

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

	2010	2011				2012				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	3,429.12	3,399.84	3,032.26	2,775.88	3,109.51	3,002.28	3,067.47	3,106.28	3,398.23	288.72	9.29%
Depositos Locales en Bancos	899.11	808.13	818.03	736.00	889.18	730.57	828.64	751.15	970.63	81.45	9.16%
A la Vista	203.84	175.91	213.62	193.00	227.13	183.51	156.39	173.04	249.28	22.16	9.76%
A Plazo	695.26	632.22	604.41	543.00	662.05	547.06	672.25	578.11	721.35	59.30	8.96%
Depositos Extranjeros en Bancos	2,296.40	2,375.53	1,976.00	1,809.49	1,890.20	1,984.97	1,949.13	2,041.77	2,122.45	232.26	12.29%
A la Vista	538.40	556.05	546.99	531.82	507.94	593.05	575.66	612.87	652.34	144.40	28.43%
A Plazo	1,757.99	1,819.48	1,429.01	1,277.68	1,382.25	1,391.92	1,373.48	1,428.91	1,470.12	87.86	6.36%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	233.62	216.18	238.23	230.39	330.13	286.74	289.70	313.36	305.14	(24.99)	(7.57%)
CARTERA CREDITICIA	11,634.27	12,020.75	12,830.61	13,585.83	13,777.48	14,436.89	15,067.67	16,012.77	16,797.15	3,019.67	21.92%
Locales	11,011.20	11,390.64	11,763.46	12,377.37	12,463.66	13,151.24	13,780.79	14,710.03	15,194.12	2,730.46	21.91%
Extranjero	801.96	820.07	1,265.70	1,413.09	1,515.25	1,501.12	1,504.49	1,530.46	1,832.77	317.52	20.96%
Menos Provisiones	178.89	190.07	198.56	204.62	201.43	215.47	217.61	227.72	229.75	28.31	14.06%
Locales	167.38	184.03	192.17	197.80	190.19	203.64	206.11	214.02	220.37	30.19	15.87%
Extranjero	11.51	6.05	6.39	6.83	11.25	11.83	11.50	13.70	9.37	(1.87)	(16.66%)
INVERSIONES EN VALORES	3,317.64	3,456.05	3,576.90	3,708.43	3,582.70	4,056.83	4,198.41	4,083.64	4,096.69	513.99	14.35%
Locales	1,174.26	1,181.84	1,271.18	1,368.60	1,264.39	1,567.53	1,603.37	1,735.66	1,763.21	498.82	39.45%
Extranjero	2,144.25	2,275.54	2,306.75	2,341.31	2,319.77	2,491.21	2,596.90	2,349.54	2,335.03	15.26	0.66%
Menos Provisiones	0.88	1.33	1.03	1.48	1.46	1.90	1.87	1.56	1.55	0.09	6.21%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.87	1.32	1.02	1.47	1.46	1.90	1.87	1.56	1.55	0.09	6.22%
OTROS ACTIVOS	793.53	840.65	843.65	933.99	914.91	1,013.45	996.78	988.88	991.24	76.34	8.34%
Locales	734.92	770.90	763.90	888.71	862.36	959.86	925.47	938.26	945.45	83.09	9.64%
Extranjero	58.61	69.75	79.75	45.28	52.55	53.59	71.31	50.62	45.79	(6.76)	(12.86%)
TOTAL DE ACTIVOS	19,174.55	19,717.29	20,283.43	21,004.13	21,384.59	22,509.45	23,330.34	24,191.57	25,283.31	3,898.72	18.23%

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DEPOSITOS	15,472.29	15,860.73	16,225.75	16,785.24	16,844.55	17,681.42	18,255.74	18,857.68	19,505.51	2,660.96	15.80%
Locales	12,967.33	13,242.55	13,578.90	14,068.87	14,131.11	14,997.24	15,368.15	15,939.19	16,517.72	2,386.61	16.89%
Oficiales	5.00	0.00	5.00	5.00	5.00	0.00	5.00	5.04	5.02	0.01	0.21%
De Particulares	12,622.42	12,910.35	13,232.74	13,631.51	13,696.38	14,390.43	14,849.30	15,352.53	15,937.31	2,240.93	16.36%
A la Vista	2,278.62	2,440.83	2,417.12	2,509.87	2,648.35	2,777.45	2,894.83	2,994.24	3,344.52	696.18	26.29%
A Plazo	7,697.42	7,796.67	8,032.31	8,241.82	8,004.27	8,443.11	8,728.48	9,011.05	9,004.76	1,000.48	12.50%
De Ahorros	2,646.38	2,672.85	2,783.32	2,879.82	3,043.77	3,169.86	3,226.00	3,347.25	3,588.03	544.27	17.88%
De Bancos	339.91	332.20	341.15	432.36	429.72	606.80	513.84	581.61	575.39	145.67	33.90%
A la Vista	41.34	41.60	24.85	40.22	31.52	75.05	42.99	31.00	61.37	29.84	94.67%
A Plazo	298.56	290.60	316.30	392.14	398.20	531.76	470.86	550.60	514.02	115.83	29.09%
Extranjero	2,504.96	2,618.18	2,646.85	2,716.37	2,713.44	2,684.19	2,887.60	2,918.50	2,987.79	274.36	10.11%
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	1,608.04	1,668.40	1,669.92	1,723.32	1,715.11	1,786.77	1,975.95	2,024.86	2,171.04	455.93	26.58%
A la Vista	442.64	484.45	486.27	523.37	526.94	509.14	613.71	556.53	614.11	87.18	16.54%
A Plazo	832.54	819.62	812.77	851.35	836.45	883.72	929.70	1,067.39	1,104.86	268.42	32.09%
De Ahorros	332.86	364.33	370.88	348.59	351.73	393.91	432.53	400.95	452.06	100.34	28.53%
De Bancos	896.92	949.78	976.93	993.05	998.33	897.42	911.65	893.63	816.75	(181.58)	(18.19%)
A la Vista	169.94	172.08	194.62	211.45	228.83	237.79	202.39	163.06	161.66	(67.17)	(29.35%)
A Plazo	726.98	777.70	782.31	781.61	769.49	659.63	709.26	730.57	655.09	(114.40)	(14.87%)
OBLIGACIONES	1,121.65	1,135.77	1,328.61	1,398.55	1,656.54	1,667.07	1,951.56	2,169.91	2,632.23	975.69	58.90%
Locales	597.35	627.02	618.78	610.82	647.13	652.32	749.29	827.41	941.70	294.57	45.52%
Extranjero	524.30	508.75	709.83	787.73	1,009.41	1,014.75	1,202.27	1,342.50	1,690.53	681.12	67.48%
OTROS PASIVOS	606.50	770.28	702.75	756.65	804.01	918.58	833.49	862.18	799.02	(4.99)	(0.62%)
Locales	572.49	716.41	643.02	728.81	767.52	875.97	790.03	813.59	744.58	(22.95)	(2.99%)
Extranjero	34.00	53.87	59.73	27.84	36.48	42.61	43.47	48.60	54.44	17.96	49.22%
PATRIMONIO	1,974.11	1,950.52	2,026.31	2,063.69	2,079.50	2,244.95	2,291.49	2,303.30	2,348.27	268.77	12.92%
Capital	1,400.03	1,386.06	1,404.60	1,412.97	1,380.05	1,452.22	1,460.21	1,411.76	1,435.00	54.95	3.98%

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Reservas de Capital	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.00	0.00	(0.08)	(100.00%)
Otras Reservas	33.74	21.99	21.35	21.01	21.45	21.79	22.84	1.72	1.76	(19.69)	(91.80%)
Utilidad de Periodos Anteriores	371.91	345.22	327.30	367.30	355.79	540.77	522.51	602.44	591.27	235.48	66.19%
Utilidad de Periodo	109.56	91.58	157.32	172.48	227.85	106.86	168.20	147.45	182.91	(44.94)	(19.72%)
Ganancia o Perdida en Valores Disponible para la Venta	(8.87)	11.31	19.91	(10.93)	(6.49)	22.46	16.88	39.17	36.57	43.05	(663.70%)
Deuda Subordinada	67.66	94.27	95.77	100.77	100.77	100.77	100.77	100.77	100.77	0.00	0.00%
PASIVO Y PATRIMONIO	19,174.55	19,717.29	20,283.43	21,004.13	21,384.59	22,512.02	23,332.29	24,193.08	25,285.03	3,900.43	18.24%