

**BALANCE DE SITUACION
BANCA PRIVADA
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2013												
			2012 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	1,431.05	15.31%	9,346.97	9,436.54	8,832.83	9,098.00	9,514.47	9,321.97	9,005.94	8,318.48	9,488.06	9,858.85	9,087.02	9,570.98	10,778.02
Depositos Locales en Bancos	332.61	17.20%	1,934.17	1,976.54	1,782.30	1,965.87	2,044.98	1,886.42	1,980.83	1,918.15	2,166.77	1,986.45	1,970.82	2,036.17	2,266.78
A la Vista	(40.19)	(6.62%)	606.86	485.08	499.58	480.86	543.25	510.76	509.84	495.68	536.55	490.29	501.08	530.10	566.67
A Plazo	372.79	28.09%	1,327.31	1,491.46	1,282.72	1,485.01	1,501.73	1,375.66	1,470.98	1,422.47	1,630.22	1,496.17	1,469.74	1,506.07	1,700.10
Depositos Extranjeros en Bancos	1,088.99	16.02%	6,795.63	6,911.82	6,483.94	6,626.47	6,911.11	6,883.38	6,414.21	5,826.86	6,717.46	7,084.49	6,485.11	6,858.12	7,884.63
A la Vista	1,671.10	66.35%	2,518.62	2,339.44	1,937.22	2,206.32	2,340.34	2,553.92	2,731.85	2,283.54	3,039.45	3,229.87	2,728.12	3,030.54	4,189.72
A Plazo	(582.10)	(13.61%)	4,277.01	4,572.39	4,546.72	4,420.15	4,570.77	4,329.45	3,682.36	3,543.32	3,678.01	3,854.63	3,756.99	3,827.58	3,694.91
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	9.45	1.53%	617.17	548.18	566.58	505.67	558.38	552.17	610.91	573.47	603.83	787.90	631.09	676.69	626.62
CARTERA CREDITICIA	2,915.79	6.95%	41,949.32	42,608.92	44,028.60	44,555.17	44,532.78	44,783.53	45,540.54	46,412.44	46,423.12	46,619.75	44,673.13	45,057.95	44,865.11
Locales	3,421.77	11.94%	28,648.49	28,991.14	29,176.81	29,104.28	29,567.60	29,964.27	30,369.34	30,988.78	31,299.29	31,626.36	31,894.12	32,140.38	32,070.26
Extranjero	(438.54)	(3.17%)	13,819.98	14,148.52	15,402.28	15,998.49	15,518.11	15,373.34	15,720.56	15,975.75	15,678.73	15,554.84	13,344.32	13,486.24	13,381.44
Menos Provisiones	67.44	12.99%	519.15	530.74	550.50	547.61	552.94	554.08	549.36	552.09	554.89	561.45	565.31	568.66	586.59
Locales	53.26	14.11%	377.46	381.78	386.40	383.00	391.26	404.32	393.73	407.00	406.82	412.94	411.80	417.81	430.72
Extranjero	14.18	10.01%	141.70	148.96	164.10	164.61	161.68	149.76	155.63	145.09	148.08	148.50	153.51	150.85	155.88
INVERSIONES EN VALORES	1,006.33	10.63%	9,466.85	9,816.88	10,006.75	10,275.03	10,633.73	10,412.21	10,362.01	10,546.62	10,318.98	10,232.97	10,131.97	10,221.72	10,473.18
Locales	636.28	19.72%	3,227.27	3,333.36	3,382.12	3,420.40	3,534.19	3,416.38	3,412.55	3,461.55	3,469.69	3,557.70	3,620.13	3,761.25	3,863.55
Extranjero	369.78	5.92%	6,242.37	6,486.16	6,627.25	6,857.26	7,102.19	6,998.47	6,951.88	7,087.50	6,851.57	6,677.78	6,514.35	6,462.98	6,612.15
Menos Provisiones	(0.27)	(9.62%)	2.79	2.64	2.62	2.62	2.65	2.65	2.41	2.43	2.29	2.51	2.51	2.51	2.52
Locales	0.65	236.80%	0.27	0.27	0.28	0.27	0.27	0.28	1.54	0.29	0.45	0.59	0.88	0.89	0.92
Extranjero	(0.91)	(36.29%)	2.52	2.36	2.35	2.35	2.37	2.37	0.87	2.14	1.84	1.93	1.63	1.62	1.61
OTROS ACTIVOS	592.90	26.82%	2,210.95	2,278.48	2,370.35	2,485.01	2,577.98	2,607.63	2,480.55	2,555.88	2,586.17	2,685.74	2,772.27	2,704.67	2,803.85
Locales	566.31	29.91%	1,893.11	1,943.32	1,965.32	2,061.05	2,162.18	2,089.51	1,993.20	2,042.17	2,149.67	2,222.86	2,329.02	2,343.17	2,459.42
Extranjero	26.59	8.37%	317.84	335.16	405.03	423.96	415.80	518.12	487.34	513.71	436.50	462.88	443.25	361.50	344.43
TOTAL DE ACTIVOS	5,946.06	9.44%	62,974.10	64,140.82	65,238.53	66,413.22	67,258.96	67,125.32	67,389.04	67,833.42	68,816.34	69,397.31	66,664.39	67,555.32	68,920.16

**BALANCE DE SITUACION
BANCA PRIVADA
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2012		2013										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	3,411.60	7.40%	46,082.39	47,052.35	48,203.75	48,989.62	49,891.60	49,729.39	49,978.74	49,739.05	50,212.44	50,564.49	48,116.95	48,529.72	49,493.99
Locales	3,186.66	10.92%	29,179.17	29,314.37	29,214.70	29,418.91	30,047.39	30,158.21	30,333.95	30,467.83	30,716.65	31,008.26	31,187.95	31,523.54	32,365.83
Oficiales	(20.10)	(42.15%)	47.68	36.95	42.12	35.93	47.08	48.99	38.70	32.40	105.88	185.84	25.80	27.19	27.58
De Particulares	2,666.62	9.75%	27,350.46	27,345.24	27,472.54	27,480.71	27,952.81	28,108.75	28,185.48	28,470.37	28,599.40	28,918.69	29,224.96	29,518.97	30,017.08
A la Vista	713.71	10.46%	6,821.24	6,638.67	6,716.36	6,629.38	6,951.00	6,759.12	6,636.42	6,755.76	6,824.52	7,012.61	7,070.71	7,094.88	7,534.95
A Plazo	1,368.20	9.52%	14,378.07	14,463.41	14,493.97	14,481.91	14,662.44	14,852.97	15,104.56	15,213.02	15,403.52	15,483.49	15,655.88	15,715.13	15,746.27
De Ahorros	584.71	9.51%	6,151.15	6,243.17	6,262.21	6,369.42	6,339.37	6,496.65	6,444.50	6,501.58	6,371.35	6,422.59	6,498.37	6,708.96	6,735.86
De Bancos	540.13	30.33%	1,781.03	1,932.19	1,700.05	1,902.27	2,047.50	2,000.47	2,109.78	1,965.07	2,011.37	1,903.73	1,937.19	1,977.37	2,321.16
A la Vista	47.30	21.71%	217.89	174.84	140.33	141.68	172.96	205.10	208.10	193.06	174.62	169.80	194.40	204.71	265.19
A Plazo	492.83	31.53%	1,563.14	1,757.35	1,559.72	1,760.59	1,874.54	1,795.37	1,901.68	1,772.01	1,836.74	1,733.94	1,742.79	1,772.67	2,055.97
Extranjero	224.94	1.33%	16,903.22	17,737.98	18,989.05	19,570.71	19,844.21	19,571.18	19,644.78	19,271.21	19,495.80	19,556.23	16,929.00	17,006.19	17,128.17
Oficiales	49.52	111.54%	44.39	47.20	61.80	51.70	51.38	254.96	74.66	78.23	69.15	57.76	70.54	59.36	93.91
De Particulares	(861.72)	(7.39%)	11,665.80	11,983.45	11,988.60	12,234.02	12,532.43	12,216.50	12,495.20	12,395.73	12,607.83	12,713.28	10,628.55	11,210.24	10,804.08
A la Vista	111.63	6.58%	1,696.48	1,823.03	1,842.95	1,887.20	1,866.59	1,791.23	1,858.51	1,784.54	1,766.88	1,709.38	1,695.17	1,709.86	1,808.11
A Plazo	(1,382.00)	(18.80%)	7,350.96	7,353.89	7,483.14	7,699.77	7,537.24	7,568.32	7,639.59	7,724.09	7,660.61	7,789.01	5,906.94	6,045.25	5,968.96
De Ahorros	408.66	15.61%	2,618.35	2,806.54	2,662.51	2,647.05	3,128.60	2,856.95	2,997.10	2,887.10	3,180.33	3,214.89	3,026.43	3,455.13	3,027.01
De Bancos	1,037.14	19.97%	5,193.03	5,707.33	6,938.65	7,285.00	7,260.40	7,099.72	7,074.92	6,797.25	6,818.82	6,785.19	6,229.91	5,736.59	6,230.18
A la Vista	671.80	120.13%	559.22	576.54	1,435.53	1,495.49	1,364.55	1,380.96	1,402.14	1,291.65	1,369.51	1,419.67	1,485.32	1,361.15	1,231.03
A Plazo	365.34	7.88%	4,633.81	5,130.79	5,503.12	5,789.50	5,895.86	5,718.77	5,672.78	5,505.60	5,449.31	5,365.52	4,744.59	4,375.44	4,999.15
OBLIGACIONES	2,008.01	24.93%	8,055.93	8,105.36	7,952.37	8,251.33	7,863.60	8,003.16	8,052.76	8,760.90	9,233.95	9,068.11	9,033.09	9,459.14	10,063.94
Locales	271.26	22.14%	1,225.37	1,247.87	1,279.77	1,298.83	1,299.53	1,310.31	1,363.92	1,431.56	1,450.64	1,455.07	1,453.29	1,499.68	1,496.63
Extranjero	1,736.75	25.43%	6,830.56	6,857.50	6,672.61	6,952.50	6,564.07	6,692.85	6,688.84	7,329.34	7,783.31	7,613.04	7,579.80	7,959.46	8,567.31
OTROS PASIVOS	253.76	12.82%	1,979.30	2,024.00	2,054.01	2,091.50	2,311.97	2,228.05	2,239.14	2,126.80	2,145.42	2,517.36	2,277.70	2,311.27	2,233.06
Locales	408.85	25.57%	1,598.94	1,593.33	1,595.76	1,704.91	1,878.45	1,795.67	1,861.78	1,737.34	1,822.04	2,155.95	1,959.47	2,028.29	2,007.80
Extranjero	(155.09)	(40.78%)	380.35	430.67	458.25	386.58	433.52	432.38	377.36	389.46	323.38	361.41	318.23	282.98	225.26
PATRIMONIO	272.68	3.98%	6,856.48	6,959.11	7,028.40	7,080.77	7,191.78	7,164.72	7,118.40	7,206.68	7,224.52	7,247.35	7,236.65	7,255.19	7,129.17
Capital	394.19	10.78%	3,655.13	3,676.40	3,688.68	3,707.05	3,799.22	3,823.53	3,854.97	3,875.08	3,888.63	3,889.92	3,885.31	3,948.01	4,049.32

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.25	0.26%	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.46
Otras Reservas	(14.33)	53.84%	(26.62)	(20.84)	(21.99)	(19.27)	(22.21)	(20.55)	(21.25)	(21.53)	(29.16)	(39.81)	(39.71)	(38.90)	(40.96)
Utilidad de Periodos Anteriores	163.94	7.78%	2,106.40	2,847.50	2,843.88	2,830.45	2,738.48	2,695.33	2,628.36	2,725.32	2,696.19	2,668.77	2,573.39	2,496.47	2,270.35
Utilidad de Periodo	(120.76)	(14.67%)	822.97	166.90	226.16	277.03	367.13	425.49	503.66	464.66	536.55	549.49	636.39	692.15	702.22
Ganancia o Perdida en Valores Disponible para la Venta	(124.10)	(183.52%)	67.62	58.17	60.69	54.54	78.18	9.93	(78.32)	(67.83)	(98.66)	(59.50)	(22.20)	(47.02)	(56.48)
Deuda Subordinada	(26.51)	(19.52%)	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	143.27	108.27	109.27	109.26
PASIVO Y PATRIMONIO	5,946.06	9.44%	62,974.10	64,140.82	65,238.53	66,413.22	67,258.96	67,125.32	67,389.04	67,833.42	68,816.34	69,397.31	66,664.39	67,555.32	68,920.16

Nota

Año 2013 : Cifras Preliminares