

**BALANCE DE SITUACION
BANCA PRIVADA
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	366.15	4.07%	8,985.93	8,335.55	9,614.58	8,919.55	8,974.06	8,082.13	8,853.47	9,106.38	8,690.91	8,502.43	8,808.17	9,623.30	9,352.08
Depositos Locales en Bancos	114.04	6.27%	1,820.24	1,803.03	1,924.60	1,673.18	1,602.11	1,409.84	1,569.37	1,498.50	1,594.93	1,588.91	1,645.75	1,666.36	1,934.28
A la Vista	53.86	9.74%	553.11	511.41	482.28	452.36	432.13	477.04	400.24	444.77	432.38	474.00	481.35	525.73	606.97
A Plazo	60.18	4.75%	1,267.13	1,291.62	1,442.31	1,220.82	1,169.98	932.80	1,169.13	1,053.73	1,162.55	1,114.91	1,164.41	1,140.63	1,327.31
Depositos Extranjeros en Bancos	295.91	4.55%	6,504.72	6,001.25	7,160.33	6,668.70	6,788.92	6,165.30	6,699.74	7,040.75	6,571.26	6,317.35	6,579.08	7,343.45	6,800.63
A la Vista	(117.65)	(4.45%)	2,641.27	2,125.75	2,959.54	2,289.61	2,622.29	2,328.31	2,242.64	2,354.06	2,373.03	2,380.02	2,645.11	2,392.69	2,523.62
A Plazo	413.57	10.70%	3,863.45	3,875.50	4,200.79	4,379.09	4,166.63	3,836.99	4,457.10	4,686.69	4,198.23	3,937.33	3,933.97	4,950.76	4,277.01
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	(43.80)	(6.63%)	660.97	531.27	529.65	577.68	583.04	506.99	584.36	567.13	524.72	596.17	583.33	613.49	617.17
CARTERA CREDITICIA	5,524.56	15.16%	36,441.18	36,674.98	36,529.63	36,910.87	37,270.78	37,776.98	38,336.62	38,694.57	39,522.18	40,510.61	40,706.18	41,435.26	41,965.74
Locales	3,694.80	14.81%	24,955.43	24,932.70	25,118.04	25,030.41	25,329.65	25,894.66	26,190.11	26,898.16	27,480.43	28,054.73	28,429.39	28,795.87	28,650.24
Extranjero	1,864.10	15.55%	11,984.43	12,249.00	11,925.70	12,373.78	12,439.71	12,382.50	12,653.65	12,312.14	12,567.59	12,990.01	12,815.53	13,171.74	13,848.53
Menos Provisiones	34.34	6.89%	498.68	506.71	514.11	493.32	498.57	500.18	507.14	515.73	525.84	534.13	538.74	532.35	533.02
Locales	49.02	14.92%	328.44	341.09	332.18	335.46	334.70	333.88	334.53	341.45	348.78	353.49	356.14	362.54	377.46
Extranjero	(14.68)	(8.62%)	170.25	165.62	181.92	157.86	163.87	166.30	172.61	174.27	177.06	180.64	182.60	169.82	155.57
INVERSIONES EN VALORES	(10.65)	(0.11%)	9,395.25	9,726.51	9,732.51	9,965.82	10,067.64	10,016.94	9,981.02	10,075.22	9,862.07	9,712.44	9,719.59	9,697.29	9,384.60
Locales	508.65	18.78%	2,708.98	2,874.79	2,835.88	2,957.90	3,045.38	3,049.65	3,004.22	3,062.18	3,035.40	3,114.53	3,110.89	3,162.71	3,217.63
Extranjero	(519.78)	(7.77%)	6,689.54	6,855.15	6,900.27	7,011.70	7,026.04	6,970.95	6,979.86	7,016.06	6,829.71	6,600.70	6,611.49	6,537.38	6,169.77
Menos Provisiones	(0.48)	(14.60%)	3.27	3.43	3.64	3.78	3.77	3.66	3.06	3.02	3.03	2.79	2.79	2.79	2.79
Locales	0.02	9.96%	0.25	0.24	0.26	0.26	0.26	0.26	0.25	0.23	0.27	0.27	0.27	0.27	0.27
Extranjero	(0.50)	(16.61%)	3.02	3.19	3.38	3.52	3.51	3.41	2.81	2.79	2.76	2.52	2.52	2.52	2.52
OTROS ACTIVOS	36.26	1.60%	2,269.27	2,481.64	2,501.88	2,545.41	2,578.14	2,572.28	2,320.26	2,401.37	2,383.92	2,426.89	2,439.94	2,320.77	2,305.54
Locales	27.47	1.46%	1,887.29	1,989.56	2,020.73	2,066.86	2,063.66	2,059.79	1,952.45	2,044.55	2,020.82	2,065.94	2,044.78	1,941.09	1,914.76
Extranjero	8.79	2.30%	381.98	492.08	481.16	478.55	514.48	512.50	367.82	356.83	363.10	360.95	395.16	379.68	390.78
TOTAL DE ACTIVOS	5,916.32	10.36%	57,091.64	57,218.69	58,378.61	58,341.65	58,890.63	58,448.34	59,491.37	60,277.55	60,459.08	61,152.37	61,673.88	63,076.62	63,007.96

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	4,074.12	9.70%	42,009.06	42,076.25	43,181.75	42,991.50	42,917.55	42,784.29	43,894.69	44,088.45	44,397.20	44,621.55	44,881.98	45,535.56	46,083.17
Locales	3,041.43	11.64%	26,137.84	26,348.77	26,827.82	27,071.07	27,004.37	27,076.27	27,120.08	27,616.94	27,972.34	28,205.78	28,332.39	28,548.38	29,179.27
Oficiales	(81.79)	(63.17%)	129.47	142.46	143.54	126.99	142.91	142.64	46.72	47.48	46.88	46.28	42.91	51.94	47.68
De Particulares	2,897.81	11.85%	24,452.74	24,449.68	24,897.35	25,212.68	25,292.52	25,451.76	25,449.01	26,022.53	26,455.57	26,489.76	26,611.49	26,991.46	27,350.56
A la Vista	837.81	14.00%	5,983.42	5,873.14	6,002.27	6,159.89	6,085.30	6,082.24	6,177.81	6,262.21	6,259.47	6,373.33	6,493.70	6,640.14	6,821.23
A Plazo	1,461.40	11.31%	12,916.80	13,008.36	13,266.04	13,361.75	13,462.09	13,673.34	13,548.80	13,962.03	14,354.13	14,308.43	14,286.41	14,412.25	14,378.20
De Ahorros	598.60	10.78%	5,552.52	5,568.18	5,629.04	5,691.05	5,745.13	5,696.18	5,722.39	5,798.29	5,841.96	5,808.01	5,831.38	5,939.06	6,151.12
De Bancos	225.40	14.49%	1,555.63	1,756.63	1,786.93	1,731.39	1,568.93	1,481.87	1,624.35	1,546.94	1,469.90	1,669.74	1,677.99	1,504.97	1,781.03
A la Vista	48.08	28.32%	169.81	193.37	204.20	201.32	185.12	203.75	160.26	201.42	171.02	164.70	159.79	154.85	217.89
A Plazo	177.32	12.80%	1,385.82	1,563.25	1,582.73	1,530.07	1,383.81	1,278.12	1,464.09	1,345.52	1,298.88	1,505.03	1,518.20	1,350.12	1,563.14
Extranjero	1,032.69	6.51%	15,871.22	15,727.48	16,353.93	15,920.43	15,913.18	15,708.01	16,774.61	16,471.51	16,424.85	16,415.76	16,549.59	16,987.18	16,903.91
Oficiales	16.16	57.25%	28.23	37.60	56.47	64.37	47.77	68.47	22.33	11.87	21.64	94.81	29.83	60.89	44.39
De Particulares	1,173.10	11.18%	10,494.15	10,689.95	11,162.82	11,097.95	11,190.93	11,008.22	11,205.64	11,199.64	11,100.46	11,134.12	11,169.24	11,367.11	11,667.25
A la Vista	177.21	11.66%	1,519.28	1,568.85	1,569.84	1,526.95	1,537.26	1,610.54	1,749.56	1,724.30	1,617.04	1,604.58	1,624.56	1,667.07	1,696.48
A Plazo	759.49	11.52%	6,593.10	6,608.12	6,769.85	6,800.59	6,799.90	6,904.49	6,914.40	6,896.88	7,021.74	7,123.33	7,119.92	7,260.78	7,352.59
De Ahorros	236.41	9.93%	2,381.77	2,512.97	2,823.13	2,770.41	2,853.77	2,493.19	2,541.69	2,578.47	2,461.68	2,406.21	2,424.76	2,439.25	2,618.18
De Bancos	(156.57)	(2.93%)	5,348.84	4,999.94	5,134.63	4,758.12	4,674.48	4,631.32	5,546.64	5,259.99	5,302.74	5,186.83	5,350.52	5,559.18	5,192.26
A la Vista	50.76	9.96%	509.42	553.52	557.95	614.48	572.32	505.34	680.61	451.04	486.84	487.86	432.66	541.09	560.18
A Plazo	(207.33)	(4.28%)	4,839.41	4,446.41	4,576.68	4,143.63	4,102.16	4,125.98	4,866.03	4,808.95	4,815.90	4,698.97	4,917.86	5,018.09	4,632.08
OBLIGACIONES	1,760.60	27.97%	6,295.48	6,075.78	6,028.55	6,023.06	6,599.49	6,278.27	6,446.43	6,738.64	6,822.78	7,067.55	7,267.01	7,452.20	8,056.08
Locales	77.23	6.73%	1,148.14	1,041.05	1,111.64	886.10	915.30	964.12	978.87	1,011.40	1,004.55	1,052.99	1,069.06	1,102.85	1,225.37
Extranjero	1,683.37	32.70%	5,147.34	5,034.73	4,916.91	5,136.96	5,684.20	5,314.15	5,467.56	5,727.24	5,818.23	6,014.56	6,197.95	6,349.35	6,830.71
OTROS PASIVOS	75.98	3.99%	1,906.25	2,029.16	2,018.45	2,180.70	2,191.74	2,166.51	1,982.66	2,108.98	1,874.77	2,043.12	2,027.00	2,503.95	1,982.22
Locales	155.74	10.73%	1,451.96	1,534.02	1,591.74	1,753.57	1,716.74	1,626.98	1,668.50	1,708.53	1,515.42	1,694.54	1,633.12	2,111.70	1,607.70
Extranjero	(79.77)	(17.56%)	454.29	495.14	426.71	427.13	475.00	539.53	314.17	400.45	359.35	348.58	393.88	392.24	374.52
PATRIMONIO	5.63	0.08%	6,880.85	7,037.50	7,149.85	7,146.39	7,181.85	7,219.27	7,167.59	7,341.47	7,364.33	7,420.15	7,497.90	7,584.92	6,886.48
Capital	(2.50)	(0.07%)	3,657.63	3,674.88	3,702.40	3,699.40	3,714.71	3,738.07	3,688.64	3,748.37	3,689.71	3,708.44	3,715.47	3,770.94	3,655.13

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	(0.08)	(0.08%)	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.21	95.21	95.21	95.21	95.21
Otras Reservas	(117.35)	(130.60%)	89.86	78.57	79.32	81.00	81.22	84.14	13.29	8.27	4.87	(16.60)	(14.05)	(16.23)	(27.49)
Utilidad de Periodos Anteriores	(59.44)	(2.72%)	2,182.44	2,975.88	2,960.96	2,888.56	2,835.70	2,792.54	2,721.23	2,807.18	2,800.29	2,786.22	2,791.12	2,722.90	2,123.00
Utilidad de Periodo	(1.56)	(0.19%)	838.75	138.14	214.94	281.12	353.11	444.71	495.40	501.21	579.87	644.84	707.02	809.45	837.19
Ganancia o Perdida en Valores Disponible para la Venta	186.56	(156.93%)	(118.88)	(61.03)	(38.83)	(34.76)	(33.94)	(71.24)	17.98	45.39	58.60	66.27	67.37	66.87	67.68
Deuda Subordinada	0.00	0.00%	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77
PASIVO Y PATRIMONIO	5,916.32	10.36%	57,091.64	57,218.69	58,378.61	58,341.65	58,890.63	58,448.34	59,491.37	60,277.55	60,459.08	61,152.37	61,673.88	63,076.62	63,007.96

Nota

Año 2012 : Cifras Preliminares