

**BALANCE DE SITUACION
BANCA PANAMEÑA
A MARZO 2013
(En Millones de Balboas)**

	2011	2012				2013				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	5,764.77	5,290.03	5,712.10	5,661.94	6,383.15	5,879.11	0.00	0.00	0.00	589.07	11.14%
Depositos Locales en Bancos	1,399.08	1,343.84	1,465.32	1,426.59	1,573.07	1,468.35	0.00	0.00	0.00	124.51	9.27%
A la Vista	273.04	234.45	208.10	224.77	303.51	234.44	0.00	0.00	0.00	(0.01)	(0.01%)
A Plazo	1,126.04	1,109.38	1,257.22	1,201.82	1,269.57	1,233.91	0.00	0.00	0.00	124.52	11.22%
Depositos Extranjeros en Bancos	3,644.43	3,284.41	3,758.50	3,687.72	4,240.71	3,842.54	0.00	0.00	0.00	558.13	16.99%
A la Vista	600.13	687.03	650.88	709.58	767.49	721.34	0.00	0.00	0.00	34.30	4.99%
A Plazo	3,044.30	2,597.38	3,107.62	2,978.14	3,473.22	3,121.21	0.00	0.00	0.00	523.83	20.17%
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	721.26	661.78	488.29	547.64	569.36	568.22	0.00	0.00	0.00	(93.57)	(14.14%)
CARTERA CREDITICIA	17,752.01	18,952.96	19,534.79	20,772.68	21,179.50	22,206.71	0.00	0.00	0.00	3,253.75	17.17%
Locales	16,501.28	17,730.57	18,311.92	19,531.92	19,639.54	20,841.30	0.00	0.00	0.00	3,110.73	17.54%
Extranjero	1,515.25	1,501.12	1,504.49	1,530.46	1,832.77	1,666.55	0.00	0.00	0.00	165.43	11.02%
Menos Provisiones	264.52	278.73	281.63	289.71	292.82	301.14	0.00	0.00	0.00	22.41	8.04%
Locales	253.27	266.90	270.13	276.01	283.44	290.47	0.00	0.00	0.00	23.57	8.83%
Extranjero	11.25	11.83	11.50	13.70	9.37	10.67	0.00	0.00	0.00	(1.16)	(9.82%)
INVERSIONES EN VALORES	5,370.08	5,648.79	5,841.28	5,809.96	6,219.59	6,572.73	0.00	0.00	0.00	923.94	16.36%
Locales	2,681.90	2,816.99	2,919.01	3,244.90	3,682.38	3,770.35	0.00	0.00	0.00	953.36	33.84%
Extranjero	2,689.65	2,833.70	2,924.14	2,566.62	2,538.76	2,803.76	0.00	0.00	0.00	(29.94)	(1.06%)
Menos Provisiones	1.46	1.90	1.87	1.56	1.55	1.38	0.00	0.00	0.00	(0.53)	(27.58%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	1.46	1.90	1.87	1.56	1.55	1.38	0.00	0.00	0.00	(0.53)	(27.62%)
OTROS ACTIVOS	1,386.71	1,304.63	1,331.96	1,372.89	1,419.27	1,344.68	0.00	0.00	0.00	40.05	3.07%
Locales	1,334.13	1,251.75	1,261.74	1,322.94	1,374.04	1,272.64	0.00	0.00	0.00	20.90	1.67%
Extranjero	52.58	52.89	70.21	49.95	45.23	72.04	0.00	0.00	0.00	19.15	36.21%
TOTAL DE ACTIVOS	30,273.58	31,196.41	32,420.12	33,617.48	35,201.50	36,003.23	0.00	0.00	0.00	4,806.81	15.41%

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DEPOSITOS	24,364.35	25,032.99	26,049.39	26,799.27	28,010.00	28,649.43	0.00	0.00	0.00	3,616.44	14.45%
Locales	21,578.52	22,278.92	23,067.33	23,793.75	24,941.56	25,421.89	0.00	0.00	0.00	3,142.97	14.11%
Oficiales	4,767.11	4,695.11	5,099.14	5,256.42	5,680.02	5,906.49	0.00	0.00	0.00	1,211.38	25.80%
De Particulares	15,641.99	16,304.02	16,802.87	17,338.12	17,914.48	18,227.50	0.00	0.00	0.00	1,923.48	11.80%
A la Vista	2,895.13	3,014.84	3,150.33	3,247.95	3,592.53	3,439.61	0.00	0.00	0.00	424.76	14.09%
A Plazo	8,676.23	9,102.93	9,390.59	9,668.52	9,628.16	9,947.20	0.00	0.00	0.00	844.27	9.27%
De Ahorros	4,070.63	4,186.24	4,261.95	4,421.65	4,693.79	4,840.69	0.00	0.00	0.00	654.45	15.63%
De Bancos	1,169.42	1,279.79	1,165.31	1,199.21	1,347.06	1,287.91	0.00	0.00	0.00	8.12	0.63%
A la Vista	544.57	552.51	401.11	398.59	552.14	519.37	0.00	0.00	0.00	(33.13)	(6.00%)
A Plazo	624.85	727.28	764.20	800.62	794.93	768.53	0.00	0.00	0.00	41.25	5.67%
Extranjero	2,785.82	2,754.07	2,982.06	3,005.52	3,068.43	3,227.53	0.00	0.00	0.00	473.47	17.19%
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	1,787.50	1,856.65	2,070.41	2,111.89	2,251.68	2,415.67	0.00	0.00	0.00	559.02	30.11%
A la Vista	544.70	525.07	645.87	585.98	637.17	695.61	0.00	0.00	0.00	170.54	32.48%
A Plazo	890.77	937.41	984.71	1,119.01	1,156.99	1,235.98	0.00	0.00	0.00	298.57	31.85%
De Ahorros	352.02	394.17	439.83	406.90	457.52	484.09	0.00	0.00	0.00	89.92	22.81%
De Bancos	998.33	897.42	911.65	893.63	816.75	811.86	0.00	0.00	0.00	(85.56)	(9.53%)
A la Vista	228.83	237.79	202.39	163.06	161.66	128.06	0.00	0.00	0.00	(109.73)	(46.15%)
A Plazo	769.49	659.63	709.26	730.57	655.09	683.80	0.00	0.00	0.00	24.18	3.67%
OBLIGACIONES	1,701.03	1,678.45	1,962.94	2,181.29	2,658.60	2,747.88	0.00	0.00	0.00	1,069.43	63.72%
Locales	691.51	663.70	760.67	838.79	968.07	1,000.84	0.00	0.00	0.00	337.14	50.80%
Extranjero	1,009.53	1,014.75	1,202.27	1,342.50	1,690.53	1,747.04	0.00	0.00	0.00	732.28	72.16%
OTROS PASIVOS	1,284.96	1,347.03	1,252.10	1,402.30	1,296.81	1,310.62	0.00	0.00	0.00	(36.41)	(2.70%)
Locales	1,245.88	1,301.80	1,206.03	1,350.94	1,239.60	1,245.97	0.00	0.00	0.00	(55.84)	(4.29%)
Extranjero	39.08	45.23	46.07	51.35	57.21	64.66	0.00	0.00	0.00	19.43	42.96%
PATRIMONIO	2,923.24	3,137.94	3,155.68	3,234.61	3,236.10	3,295.30	0.00	0.00	0.00	157.35	5.01%
Capital	2,108.77	2,180.94	2,204.43	2,155.98	2,189.22	2,190.00	0.00	0.00	0.00	9.06	0.42%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	3.59	3.77	3.67	4.21	1.69	1.72	0.00	0.00	0.00	(2.05)	(54.32%)
Otras Reservas	13.46	21.80	22.87	1.75	1.79	1.83	0.00	0.00	0.00	(19.97)	(91.60%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	0.00	0.00	22.87	1.75	1.79	1.83	0.00	0.00	0.00	1.83	0.00%
Utilidad de Periodos Anteriores	362.65	562.96	529.28	608.59	587.05	716.88	0.00	0.00	0.00	153.93	27.34%
Utilidad de Periodo	251.36	160.61	197.77	225.21	210.14	173.08	0.00	0.00	0.00	12.47	7.77%
Ganancia o Perdida en Valores Disponible para la Venta	82.64	107.10	96.90	138.11	145.43	111.01	0.00	0.00	0.00	3.91	3.65%
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	100.77	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	30,273.58	31,196.41	32,420.12	33,617.48	35,201.50	36,003.23	0.00	0.00	0.00	4,806.81	15.41%