

**BALANCE DE SITUACION
BANCA PANAMEÑA
A JUNIO 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	6,964.71	0.00	0.00	1,252.61	21.93%
Depositos Locales en Bancos	1,399.08	1,343.84	1,465.32	1,426.59	1,573.07	1,468.35	1,661.12	0.00	0.00	195.81	13.36%
A la Vista	273.04	234.45	208.10	224.77	303.51	234.44	264.57	0.00	0.00	56.47	27.14%
A Plazo	1,126.04	1,109.38	1,257.22	1,201.82	1,269.57	1,233.91	1,396.55	0.00	0.00	139.34	11.08%
Depositos Extranjeros en Bancos	3,644.43	3,284.41	3,758.50	3,687.72	4,240.71	3,842.54	4,588.25	0.00	0.00	829.75	22.08%
A la Vista	600.13	687.03	650.88	709.58	767.49	721.34	791.23	0.00	0.00	140.35	21.56%
A Plazo	3,044.30	2,597.38	3,107.62	2,978.14	3,473.22	3,121.21	3,797.02	0.00	0.00	689.40	22.18%
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	715.34	0.00	0.00	227.05	46.50%
CARTERA CREDITICIA	17,752.01	18,952.96	19,534.79	20,772.68	21,179.50	22,206.71	22,557.18	0.00	0.00	3,022.39	15.47%
Locales	16,501.28	17,730.57	18,311.92	19,531.92	19,639.54	20,841.30	21,074.30	0.00	0.00	2,762.38	15.09%
Extranjero	1,515.25	1,501.12	1,504.49	1,530.46	1,832.77	1,666.55	1,781.57	0.00	0.00	277.08	18.42%
Menos Provisiones	264.52	278.73	281.63	289.71	292.82	301.14	298.70	0.00	0.00	17.07	6.06%
Locales	253.27	266.90	270.13	276.01	283.44	290.47	291.00	0.00	0.00	20.88	7.73%
Extranjero	11.25	11.83	11.50	13.70	9.37	10.67	7.69	0.00	0.00	(3.81)	(33.13%)
INVERSIONES EN VALORES	5,370.08	5,644.99	5,837.54	5,809.96	6,219.59	6,572.73	6,441.15	0.00	0.00	603.61	10.34%
Locales	2,681.90	2,815.09	2,917.14	3,244.90	3,682.38	3,770.35	3,592.21	0.00	0.00	675.07	23.14%
Extranjero	2,689.65	2,831.80	2,922.27	2,566.62	2,538.76	2,803.76	2,850.21	0.00	0.00	(72.06)	(2.47%)
Menos Provisiones	1.46	1.90	1.87	1.56	1.55	1.38	1.27	0.00	0.00	(0.60)	(32.07%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	1.27	0.00	0.00	1.27	42,212.12%
Extranjero	1.46	1.90	1.87	1.56	1.55	1.38	0.00	0.00	0.00	(1.87)	(100.00%)
OTROS ACTIVOS	1,386.71	1,305.86	1,333.73	1,372.89	1,419.27	1,344.68	1,443.11	0.00	0.00	109.38	8.20%
Locales	1,334.13	1,252.13	1,262.07	1,322.94	1,374.04	1,272.64	1,387.38	0.00	0.00	125.31	9.93%
Extranjero	52.58	53.74	71.67	49.95	45.23	72.04	55.74	0.00	0.00	(15.93)	(22.22%)
TOTAL DE ACTIVOS	30,273.58	31,193.84	32,418.16	33,617.48	35,201.50	36,003.23	37,406.15	0.00	0.00	4,987.99	15.39%

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DEPOSITOS	24,364.35	25,032.99	26,049.39	26,799.27	28,010.00	28,649.43	30,096.52	0.00	0.00	4,047.13	15.54%
Locales	21,578.52	22,278.92	23,067.33	23,793.75	24,941.56	25,421.89	26,754.19	0.00	0.00	3,686.86	15.98%
Oficiales	4,767.11	4,695.11	5,099.14	5,256.42	5,680.02	5,906.49	6,308.01	0.00	0.00	1,208.87	23.71%
De Particulares	15,641.99	16,304.02	16,802.87	17,338.12	17,914.48	18,227.50	19,017.39	0.00	0.00	2,214.52	13.18%
A la Vista	2,895.13	3,014.84	3,150.33	3,247.95	3,592.53	3,439.61	3,725.81	0.00	0.00	575.48	18.27%
A Plazo	8,676.23	9,102.93	9,390.59	9,668.52	9,628.16	9,947.20	10,344.55	0.00	0.00	953.95	10.16%
De Ahorros	4,070.63	4,186.24	4,261.95	4,421.65	4,693.79	4,840.69	4,947.03	0.00	0.00	685.09	16.07%
De Bancos	1,169.42	1,279.79	1,165.31	1,199.21	1,347.06	1,287.91	1,428.78	0.00	0.00	263.47	22.61%
A la Vista	544.57	552.51	401.11	398.59	552.14	519.37	565.07	0.00	0.00	163.96	40.88%
A Plazo	624.85	727.28	764.20	800.62	794.93	768.53	863.71	0.00	0.00	99.51	13.02%
Extranjero	2,785.82	2,754.07	2,982.06	3,005.52	3,068.43	3,227.53	3,342.33	0.00	0.00	360.27	12.08%
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	2,501.19	0.00	0.00	430.78	20.81%
A la Vista	544.70	525.07	645.87	585.98	637.17	695.61	751.74	0.00	0.00	105.87	16.39%
A Plazo	890.77	937.41	984.71	1,119.01	1,156.99	1,235.98	1,243.47	0.00	0.00	258.76	26.28%
De Ahorros	352.02	394.17	439.83	406.90	457.52	484.09	505.98	0.00	0.00	66.15	15.04%
De Bancos	998.33	897.42	911.65	893.63	816.75	811.86	841.14	0.00	0.00	(70.51)	(7.73%)
A la Vista	228.83	237.79	202.39	163.06	161.66	128.06	162.13	0.00	0.00	(40.26)	(19.89%)
A Plazo	769.49	659.63	709.26	730.57	655.09	683.80	679.01	0.00	0.00	(30.25)	(4.26%)
OBLIGACIONES	1,701.03	1,678.45	1,962.94	2,181.29	2,658.60	2,747.88	2,700.54	0.00	0.00	737.59	37.58%
Locales	691.51	663.70	760.67	838.79	968.07	1,000.84	1,061.13	0.00	0.00	300.46	39.50%
Extranjero	1,009.53	1,014.75	1,202.27	1,342.50	1,690.53	1,747.04	1,639.41	0.00	0.00	437.13	36.36%
OTROS PASIVOS	1,284.96	1,347.03	1,252.10	1,402.30	1,296.81	1,310.62	1,381.58	0.00	0.00	129.48	10.34%
Locales	1,245.88	1,301.80	1,206.03	1,350.94	1,239.60	1,245.97	1,328.54	0.00	0.00	122.50	10.16%
Extranjero	39.08	45.23	46.07	51.35	57.21	64.66	53.05	0.00	0.00	6.98	15.15%
PATRIMONIO	2,923.24	3,137.94	3,155.68	3,234.61	3,236.10	3,295.30	3,227.51	0.00	0.00	71.83	2.28%
Capital	2,108.77	2,180.94	2,204.43	2,155.98	2,189.22	2,190.00	2,231.57	0.00	0.00	27.14	1.23%

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Reservas de Capital	3.59	3.77	3.67	4.21	1.69	1.72	1.69	0.00	0.00	(1.98)	(54.01%)
Otras Reservas	13.46	21.80	22.87	1.75	1.79	1.96	2.69	0.00	0.00	(20.18)	(88.25%)
Utilidad de Periodos Anteriores	362.65	562.96	529.28	608.59	587.05	716.76	688.67	0.00	0.00	159.39	30.11%
Utilidad de Periodo	251.36	160.61	197.77	225.21	210.14	173.08	226.88	0.00	0.00	29.11	14.72%
Ganancia o Perdida en Valores Disponible para la Venta	82.64	107.10	96.90	138.11	145.43	111.01	(24.75)	0.00	0.00	(121.64)	(125.54%)
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	100.77	100.77	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	37,406.15	0.00	0.00	4,986.04	15.38%