

**BALANCE DE SITUACION
BANCA PANAMEÑA
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		
ACTIVOS LIQUIDOS	5,764.77	5,290.03	5,712.10	5,661.94	6,383.15	5,879.11	6,964.71	6,589.54	0.00	927.60	16.38%
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	1,556.86	0.00	130.28	9.13%
A la Vista	273.04	234.45	208.10	224.77	303.51	234.44	278.60	228.92	0.00	4.16	1.85%
A Plazo	1,126.04	1,109.38	1,257.22	1,201.82	1,269.57	1,233.91	1,382.53	1,327.94	0.00	126.12	10.49%
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	4,299.98	0.00	612.26	16.60%
A la Vista	600.13	687.03	650.88	709.58	767.49	721.34	791.23	942.31	0.00	232.73	32.80%
A Plazo	3,044.30	2,597.38	3,107.62	2,978.14	3,473.22	3,121.21	3,797.02	3,357.67	0.00	379.53	12.74%
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	732.70	0.00	185.06	33.79%
CARTERA CREDITICIA	17,752.01	18,952.96	19,534.79	20,772.68	21,179.50	22,206.71	22,556.51	23,714.65	0.00	2,941.97	14.16%
Locales	16,501.28	17,730.57	18,311.92	19,531.92	19,639.54	20,841.30	21,073.75	22,200.37	0.00	2,668.45	13.66%
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	264.52	278.73	281.63	289.71	292.82	301.14	298.81	304.12	0.00	14.41	4.97%
Locales	253.27	266.90	270.13	276.01	283.44	290.47	291.11	294.46	0.00	18.45	6.68%
Extranjero	11.25	11.83	11.50	13.70	9.37	10.67	7.69	9.66	0.00	(4.04)	(29.50%)
INVERSIONES EN VALORES	5,370.08	5,648.79	5,841.28	5,809.96	6,219.59	6,572.73	6,443.36	6,687.36	0.00	877.40	15.10%
Locales	2,681.90	2,816.99	2,919.01	3,244.90	3,682.38	3,770.35	3,593.33	3,815.59	0.00	570.69	17.59%
Extranjero	2,689.65	2,833.70	2,924.14	2,566.62	2,538.76	2,803.76	2,851.30	2,873.02	0.00	306.40	11.94%
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%)
OTROS ACTIVOS	1,386.71	1,304.63	1,331.96	1,372.89	1,419.27	1,344.68	1,435.82	1,653.89	0.00	281.00	20.47%
Locales	1,334.13	1,251.75	1,261.74	1,322.94	1,374.04	1,272.64	1,381.37	1,594.47	0.00	271.53	20.52%
Extranjero	52.58	52.89	70.21	49.95	45.23	72.04	54.45	59.42	0.00	9.47	18.95%
TOTAL DE ACTIVOS	30,273.58	31,196.41	32,420.12	33,617.48	35,201.50	36,003.23	37,400.41	38,645.44	0.00	5,027.96	14.96%

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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	30,472.77	0.00	3,673.50	13.71%
Locales	21,578.52	22,278.92	23,067.33	23,793.75	24,941.56	25,421.89	26,754.19	27,160.41	0.00	3,366.66	14.15%
Oficiales	4,767.11	4,695.11	5,099.14	5,256.42	5,680.02	5,906.49	6,308.01	6,288.82	0.00	1,032.40	19.64%
De Particulares	15,641.99	16,304.02	16,802.87	17,338.12	17,914.48	18,227.50	19,017.39	19,542.70	0.00	2,204.57	12.72%
A la Vista	2,895.13	3,014.84	3,150.33	3,247.95	3,592.53	3,439.61	3,725.81	3,792.30	0.00	544.35	16.76%
A Plazo	8,676.23	9,102.93	9,390.59	9,668.52	9,628.16	9,947.20	10,344.55	10,696.45	0.00	1,027.92	10.63%
De Ahorros	4,070.63	4,186.24	4,261.95	4,421.65	4,693.79	4,840.69	4,947.03	5,053.95	0.00	632.30	14.30%
De Bancos	1,169.42	1,279.79	1,165.31	1,199.21	1,347.06	1,287.91	1,428.78	1,328.90	0.00	129.69	10.81%
A la Vista	544.57	552.51	401.11	398.59	552.14	519.37	565.07	500.22	0.00	101.63	25.50%
A Plazo	624.85	727.28	764.20	800.62	794.93	768.53	863.71	828.68	0.00	28.06	3.51%
Extranjero	2,785.82	2,754.07	2,982.06	3,005.52	3,068.43	3,227.53	3,342.33	3,312.36	0.00	306.84	10.21%
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	2,427.24	0.00	315.35	14.93%
A la Vista	544.70	525.07	645.87	585.98	637.17	695.61	751.74	672.12	0.00	86.13	14.70%
A Plazo	890.77	937.41	984.71	1,119.01	1,156.99	1,235.98	1,243.47	1,252.26	0.00	133.25	11.91%
De Ahorros	352.02	394.17	439.83	406.90	457.52	484.09	505.98	502.86	0.00	95.97	23.58%
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%)
OBLIGACIONES	1,701.03	1,678.45	1,962.94	2,181.29	2,658.60	2,747.88	2,696.67	3,168.82	0.00	987.52	45.27%
Locales	691.51	663.70	760.67	838.79	968.07	1,000.84	1,061.15	1,077.79	0.00	239.00	28.49%
Extranjero	1,009.53	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%
OTROS PASIVOS	1,284.96	1,347.03	1,252.10	1,402.30	1,296.81	1,310.62	1,383.60	1,663.17	0.00	260.88	18.60%
Locales	1,245.88	1,301.80	1,206.03	1,350.94	1,239.60	1,245.97	1,326.67	1,603.76	0.00	252.81	18.71%
Extranjero	39.08	45.23	46.07	51.35	57.21	64.66	56.93	59.42	0.00	8.06	15.70%
PATRIMONIO	2,923.24	3,137.94	3,155.68	3,234.61	3,236.10	3,295.30	3,223.63	3,340.68	0.00	106.06	3.28%
Capital	2,108.77	2,180.94	2,204.43	2,155.98	2,189.22	2,190.00	2,231.57	2,258.98	0.00	103.00	4.78%

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Reservas de Capital	3.59	3.77	3.67	4.21	1.69	1.72	1.69	1.87	0.00	(2.34)	(55.60%)
Otras Reservas	13.46	21.80	22.87	1.75	1.79	1.83	7.13	(5.54)	0.00	(7.29)	(417.52%)
Utilidad de Periodos Anteriores	362.65	562.96	529.28	608.59	587.05	716.88	679.38	769.84	0.00	161.25	26.50%
Utilidad de Periodo	251.36	160.61	197.77	225.21	210.14	173.08	227.84	200.56	0.00	(24.65)	(10.95%)
Ganancia o Perdida en Valores Disponible para la Venta	82.64	107.10	96.90	138.11	145.43	111.01	(24.75)	14.19	0.00	(123.92)	(89.72%)
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	100.77	100.77	100.77	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	37,400.41	38,645.44	0.00	5,027.96	14.96%