

**BALANCE DE SITUACION
BANCA PANAMEÑA
A MARZO 2014
(En Millones de Balboas)**

	2012	2013				2014				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	6,383.15	5,879.11	6,964.71	6,592.21	7,267.81	6,154.94	0.00	0.00	0.00	275.83	4.69%
Depositos Locales en Bancos	1,573.07	1,468.35	1,661.12	1,559.53	1,751.67	1,567.06	0.00	0.00	0.00	98.71	6.72%
A la Vista	303.51	234.44	278.60	228.92	227.43	248.03	0.00	0.00	0.00	13.58	5.79%
A Plazo	1,269.57	1,233.91	1,382.53	1,330.61	1,524.24	1,319.03	0.00	0.00	0.00	85.13	6.90%
Depositos Extranjeros en Bancos	4,240.71	3,842.54	4,588.25	4,299.98	4,808.22	3,856.19	0.00	0.00	0.00	13.64	0.36%
A la Vista	767.49	721.34	791.23	942.31	960.20	868.77	0.00	0.00	0.00	147.43	20.44%
A Plazo	3,473.22	3,121.21	3,797.02	3,357.67	3,848.03	2,987.42	0.00	0.00	0.00	(133.79)	(4.29%)
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	569.36	568.22	715.34	732.70	707.91	731.69	0.00	0.00	0.00	163.48	28.77%
CARTERA CREDITICIA	21,179.50	22,206.71	22,556.51	23,714.65	23,858.48	24,729.26	0.00	0.00	0.00	2,522.55	11.36%
Locales	19,639.54	20,841.30	21,073.75	22,200.37	22,143.25	23,024.55	0.00	0.00	0.00	2,183.26	10.48%
Extranjero	1,832.77	1,666.55	1,781.57	1,818.39	2,024.02	2,016.08	0.00	0.00	0.00	349.53	20.97%
Menos Provisiones	292.82	301.14	298.81	304.12	308.79	311.37	0.00	0.00	0.00	10.23	3.40%
Locales	283.44	290.47	291.11	294.46	299.16	303.07	0.00	0.00	0.00	12.59	4.34%
Extranjero	9.37	10.67	7.69	9.66	9.63	8.31	0.00	0.00	0.00	(2.36)	(22.15%)
INVERSIONES EN VALORES	6,219.59	6,572.73	6,443.36	6,687.35	7,546.44	7,963.95	0.00	0.00	0.00	1,391.22	21.17%
Locales	3,682.38	3,770.35	3,593.33	3,815.58	4,549.74	4,744.02	0.00	0.00	0.00	973.67	25.82%
Extranjero	2,538.76	2,803.76	2,851.30	2,873.02	2,997.97	3,221.23	0.00	0.00	0.00	417.48	14.89%
Menos Provisiones	1.55	1.38	1.27	1.25	1.26	1.31	0.00	0.00	0.00	(0.07)	(4.84%)
Locales	0.00	0.00	1.27	0.29	0.30	0.35	0.00	0.00	0.00	0.35	11,666.67%
Extranjero	1.55	1.38	0.00	0.96	0.96	0.96	0.00	0.00	0.00	(0.42)	(30.28%)
OTROS ACTIVOS	1,419.27	1,344.68	1,435.82	1,651.23	2,116.07	1,603.57	0.00	0.00	0.00	258.89	19.25%
Locales	1,374.04	1,272.64	1,381.37	1,591.81	2,059.49	1,545.81	0.00	0.00	0.00	273.16	21.46%
Extranjero	45.23	72.04	54.45	59.42	56.58	57.76	0.00	0.00	0.00	(14.28)	(19.82%)
TOTAL DE ACTIVOS	35,201.50	36,003.23	37,400.41	38,645.44	40,788.79	40,451.71	0.00	0.00	0.00	4,448.48	12.36%

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DEPOSITOS	28,010.00	28,649.43	30,096.52	30,472.85	32,293.18	32,044.70	0.00	0.00	0.00	3,395.27	11.85%
Locales	24,941.56	25,421.89	26,754.19	27,160.49	28,857.24	28,548.70	0.00	0.00	0.00	3,126.80	12.30%
Oficiales	5,680.02	5,906.49	6,308.01	6,288.82	6,836.96	6,448.71	0.00	0.00	0.00	542.22	9.18%
De Particulares	17,914.48	18,227.50	19,017.39	19,542.77	20,375.43	20,593.01	0.00	0.00	0.00	2,365.52	12.98%
A la Vista	3,592.53	3,439.61	3,725.81	3,792.30	4,304.19	4,150.95	0.00	0.00	0.00	711.35	20.68%
A Plazo	9,628.16	9,947.20	10,344.55	10,696.52	10,875.23	11,194.25	0.00	0.00	0.00	1,247.05	12.54%
De Ahorros	4,693.79	4,840.69	4,947.03	5,053.95	5,196.00	5,247.81	0.00	0.00	0.00	407.11	8.41%
De Bancos	1,347.06	1,287.91	1,428.78	1,328.90	1,644.86	1,506.97	0.00	0.00	0.00	219.07	17.01%
A la Vista	552.14	519.37	565.07	500.22	551.54	584.04	0.00	0.00	0.00	64.66	12.45%
A Plazo	794.93	768.53	863.71	828.68	1,093.32	922.93	0.00	0.00	0.00	154.40	20.09%
Extranjero	3,068.43	3,227.53	3,342.33	3,312.36	3,435.93	3,496.00	0.00	0.00	0.00	268.46	8.32%
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	2,251.68	2,415.67	2,501.19	2,427.24	2,512.37	2,600.68	0.00	0.00	0.00	185.01	7.66%
A la Vista	637.17	695.61	751.74	672.12	747.58	781.24	0.00	0.00	0.00	85.63	12.31%
A Plazo	1,156.99	1,235.98	1,243.47	1,252.26	1,248.82	1,268.08	0.00	0.00	0.00	32.10	2.60%
De Ahorros	457.52	484.09	505.98	502.86	515.98	551.36	0.00	0.00	0.00	67.27	13.90%
De Bancos	816.75	811.86	841.14	885.12	923.56	895.32	0.00	0.00	0.00	83.46	10.28%
A la Vista	161.66	128.06	162.13	215.85	298.68	247.50	0.00	0.00	0.00	119.44	93.27%
A Plazo	655.09	683.80	679.01	669.27	624.88	647.82	0.00	0.00	0.00	(35.99)	(5.26%)
OBLIGACIONES	2,658.60	2,747.88	2,696.67	3,168.82	3,462.67	3,526.50	0.00	0.00	0.00	778.62	28.34%
Locales	968.07	1,000.84	1,061.15	1,077.79	1,146.77	1,184.90	0.00	0.00	0.00	184.06	18.39%
Extranjero	1,690.53	1,747.04	1,635.52	2,091.03	2,315.90	2,341.60	0.00	0.00	0.00	594.56	34.03%
OTROS PASIVOS	1,296.81	1,310.62	1,383.60	1,663.10	1,666.20	1,393.04	0.00	0.00	0.00	82.42	6.29%
Locales	1,239.60	1,245.97	1,326.67	1,603.68	1,607.69	1,326.94	0.00	0.00	0.00	80.97	6.50%
Extranjero	57.21	64.66	56.93	59.42	58.51	66.11	0.00	0.00	0.00	1.45	2.24%
PATRIMONIO	3,236.10	3,295.30	3,223.63	3,340.68	3,366.74	3,487.48	0.00	0.00	0.00	192.18	5.83%
Capital	2,189.22	2,190.00	2,231.57	2,258.98	2,307.70	2,304.10	0.00	0.00	0.00	114.10	5.21%

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Reservas de Capital	1.69	1.72	1.69	1.87	2.15	1.94	0.00	0.00	0.00	0.22	12.57%
Otras Reservas	1.79	1.83	7.13	(5.54)	(4.27)	2.65	0.00	0.00	0.00	0.82	44.93%
Utilidad de Periodos Anteriores	587.05	716.88	679.38	769.84	742.25	883.80	0.00	0.00	0.00	166.92	23.28%
Utilidad de Periodo	210.14	173.08	227.84	200.56	212.77	162.63	0.00	0.00	0.00	(10.45)	(6.04%)
Ganancia o Perdida en Valores Disponible para la Venta	145.43	111.01	(24.75)	14.19	5.37	22.73	0.00	0.00	0.00	(88.27)	(79.52%)
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	109.61	0.00	0.00	0.00	8.84	8.77%
PASIVO Y PATRIMONIO	35,201.50	36,003.23	37,400.41	38,645.44	40,788.79	40,451.71	0.00	0.00	0.00	4,448.48	12.36%