

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

	2008	2009				2010				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	8,283.92	7,218.16	7,600.54	8,073.82	8,795.55	7,938.91	8,060.02	7,965.30	0.00	(108.52)	(1.34%)
Depositos Locales en Bancos	1,918.59	1,837.10	1,957.33	1,842.47	1,935.35	1,899.75	1,496.75	1,568.02	0.00	(274.45)	(14.90%)
A la Vista	435.88	386.67	452.27	419.75	418.58	403.53	460.64	459.99	0.00	40.24	9.59%
A Plazo	1,482.72	1,450.42	1,505.06	1,422.72	1,516.77	1,496.21	1,036.11	1,108.04	0.00	(314.68)	(22.12%)
Depositos Extranjeros en Bancos	5,925.77	5,019.97	5,248.12	5,879.91	6,431.02	5,683.91	6,216.15	5,990.39	0.00	110.48	1.88%
A la Vista	1,543.80	1,309.82	1,003.14	1,329.85	1,750.36	1,639.09	1,694.43	1,901.29	0.00	571.44	42.97%
A Plazo	4,381.97	3,710.15	4,244.99	4,550.06	4,680.66	4,044.82	4,521.72	4,089.10	0.00	(460.96)	(10.13%)
Menos Provisiones	0.00	0.00	0.01	0.00	0.04	0.01	0.02	0.00	0.00	0.00	(100.00%)
Locales	0.00	0.00	0.01	0.00	0.00	0.00	0.02	0.00	0.00	0.00	(100.00%)
Extranjero	0.00	0.00	0.00	0.00	0.04	0.01	0.00	0.00	0.00	0.00	0.00%
Otros	439.56	361.10	395.09	351.44	429.22	355.27	347.14	406.89	0.00	55.45	15.78%
CARTERA CREDITICIA	27,216.38	28,374.72	28,252.75	27,874.44	27,165.37	27,332.80	27,927.50	29,427.62	0.00	1,553.18	5.57%
Locales	18,715.49	18,938.98	19,014.59	18,882.26	18,739.64	19,066.78	20,091.76	20,953.94	0.00	2,071.67	10.97%
Extranjero	8,918.99	9,894.99	9,665.19	9,427.49	8,855.68	8,686.81	8,267.88	8,903.15	0.00	(524.35)	(5.56%)
Menos Provisiones	418.10	459.25	427.03	435.31	429.95	420.78	432.14	429.46	0.00	(5.85)	(1.34%)
Locales	325.74	343.15	298.37	300.12	295.15	295.87	301.34	309.84	0.00	9.73	3.24%
Extranjero	92.36	116.10	128.67	135.20	134.80	124.92	130.80	119.62	0.00	(15.58)	(11.52%)
INVERSIONES EN VALORES	8,424.68	8,571.23	7,905.50	7,869.19	7,727.68	8,454.51	8,491.54	8,567.98	0.00	698.80	8.88%
Locales	2,981.59	2,933.15	1,847.15	1,939.17	1,841.40	2,095.86	2,079.00	2,181.70	0.00	242.53	12.51%
Extranjero	5,451.65	5,647.25	6,069.36	5,944.79	5,889.67	6,362.62	6,415.10	6,389.40	0.00	444.62	7.48%
Menos Provisiones	12.41	9.17	11.01	14.77	3.39	3.97	2.55	3.12	0.00	(11.65)	(78.87%)
Locales	2.69	0.54	0.25	0.27	0.26	0.27	0.27	0.26	0.00	0.00	(0.83%)
Extranjero	10.59	9.22	10.76	14.50	3.13	3.70	2.28	2.86	0.00	(11.65)	(80.31%)
OTROS ACTIVOS	2,368.17	2,447.43	2,141.20	2,209.79	2,219.08	2,084.35	2,192.58	2,178.44	0.00	(31.35)	(1.42%)
Locales	2,119.48	2,173.26	1,808.69	1,820.93	1,870.53	1,843.76	1,863.28	1,844.08	0.00	23.15	1.27%
Extranjero	248.70	274.17	332.51	388.86	348.55	240.58	329.30	334.36	0.00	(54.50)	(14.01%)
TOTAL DE ACTIVOS	46,293.14	46,611.55	45,899.99	46,027.24	45,907.67	45,810.57	46,671.65	48,139.35	0.00	2,112.11	4.59%

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DEPOSITOS	33,401.88	33,921.10	34,621.24	35,295.68	35,269.53	35,299.03	35,283.88	36,372.40	0.00	1,076.72	3.05%
Locales	20,298.73	20,142.01	20,916.48	21,380.12	22,075.11	22,605.59	22,470.02	22,940.33	0.00	1,560.21	7.30%
Oficiales	183.67	137.65	150.20	151.42	186.70	150.09	157.51	155.70	0.00	4.29	2.83%
De Particulares	18,051.78	18,006.91	18,936.77	19,468.52	20,141.97	20,632.23	20,931.61	21,268.34	0.00	1,799.82	9.24%
A la Vista	3,606.50	3,442.67	3,754.23	3,739.82	4,220.25	4,215.43	4,269.25	4,341.38	0.00	601.55	16.09%
A Plazo	10,926.07	10,986.55	11,465.71	11,916.60	11,819.37	12,151.61	12,282.35	12,372.97	0.00	456.37	3.83%
De Ahorros	3,519.21	3,577.69	3,716.83	3,812.09	4,102.35	4,265.19	4,380.01	4,553.99	0.00	741.90	19.46%
De Bancos	2,063.29	1,997.45	1,829.51	1,760.19	1,746.44	1,823.27	1,380.91	1,516.29	0.00	(243.90)	(13.86%)
A la Vista	256.21	211.11	195.38	248.06	252.87	241.08	262.24	280.27	0.00	32.21	12.98%
A Plazo	1,807.07	1,786.34	1,634.13	1,512.13	1,493.57	1,582.19	1,118.67	1,236.02	0.00	(276.10)	(18.26%)
Extranjero	13,103.15	13,779.09	13,704.76	13,915.56	13,194.42	12,693.44	12,813.86	13,432.07	0.00	(483.49)	(3.47%)
Oficiales	15.46	18.89	11.97	17.32	19.26	43.10	55.11	42.04	0.00	24.73	142.79%
De Particulares	6,576.58	7,912.02	7,862.96	8,339.78	9,255.43	9,260.11	9,387.81	9,741.68	0.00	1,401.89	16.81%
A la Vista	1,105.27	1,131.14	1,199.78	1,210.59	1,153.46	1,247.83	1,322.42	1,395.18	0.00	184.59	15.25%
A Plazo	4,287.51	5,602.25	5,449.56	5,802.28	6,470.22	6,532.72	6,519.81	6,592.01	0.00	789.73	13.61%
De Ahorros	1,183.80	1,178.63	1,213.62	1,326.91	1,631.74	1,479.57	1,545.58	1,754.48	0.00	427.57	32.22%
De Bancos	6,511.11	5,848.18	5,829.83	5,558.46	3,919.73	3,390.23	3,370.93	3,648.35	0.00	(1,910.11)	(34.36%)
A la Vista	526.91	497.57	620.30	398.12	411.60	317.01	288.21	407.32	0.00	9.21	2.31%
A Plazo	5,984.20	5,350.61	5,209.53	5,160.34	3,508.12	3,073.22	3,082.73	3,241.03	0.00	(1,919.32)	(37.19%)
OBLIGACIONES	4,829.33	4,529.64	4,288.76	3,640.41	3,624.32	3,416.44	4,025.58	4,124.41	0.00	484.00	13.30%
Locales	789.08	763.84	641.94	627.08	581.08	607.58	870.23	848.93	0.00	221.85	35.38%
Extranjero	4,040.25	3,765.80	3,646.81	3,013.34	3,043.24	2,808.86	3,155.34	3,275.48	0.00	262.15	8.70%
OTROS PASIVOS	1,596.82	1,603.06	1,334.39	1,478.65	1,440.25	1,364.63	1,583.18	1,625.88	0.00	147.23	9.96%
Locales	1,266.60	1,326.84	1,045.62	1,140.63	1,097.51	1,119.39	1,240.34	1,181.80	0.00	41.17	3.61%
Extranjero	330.22	276.23	288.78	338.02	342.74	245.24	342.84	444.08	0.00	106.06	31.38%
PATRIMONIO	6,465.11	6,557.74	5,655.60	5,612.49	5,573.57	5,730.47	5,779.01	6,016.65	0.00	404.16	7.20%
Capital	4,075.73	4,071.73	3,115.88	3,250.32	3,236.27	3,273.88	3,325.50	3,347.87	0.00	97.55	3.00%

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Reservas de Capital	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	0.00	0.00	0.00%
Otras Reservas	55.07	20.81	84.53	94.00	95.82	99.06	92.83	97.36	0.00	3.35	3.57%
Utilidad de Periodos Anteriores	1,593.19	2,363.61	2,056.66	1,898.99	1,803.77	2,083.96	1,978.12	1,999.68	0.00	100.69	5.30%
Utilidad de Periodo	874.59	187.27	343.75	368.36	393.77	200.15	329.75	469.59	0.00	101.22	27.48%
Ganancia o Perdida en Valores Disponible para la Venta	(264.13)	(215.97)	(175.51)	(129.47)	(86.76)	(57.26)	(77.88)	(28.54)	0.00	100.94	(77.96%)
Deuda Subordinada	35.38	35.00	135.00	35.00	35.40	35.40	35.40	35.40	0.00	0.40	1.14%
PASIVO Y PATRIMONIO	46,293.14	46,611.55	45,899.99	46,027.24	45,907.67	45,810.57	46,671.65	48,139.35	0.00	2,112.11	4.59%