

**BALANCE DE SITUACION
BANCA PANAMEÑA
A DICIEMBRE 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	6,592.21	7,310.34	927.19	14.53%
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	1,559.53	1,794.21	221.14	14.06%
A la Vista	273.04	234.45	208.10	224.77	303.51	234.44	278.60	228.92	269.85	(33.66)	(11.09%)
A Plazo	1,126.04	1,109.38	1,257.22	1,201.82	1,269.57	1,233.91	1,382.53	1,330.61	1,524.37	254.80	20.07%
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	4,808.21	567.50	13.38%
A la Vista	600.13	687.03	650.88	709.58	767.49	721.34	791.23	942.31	960.18	192.69	25.11%
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	3,848.03	374.81	10.79%
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	707.91	138.55	24.33%
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	23,858.48	2,678.98	12.65%
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	22,143.25	2,503.70	12.75%
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	2,024.02	191.24	10.43%
Menos Provisiones	264.52	278.73	281.63	289.71	292.82	301.14	298.81	304.12	308.79	15.97	5.45%
Locales	253.27	266.90	270.13	276.01	283.44	290.47	291.11	294.46	299.16	15.71	5.54%
Extranjero	11.25	11.83	11.50	13.70	9.37	10.67	7.69	9.66	9.63	0.26	2.73%
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	7,546.40	1,326.81	21.33%
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	4,549.70	867.31	23.55%
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	2,997.97	459.20	18.09%
Menos Provisiones	1.46	1.90	1.87	1.56	1.55	1.38	1.27	1.25	1.26	(0.29)	(18.72%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	1.27	0.29	0.30	0.30	10,000.00%
Extranjero	1.46	1.90	1.87	1.56	1.55	1.38	0.00	0.96	0.96	(0.59)	(38.11%)
OTROS ACTIVOS	1,386.71	1,304.63	1,331.96	1,372.89	1,419.27	1,344.68	1,435.82	1,651.22	2,115.85	696.58	49.08%
Locales	1,334.13	1,251.75	1,261.74	1,322.94	1,374.04	1,272.64	1,381.37	1,591.80	2,059.27	685.23	49.87%
Extranjero	52.58	52.89	70.21	49.95	45.23	72.04	54.45	59.42	56.58	11.35	25.10%
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	40,831.06	5,629.56	15.99%

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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	32,334.39	4,324.40	15.44%
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	28,898.46	3,956.90	15.86%
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	6,836.96	1,156.94	20.37%
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	20,374.94	2,460.45	13.73%
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	4,304.19	711.67	19.81%
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	10,874.74	1,246.58	12.95%
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	5,196.00	502.21	10.70%
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	1,686.57	339.50	25.20%
A la Vista	544.57	552.51	401.11	398.59	552.14	519.37	565.07	500.22	592.76	40.62	7.36%
A Plazo	624.85	727.28	764.20	800.62	794.93	768.53	863.71	828.68	1,093.81	298.88	37.60%
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	3,435.93	367.50	11.98%
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	2,512.37	260.69	11.58%
A la Vista	544.70	525.07	645.87	585.98	637.17	695.61	751.74	672.12	747.58	110.41	17.33%
A Plazo	890.77	937.41	984.71	1,119.01	1,156.99	1,235.98	1,243.47	1,252.26	1,248.82	91.83	7.94%
De Ahorros	352.02	394.17	439.83	406.90	457.52	484.09	505.98	502.86	515.98	58.45	12.78%
De Bancos	998.33	897.42	911.65	893.63	816.75	811.86	841.14	885.12	923.56	106.81	13.08%
A la Vista	228.83	237.79	202.39	163.06	161.66	128.06	162.13	215.85	298.68	137.01	84.75%
A Plazo	769.49	659.63	709.26	730.57	655.09	683.80	679.01	669.27	624.88	(30.20)	(4.61%)
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	3,462.67	804.07	30.24%
Locales	691.51	663.70	760.67	838.79	968.07	1,000.84	1,061.15	1,077.79	1,146.77	178.70	18.46%
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	2,315.90	625.37	36.99%
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	1,667.11	370.30	28.55%
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	1,608.60	369.00	29.77%
Extranjero	39.08	45.23	46.07	51.35	57.21	64.66	56.93	59.42	58.51	1.30	2.28%
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	3,366.88	130.79	4.04%
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	2,307.70	118.47	5.41%

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Reservas de Capital	3.59	3.77	3.67	4.21	1.69	1.72	1.69	1.87	2.15	0.46	27.17%
Otras Reservas	13.46	21.80	22.87	1.75	1.79	1.83	7.13	(5.54)	(4.27)	(6.07)	(338.38%)
Utilidad de Periodos Anteriores	362.65	562.96	529.28	608.59	587.05	716.88	679.38	769.84	743.88	156.83	26.71%
Utilidad de Periodo	251.36	160.61	197.77	225.21	210.14	173.08	227.84	200.56	211.34	1.20	0.57%
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	5.33	(140.10)	(96.34%)
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	100.77	100.77	100.77	100.77	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	40,831.06	5,629.56	15.99%