.28	527.56	514.95	500.25	418.04	447.46	435.46	495.42	553.32
A Plazo	124.17	10.86%	1,142.95	1,083.23	918.86	989.78	925.98	930.40	1,077.17	998.99	941.86	982.32	996.50	1,158.93	1,267.13
Depositos Extranjeros en Bancos	69.77	1.08%	6,448.22	6,208.94	6,112.49	6,358.25	5,966.86	5,902.67	5,442.78	5,365.67	5,342.60	5,308.93	6,017.21	5,851.16	6,517.99
A la Vista	743.29	38.94%	1,908.92	1,819.03	1,775.87	1,981.43	1,693.80	1,734.67	1,879.65	1,661.09	2,133.53	1,989.13	2,341.31	2,120.69	2,652.21
A Plazo	(673.52)	(14.84%)	4,539.30	4,389.91	4,336.61	4,376.82	4,273.06	4,168.00	3,563.13	3,704.58	3,209.07	3,319.80	3,675.90	3,730.47	3,865.78
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	204.49	44.80%	456.48	445.08	496.23	470.40	502.11	477.15	506.46	508.05	475.11	470.71	541.17	540.69	660.97
<b>CARTERA CREDITICIA</b>	6,157.32	20.30%	30,338.06	30,541.83	30,782.22	31,434.52	31,796.84	32,150.42	33,478.71	33,987.40	34,720.42	35,387.03	35,971.86	36,455.33	36,495.37
Locales	3,771.55	17.80%	21,191.30	21,198.79	21,360.97	21,727.48	21,984.29	22,136.28	22,673.45	23,060.18	23,745.38	24,211.39	24,741.31	25,077.30	24,962.84
Extranjero	2,451.95	25.60%	9,579.61	9,781.44	9,864.33	10,160.04	10,265.70	10,463.72	11,259.46	11,386.94	11,431.62	11,646.35	11,716.34	11,874.16	12,031.56
Menos Provisiones	66.18	15.29%	432.85	438.39	443.08	453.11	453.15	449.59	454.20	459.72	456.58	470.71	485.78	496.13	499.03
Locales	35.64	12.17%	292.79	294.47	296.98	305.04	303.49	303.77	316.97	316.12	315.14	327.20	341.68	343.42	328.43
Extranjero	30.55	21.81%	140.06	143.92	146.10	148.07	149.66	145.82	137.23	143.60	141.44	143.51	144.10	152.71	170.60
<b>INVERSIONES EN VALORES</b>	854.24	9.90%	8,624.46	8,935.82	9,143.22	9,328.53	9,342.87	9,345.98	9,355.56	9,782.47	9,803.13	9,540.25	9,466.12	9,384.33	9,478.70
Locales	354.12	15.01%	2,359.00	2,417.86	2,440.75	2,549.67	2,591.37	2,633.20	2,684.94	2,740.21	2,797.13	2,813.54	2,756.91	2,716.86	2,713.11
Extranjero	500.19	7.98%	6,268.66	6,521.36	6,706.06	6,782.25	6,755.28	6,716.74	6,674.11	7,045.86	7,009.74	6,730.64	6,712.61	6,671.13	6,768.86
Menos Provisiones	0.07	2.29%	3.20	3.40	3.59	3.39	3.78	3.96	3.49	3.60	3.74	3.93	3.40	3.65	3.28
Locales	0.00	(1.84%)	0.26	0.27	0.26	0.27	0.24	0.24	0.26	0.25	0.25	0.26	0.26	0.26	0.25
Extranjero	0.08	2.65%	2.94	3.14	3.33	3.12	3.54	3.71	3.23	3.35	3.49	3.68	3.14	3.39	3.02
<b>OTROS ACTIVOS</b>	91.50	4.14%	2,209.86	2,346.41	2,287.41	2,211.42	2,201.85	2,214.55	2,162.44	2,430.65	2,408.55	2,456.99	2,483.04	2,416.79	2,301.36
Locales	93.65	5.13%	1,827.10	1,955.93	1,955.07	1,891.13	1,827.10	1,859.00	1,795.46	1,939.58	1,980.21	2,024.35	2,055.51	2,017.89	1,920.75
Extranjero	(2.15)	(0.56%)	382.77	390.48	332.34	320.29	374.75	355.55	366.98	491.07	428.34	432.64	427.53	398.90	380.61
<b>TOTAL DE ACTIVOS</b>	7,580.55	15.25%	49,694.29	49,999.35	50,219.84	51,239.61	51,250.79	51,548.73	52,538.08	53,573.46	54,109.70	54,593.69	55,911.36	56,302.66	57,274.84

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			2010 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	4,523.21	12.04%	37,572.71	37,566.44	37,798.02	38,383.59	38,484.69	38,714.63	39,274.80	39,923.27	40,463.99	40,656.89	41,111.40	41,360.88	42,095.92
Locales	2,093.91	8.71%	24,035.64	23,901.17	24,029.81	24,285.76	24,174.86	24,491.43	24,690.24	25,053.80	24,995.35	25,091.41	25,157.12	25,934.39	26,129.55
Oficiales	(26.20)	(16.83%)	155.67	167.05	180.32	160.12	155.14	141.98	146.40	146.41	147.75	146.50	144.68	133.51	129.47
De Particulares	1,882.67	8.34%	22,561.78	22,468.58	22,631.06	22,925.67	22,900.00	23,203.86	23,294.52	23,497.99	23,577.05	23,627.97	23,646.08	24,217.31	24,444.45
A la Vista	956.75	19.04%	5,025.74	4,927.45	5,105.27	5,278.18	5,191.69	5,232.27	5,199.13	5,368.18	5,427.19	5,474.25	5,406.71	5,756.82	5,982.49
A Plazo	363.04	2.89%	12,553.67	12,514.51	12,524.44	12,559.03	12,557.81	12,622.27	12,827.31	12,879.31	12,894.63	12,854.93	13,010.31	13,070.37	12,916.71
De Ahorros	562.88	11.30%	4,982.38	5,026.61	5,001.35	5,088.46	5,150.51	5,349.32	5,268.08	5,250.51	5,255.23	5,298.78	5,229.05	5,390.12	5,545.25
De Bancos	237.44	18.01%	1,318.19	1,265.54	1,218.43	1,199.97	1,119.71	1,145.59	1,249.32	1,409.40	1,270.55	1,316.95	1,366.36	1,583.57	1,555.63
A la Vista	(46.70)	(21.57%)	216.50	170.15	218.03	198.54	176.44	223.67	220.22	279.32	195.64	198.98	174.77	200.27	169.81
A Plazo	284.13	25.79%	1,101.69	1,095.39	1,000.40	1,001.43	943.28	921.93	1,029.10	1,130.09	1,074.91	1,117.97	1,191.59	1,383.30	1,385.82
Extranjero	2,429.31	17.95%	13,537.07	13,665.28	13,768.21	14,097.83	14,309.83	14,223.20	14,584.56	14,869.47	15,468.65	15,565.48	15,954.29	15,426.49	15,966.37
Oficiales	(31.53)	(52.76%)	59.76	51.21	39.25	68.54	51.78	25.32	27.36	38.69	55.41	30.80	44.17	61.37	28.23
De Particulares	823.40	8.43%	9,765.90	10,180.90	9,957.76	10,057.61	10,006.76	9,973.60	10,233.66	10,161.05	10,152.19	10,074.78	10,367.73	10,193.54	10,589.31
A la Vista	163.70	11.84%	1,382.93	1,379.34	1,380.24	1,443.26	1,449.92	1,466.55	1,464.41	1,462.69	1,466.35	1,437.72	1,432.64	1,458.76	1,546.63
A Plazo	302.59	4.76%	6,362.37	6,428.09	6,437.63	6,401.46	6,486.01	6,440.35	6,579.68	6,576.98	6,470.86	6,459.05	6,521.63	6,618.89	6,664.96
De Ahorros	357.11	17.67%	2,020.60	2,373.46	2,139.90	2,212.89	2,070.83	2,066.71	2,189.57	2,121.38	2,214.98	2,178.00	2,413.46	2,115.89	2,377.72
De Bancos	1,637.43	44.12%	3,711.41	3,433.16	3,771.19	3,971.69	4,251.29	4,224.27	4,323.54	4,669.73	5,261.05	5,459.90	5,542.39	5,171.58	5,348.84
A la Vista	97.52	23.67%	411.91	311.18	329.61	330.86	337.42	325.51	333.83	349.85	453.38	514.37	583.19	591.76	509.42
A Plazo	1,539.91	46.67%	3,299.50	3,121.98	3,441.58	3,640.83	3,913.87	3,898.77	3,989.71	4,319.88	4,807.67	4,945.53	4,959.20	4,579.83	4,839.41
OBLIGACIONES	1,891.32	42.77%	4,422.54	4,442.11	4,491.00	4,686.57	4,634.11	4,698.05	5,108.30	5,183.53	5,188.90	5,369.46	5,996.63	6,057.24	6,313.86
Locales	332.25	40.72%	815.88	821.50	879.64	902.42	882.53	915.03	873.88	853.03	776.49	971.59	987.10	1,008.82	1,148.14
Extranjero	1,559.07	43.23%	3,606.65	3,620.61	3,611.36	3,784.15	3,751.59	3,783.01	4,234.41	4,330.49	4,412.41	4,397.88	5,009.53	5,048.42	5,165.72
OTROS PASIVOS	518.58	36.63%	1,415.88	1,712.92	1,593.75	1,773.85	1,693.48	1,665.78	1,621.55	1,820.30	1,772.13	1,906.96	2,020.38	2,056.98	1,934.45
Locales	462.21	45.80%	1,009.20	1,166.52	1,275.10	1,462.29	1,351.86	1,330.79	1,262.26	1,370.80	1,343.38	1,466.35	1,544.07	1,499.35	1,471.41
Extranjero	56.36	13.86%	406.68	546.40	318.65	311.56	341.62	334.99	359.29	449.50	428.75	440.62	476.31	557.63	463.04
PATRIMONIO	647.44	10.30%	6,283.17	6,277.88	6,337.07	6,395.60	6,438.51	6,470.27	6,533.44	6,646.36	6,684.68	6,660.37	6,782.94	6,827.56	6,930.61
Capital	193.75	5.57%	3,477.48	3,478.20	3,463.51	3,481.93	3,483.56	3,499.91	3,520.81	3,525.67	3,531.08	3,535.15	3,535.31	3,591.83	3,671.23

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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%	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	(2.89)	(3.12%)	92.82	100.63	82.73	82.28	81.07	81.63	85.52	85.50	85.79	86.25	87.00	88.06	89.92
Utilidad de Periodos Anteriores	215.99	10.89%	1,982.49	2,463.45	2,451.74	2,410.21	2,364.36	2,320.56	2,285.78	2,337.92	2,334.50	2,313.14	2,312.86	2,262.41	2,198.48
Utilidad de Periodo	235.27	38.18%	616.24	102.75	158.26	228.18	301.68	373.20	456.99	486.70	566.47	631.96	712.23	779.11	851.51
Ganancia o Perdida en Valores Disponible para la Venta	(27.78)	33.15%	(83.81)	(70.34)	(41.03)	(31.56)	(18.13)	(31.10)	(41.72)	(20.48)	(64.21)	(137.19)	(95.50)	(124.91)	(111.59)
Deuda Subordinada	33.11	32.25%	102.66	107.91	126.57	129.27	130.67	130.77	130.77	135.76	135.77	135.77	135.77	135.77	135.77
<b>PASIVO Y PATRIMONIO</b>	<b>7,580.55</b>	<b>15.25%</b>	<b>49,694.29</b>	<b>49,999.35</b>	<b>50,219.84</b>	<b>51,239.61</b>	<b>51,250.79</b>	<b>51,548.73</b>	<b>52,538.08</b>	<b>53,573.46</b>	<b>54,109.70</b>	<b>54,593.69</b>	<b>55,911.36</b>	<b>56,302.66</b>	<b>57,274.84</b>