

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A SEPTIEMBRE 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		
<b>ACTIVOS LIQUIDOS</b>	3,109.51	3,002.28	3,067.47	3,106.28	3,398.23	3,213.64	3,404.29	3,554.05	0.00	447.77	14.41%
Depositos Locales en Bancos	889.18	730.57	828.64	751.15	970.63	898.01	983.12	966.44	0.00	215.29	28.66%
A la Vista	227.13	183.51	156.39	173.04	249.28	182.60	227.41	178.46	0.00	5.42	3.13%
A Plazo	662.05	547.06	672.25	578.11	721.35	715.41	755.71	787.98	0.00	209.87	36.30%
Depositos Extranjeros en Bancos	1,890.20	1,984.97	1,949.13	2,041.77	2,122.45	2,055.84	2,094.17	2,169.19	0.00	127.42	6.24%
A la Vista	507.94	593.05	575.66	612.87	652.34	601.43	519.65	652.72	0.00	39.85	6.50%
A Plazo	1,382.25	1,391.92	1,373.48	1,428.91	1,470.12	1,454.41	1,574.52	1,516.47	0.00	87.56	6.13%
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	330.13	286.74	289.70	313.36	305.14	259.79	326.99	418.42	0.00	105.06	33.53%
<b>CARTERA CREDITICIA</b>	13,777.48	14,436.89	15,067.67	16,012.77	16,797.15	17,034.89	17,742.21	18,463.32	0.00	2,450.55	15.30%
Locales	12,463.66	13,151.24	13,780.79	14,710.03	15,194.12	15,606.84	16,197.54	16,887.90	0.00	2,177.87	14.81%
Extranjero	1,515.25	1,501.12	1,504.49	1,530.46	1,832.77	1,666.55	1,781.57	1,818.39	0.00	287.93	18.81%
Menos Provisiones	201.43	215.47	217.61	227.72	229.75	238.51	236.90	242.97	0.00	15.25	6.69%
Locales	190.19	203.64	206.11	214.02	220.37	227.84	229.21	233.31	0.00	19.29	9.01%
Extranjero	11.25	11.83	11.50	13.70	9.37	10.67	7.69	9.66	0.00	(4.04)	(29.50%)
<b>INVERSIONES EN VALORES</b>	3,582.70	4,060.63	4,202.14	4,086.75	4,099.79	4,528.69	4,645.36	4,720.11	0.00	633.36	15.50%
Locales	1,264.39	1,569.43	1,605.24	1,737.21	1,764.76	1,902.65	1,945.76	2,056.50	0.00	319.28	18.38%
Extranjero	2,319.77	2,493.11	2,598.77	2,351.10	2,336.58	2,627.42	2,700.87	2,664.86	0.00	313.76	13.35%
Menos Provisiones	1.46	1.90	1.87	1.56	1.55	1.38	1.27	1.25	0.00	(0.31)	(20.02%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	1.27	0.29	0.00	0.28	9,500.00%
Extranjero	1.46	1.90	1.87	1.56	1.55	1.38	0.00	0.96	0.00	(0.60)	(38.37%)
<b>OTROS ACTIVOS</b>	914.91	1,012.22	995.01	987.27	989.86	1,038.78	1,119.35	1,338.30	0.00	351.02	35.55%
Locales	862.36	959.48	925.15	938.18	945.45	967.48	1,065.93	1,279.63	0.00	341.45	36.39%
Extranjero	52.55	52.74	69.86	49.09	44.41	71.30	53.41	58.67	0.00	9.58	19.50%
<b>TOTAL DE ACTIVOS</b>	21,384.59	22,512.02	23,332.29	24,193.08	25,285.03	25,816.00	26,911.20	28,075.78	0.00	3,882.70	16.05%

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<b>DEPOSITOS</b>	16,844.55	17,681.42	18,255.74	18,857.68	19,505.51	19,871.18	20,847.28	21,219.25	0.00	2,361.57	12.52%
Locales	14,131.11	14,997.24	15,368.15	15,939.19	16,517.72	16,723.67	17,583.74	17,986.10	0.00	2,046.92	12.84%
Oficiales	5.00	0.00	5.00	5.04	5.02	1.01	5.01	5.79	0.00	0.75	14.79%
De Particulares	13,696.38	14,390.43	14,849.30	15,352.53	15,937.31	16,174.69	16,903.11	17,405.77	0.00	2,053.24	13.37%
A la Vista	2,648.35	2,777.45	2,894.83	2,994.24	3,344.52	3,162.14	3,401.79	3,482.05	0.00	487.81	16.29%
A Plazo	8,004.27	8,443.11	8,728.48	9,011.05	9,004.76	9,281.64	9,692.73	10,029.92	0.00	1,018.87	11.31%
De Ahorros	3,043.77	3,169.86	3,226.00	3,347.25	3,588.03	3,730.92	3,808.59	3,893.80	0.00	546.56	16.33%
De Bancos	429.72	606.80	513.84	581.61	575.39	547.96	675.62	574.54	0.00	(7.06)	(1.21%)
A la Vista	31.52	75.05	42.99	31.00	61.37	35.21	73.79	54.51	0.00	23.51	75.82%
A Plazo	398.20	531.76	470.86	550.60	514.02	512.76	601.83	520.03	0.00	(30.57)	(5.55%)
Extranjero	2,713.44	2,684.19	2,887.60	2,918.50	2,987.79	3,147.51	3,263.54	3,233.15	0.00	314.65	10.78%
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	1,715.11	1,786.77	1,975.95	2,024.86	2,171.04	2,335.65	2,422.40	2,348.02	0.00	323.16	15.96%
A la Vista	526.94	509.14	613.71	556.53	614.11	670.53	727.89	645.05	0.00	88.51	15.90%
A Plazo	836.45	883.72	929.70	1,067.39	1,104.86	1,186.70	1,194.38	1,206.49	0.00	139.11	13.03%
De Ahorros	351.73	393.91	432.53	400.95	452.06	478.41	500.13	496.48	0.00	95.54	23.83%
De Bancos	998.33	897.42	911.65	893.63	816.75	811.86	841.14	885.12	0.00	(8.51)	(0.95%)
A la Vista	228.83	237.79	202.39	163.06	161.66	128.06	162.13	215.85	0.00	52.79	32.37%
A Plazo	769.49	659.63	709.26	730.57	655.09	683.80	679.01	669.27	0.00	(61.30)	(8.39%)
<b>OBLIGACIONES</b>	1,656.54	1,667.07	1,951.56	2,169.91	2,632.23	2,721.50	2,677.79	3,157.44	0.00	987.53	45.51%
Locales	647.13	652.32	749.29	827.41	941.70	974.47	1,042.27	1,066.42	0.00	239.00	28.89%
Extranjero	1,009.41	1,014.75	1,202.27	1,342.50	1,690.53	1,747.04	1,635.52	2,091.03	0.00	748.52	55.76%
<b>OTROS PASIVOS</b>	804.01	918.58	833.49	862.18	799.02	833.67	990.53	1,230.14	0.00	367.96	42.68%
Locales	767.52	875.97	790.03	813.59	744.58	771.66	935.91	1,172.75	0.00	359.16	44.15%
Extranjero	36.48	42.61	43.47	48.60	54.44	62.01	54.62	57.39	0.00	8.79	18.10%
<b>PATRIMONIO</b>	2,079.50	2,244.95	2,291.49	2,303.30	2,348.27	2,389.65	2,395.60	2,468.95	0.00	165.65	7.19%
Capital	1,380.05	1,452.22	1,460.21	1,411.76	1,435.00	1,435.77	1,462.55	1,489.97	0.00	78.21	5.54%

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Reservas de Capital	0.08	0.08	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	21.45	21.79	22.84	1.72	1.76	1.80	7.07	(5.58)	0.00	(7.29)	(424.79%)
Utilidad de Periodos Anteriores	355.79	540.77	522.51	602.44	591.27	693.33	670.59	761.24	0.00	158.80	26.36%
Utilidad de Periodo	227.85	106.86	168.20	147.45	182.91	131.02	195.10	142.91	0.00	(4.54)	(3.08%)
Ganancia o Perdida en Valores Disponible para la Venta	(6.49)	22.46	16.88	39.17	36.57	26.96	(40.49)	(20.36)	0.00	(59.53)	(151.98%)
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	100.77	100.77	100.77	0.00	0.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>21,384.59</b>	<b>22,512.02</b>	<b>23,332.29</b>	<b>24,193.08</b>	<b>25,285.03</b>	<b>25,816.00</b>	<b>26,911.20</b>	<b>28,075.78</b>	<b>0.00</b>	<b>3,882.70</b>	<b>16.05%</b>