

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
A JUNIO 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		
<b>ACTIVOS LIQUIDOS</b>	6,383.15	5,879.11	6,964.71	6,592.21	7,267.81	6,154.94	7,055.22	0.00	0.00	90.51	1.30%
Depositos Locales en Bancos	1,573.07	1,468.35	1,661.12	1,559.53	1,751.67	1,567.06	1,726.02	0.00	0.00	64.89	3.91%
A la Vista	303.51	234.44	278.60	228.92	227.43	248.03	235.36	0.00	0.00	(43.24)	(15.52%)
A Plazo	1,269.57	1,233.91	1,382.53	1,330.61	1,524.24	1,319.03	1,490.66	0.00	0.00	108.13	7.82%
Depositos Extranjeros en Bancos	4,240.71	3,842.54	4,588.25	4,299.98	4,808.22	3,856.19	4,621.15	0.00	0.00	32.90	0.72%
A la Vista	767.49	721.34	791.23	942.31	960.20	868.77	1,174.19	0.00	0.00	382.96	48.40%
A Plazo	3,473.22	3,121.21	3,797.02	3,357.67	3,848.03	2,987.42	3,446.96	0.00	0.00	(350.06)	(9.22%)
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	708.06	0.00	0.00	(7.28)	(1.02%)
<b>CARTERA CREDITICIA</b>	21,179.50	22,206.71	22,556.51	23,714.65	23,858.48	24,729.52	25,419.10	0.00	0.00	2,862.58	12.69%
Locales	19,639.54	20,841.30	21,073.75	22,200.37	22,143.25	23,024.55	23,650.66	0.00	0.00	2,576.91	12.23%
Extranjero	1,832.77	1,666.55	1,781.57	1,818.39	2,024.02	2,016.08	2,077.34	0.00	0.00	295.77	16.60%
Menos Provisiones	292.82	301.14	298.81	304.12	308.79	311.11	308.90	0.00	0.00	10.10	3.38%
Locales	283.44	290.47	291.11	294.46	299.16	302.81	301.60	0.00	0.00	10.48	3.60%
Extranjero	9.37	10.67	7.69	9.66	9.63	8.31	7.31	0.00	0.00	(0.38)	(5.00%)
<b>INVERSIONES EN VALORES</b>	6,219.59	6,572.73	6,443.36	6,687.35	7,546.44	7,963.95	7,894.51	0.00	0.00	1,451.15	22.52%
Locales	3,682.38	3,770.35	3,593.33	3,815.58	4,549.74	4,744.02	4,699.86	0.00	0.00	1,106.53	30.79%
Extranjero	2,538.76	2,803.76	2,851.30	2,873.02	2,997.97	3,221.23	3,195.04	0.00	0.00	343.74	12.06%
Menos Provisiones	1.55	1.38	1.27	1.25	1.26	1.31	0.38	0.00	0.00	(0.89)	(69.94%)
Locales	0.00	0.00	1.27	0.29	0.30	0.35	0.38	0.00	0.00	(0.89)	(69.94%)
Extranjero	1.55	1.38	0.00	0.96	0.96	0.96	0.00	0.00	0.00	0.00	0.00%
<b>OTROS ACTIVOS</b>	1,419.27	1,344.68	1,435.82	1,651.23	2,116.07	1,603.59	1,646.55	0.00	0.00	210.72	14.68%
Locales	1,374.04	1,272.64	1,381.37	1,591.81	2,059.49	1,545.83	1,587.33	0.00	0.00	205.96	14.91%
Extranjero	45.23	72.04	54.45	59.42	56.58	57.76	59.22	0.00	0.00	4.77	8.75%
<b>TOTAL DE ACTIVOS</b>	<b>35,201.50</b>	<b>36,003.23</b>	<b>37,400.41</b>	<b>38,645.44</b>	<b>40,788.79</b>	<b>40,451.99</b>	<b>42,015.38</b>	<b>0.00</b>	<b>0.00</b>	<b>4,614.97</b>	<b>12.34%</b>

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DEPOSITOS	28,010.00	28,649.43	30,096.52	30,472.85	32,293.18	32,044.70	32,981.98	0.00	0.00	2,885.46	9.59%
Locales	24,941.56	25,421.89	26,754.19	27,160.49	28,857.24	28,548.70	29,325.22	0.00	0.00	2,571.04	9.61%
Oficiales	5,680.02	5,906.49	6,308.01	6,288.82	6,836.96	6,448.71	6,478.76	0.00	0.00	170.75	2.71%
De Particulares	17,914.48	18,227.50	19,017.39	19,542.77	20,375.43	20,593.01	21,188.48	0.00	0.00	2,171.09	11.42%
A la Vista	3,592.53	3,439.61	3,725.81	3,792.30	4,304.19	4,150.95	4,287.20	0.00	0.00	561.39	15.07%
A Plazo	9,628.16	9,947.20	10,344.55	10,696.52	10,875.23	11,194.25	11,450.87	0.00	0.00	1,106.32	10.69%
De Ahorros	4,693.79	4,840.69	4,947.03	5,053.95	5,196.00	5,247.81	5,450.41	0.00	0.00	503.38	10.18%
De Bancos	1,347.06	1,287.91	1,428.78	1,328.90	1,644.86	1,506.97	1,657.98	0.00	0.00	229.20	16.04%
A la Vista	552.14	519.37	565.07	500.22	551.54	584.04	602.92	0.00	0.00	37.85	6.70%
A Plazo	794.93	768.53	863.71	828.68	1,093.32	922.93	1,055.06	0.00	0.00	191.35	22.15%
Extranjero	3,068.43	3,227.53	3,342.33	3,312.36	3,435.93	3,496.00	3,656.76	0.00	0.00	314.43	9.41%
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	2,730.62	0.00	0.00	229.43	9.17%
A la Vista	637.17	695.61	751.74	672.12	747.58	781.24	797.44	0.00	0.00	45.70	6.08%
A Plazo	1,156.99	1,235.98	1,243.47	1,252.26	1,248.82	1,268.08	1,375.00	0.00	0.00	131.53	10.58%
De Ahorros	457.52	484.09	505.98	502.86	515.98	551.36	558.18	0.00	0.00	52.20	10.32%
De Bancos	816.75	811.86	841.14	885.12	923.56	895.32	926.14	0.00	0.00	85.00	10.11%
A la Vista	161.66	128.06	162.13	215.85	298.68	247.50	225.32	0.00	0.00	63.20	38.98%
A Plazo	655.09	683.80	679.01	669.27	624.88	647.82	700.82	0.00	0.00	21.80	3.21%
OBLIGACIONES	2,658.60	2,747.88	2,696.67	3,168.82	3,462.67	3,526.50	3,946.14	0.00	0.00	1,249.47	46.33%
Locales	968.07	1,000.84	1,061.15	1,077.79	1,146.77	1,142.39	1,259.77	0.00	0.00	198.62	18.72%
Extranjero	1,690.53	1,747.04	1,635.52	2,091.03	2,315.90	2,384.11	2,686.37	0.00	0.00	1,050.85	64.25%
OTROS PASIVOS	1,296.81	1,310.62	1,383.60	1,663.10	1,666.20	1,393.04	1,457.95	0.00	0.00	74.35	5.37%
Locales	1,239.60	1,245.97	1,326.67	1,603.68	1,607.69	1,326.94	1,400.37	0.00	0.00	73.70	5.56%
Extranjero	57.21	64.66	56.93	59.42	58.51	66.11	57.59	0.00	0.00	0.65	1.15%
PATRIMONIO	3,236.10	3,295.30	3,223.63	3,340.68	3,366.74	3,487.76	3,629.31	0.00	0.00	405.68	12.58%
Capital	2,189.22	2,190.00	2,231.57	2,258.98	2,307.70	2,304.10	2,317.91	0.00	0.00	86.34	3.87%

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Reservas de Capital	1.69	1.72	1.69	1.87	2.15	1.94	2.10	0.00	0.00	0.41	24.53%
Otras Reservas	1.79	1.83	7.13	(5.54)	(4.27)	2.65	3.92	0.00	0.00	(3.21)	(44.99%)
Utilidad de Periodos Anteriores	587.05	716.88	679.38	769.84	742.25	883.80	870.56	0.00	0.00	191.18	28.14%
Utilidad de Periodo	210.14	173.08	227.84	200.56	212.77	162.91	267.83	0.00	0.00	39.99	17.55%
Ganancia o Perdida en Valores Disponible para la Venta	145.43	111.01	(24.75)	14.19	5.37	22.73	57.38	0.00	0.00	82.13	(331.88%)
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	109.61	109.61	0.00	0.00	8.84	8.77%
<b>PASIVO Y PATRIMONIO</b>	<b>35,201.50</b>	<b>36,003.23</b>	<b>37,400.41</b>	<b>38,645.44</b>	<b>40,788.79</b>	<b>40,451.99</b>	<b>42,015.38</b>	<b>0.00</b>	<b>0.00</b>	<b>4,614.97</b>	<b>12.34%</b>