

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A SEPTIEMBRE 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>	3,398.23	3,213.64	3,404.29	3,556.72	3,851.93	3,495.41	4,088.69	4,025.95	0.00	469.22	13.19%
Depositos Locales en Bancos	970.63	898.01	983.12	969.11	1,100.07	1,027.64	1,128.11	1,253.80	0.00	284.69	29.38%
A la Vista	249.28	182.60	227.41	178.46	219.38	236.30	222.57	213.01	0.00	34.56	19.36%
A Plazo	721.35	715.41	755.71	790.65	880.69	791.34	905.55	1,040.78	0.00	250.13	31.64%
Depositos Extranjeros en Bancos	2,122.45	2,055.84	2,094.17	2,169.19	2,413.02	2,149.65	2,587.70	2,427.88	0.00	258.69	11.93%
A la Vista	652.34	601.43	519.65	652.72	762.49	664.33	877.74	892.72	0.00	240.00	36.77%
A Plazo	1,470.12	1,454.41	1,574.52	1,516.47	1,650.53	1,485.32	1,709.96	1,535.17	0.00	18.70	1.23%
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	305.14	259.79	326.99	418.42	338.83	318.12	372.88	344.26	0.00	(74.16)	(17.72%)
<b>CARTERA CREDITICIA</b>	16,797.15	17,034.89	17,742.21	18,463.32	18,922.89	19,281.74	19,917.80	20,802.74	0.00	2,339.42	12.67%
Locales	15,194.12	15,606.84	16,197.54	16,887.90	17,152.28	17,521.68	18,095.49	18,889.95	0.00	2,002.06	11.85%
Extranjero	1,832.77	1,666.55	1,781.57	1,818.39	2,024.02	2,016.08	2,077.34	2,119.73	0.00	301.34	16.57%
Menos Provisiones	229.75	238.51	236.90	242.97	253.41	256.03	255.04	206.95	0.00	(36.02)	(14.83%)
Locales	220.37	227.84	229.21	233.31	243.78	247.72	247.73	200.08	0.00	(33.23)	(14.24%)
Extranjero	9.37	10.67	7.69	9.66	9.63	8.31	7.31	6.87	0.00	(2.79)	(28.92%)
<b>INVERSIONES EN VALORES</b>	4,099.79	4,528.69	4,645.36	4,720.10	5,199.57	5,540.87	5,618.23	5,802.85	0.00	1,082.74	22.94%
Locales	1,764.76	1,902.65	1,945.76	2,056.49	2,410.71	2,539.23	2,629.04	2,775.48	0.00	719.00	34.96%
Extranjero	2,336.58	2,627.42	2,700.87	2,664.86	2,790.12	3,002.95	2,989.58	3,027.82	0.00	362.96	13.62%
Menos Provisiones	1.55	1.38	1.27	1.25	1.26	1.31	0.38	0.46	0.00	(0.79)	(63.39%)
Locales	0.00	0.00	1.27	0.29	0.30	0.35	0.38	0.46	0.00	0.17	58.53%
Extranjero	1.55	1.38	0.00	0.96	0.96	0.96	0.00	0.00	0.00	(0.96)	(100.00%)
<b>OTROS ACTIVOS</b>	989.86	1,038.78	1,119.35	1,335.63	1,548.43	1,249.96	1,277.97	1,279.29	0.00	(56.35)	(4.22%)
Locales	945.45	967.48	1,065.93	1,276.97	1,492.87	1,193.06	1,219.91	1,226.85	0.00	(50.12)	(3.92%)
Extranjero	44.41	71.30	53.41	58.67	55.57	56.89	58.06	52.44	0.00	(6.23)	(10.62%)
<b>TOTAL DE ACTIVOS</b>	25,285.03	25,816.00	26,911.20	28,075.78	29,522.82	29,567.97	30,902.69	31,910.82	0.00	3,835.04	13.66%

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DEPOSITOS	19,505.51	19,871.18	20,847.28	21,219.33	22,303.22	22,442.24	23,176.54	24,081.14	0.00	2,861.82	13.49%
Locales	16,517.72	16,723.67	17,583.74	17,986.18	18,945.52	19,020.75	19,595.29	20,264.67	0.00	2,278.49	12.67%
Oficiales	5.02	1.01	5.01	5.79	5.00	5.00	8.20	5.00	0.00	(0.79)	(13.62%)
De Particulares	15,937.31	16,174.69	16,903.11	17,405.85	18,111.36	18,363.86	18,868.31	19,305.57	0.00	1,899.72	10.91%
A la Vista	3,344.52	3,162.14	3,401.79	3,482.05	3,899.56	3,834.64	3,935.26	4,011.94	0.00	529.89	15.22%
A Plazo	9,004.76	9,281.64	9,692.73	10,029.99	10,211.35	10,485.16	10,721.59	10,936.59	0.00	906.60	9.04%
De Ahorros	3,588.03	3,730.92	3,808.59	3,893.80	4,000.45	4,044.07	4,211.46	4,357.04	0.00	463.23	11.90%
De Bancos	575.39	547.96	675.62	574.54	829.16	651.89	718.77	954.10	0.00	379.56	66.06%
A la Vista	61.37	35.21	73.79	54.51	100.47	54.23	56.93	52.61	0.00	(1.91)	(3.49%)
A Plazo	514.02	512.76	601.83	520.03	728.69	597.66	661.85	901.49	0.00	381.46	73.35%
Extranjero	2,987.79	3,147.51	3,263.54	3,233.15	3,357.70	3,421.49	3,581.25	3,816.47	0.00	583.33	18.04%
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	2,171.04	2,335.65	2,422.40	2,348.02	2,434.14	2,526.17	2,655.11	2,804.92	0.00	456.90	19.46%
A la Vista	614.11	670.53	727.89	645.05	720.28	754.57	766.16	809.73	0.00	164.69	25.53%
A Plazo	1,104.86	1,186.70	1,194.38	1,206.49	1,205.02	1,228.48	1,338.12	1,389.41	0.00	182.91	15.16%
De Ahorros	452.06	478.41	500.13	496.48	508.84	543.11	550.84	605.78	0.00	109.30	22.01%
De Bancos	816.75	811.86	841.14	885.12	923.56	895.32	926.14	1,011.55	0.00	126.43	14.28%
A la Vista	161.66	128.06	162.13	215.85	298.68	247.50	225.32	316.85	0.00	101.00	46.79%
A Plazo	655.09	683.80	679.01	669.27	624.88	647.82	700.82	694.70	0.00	25.43	3.80%
OBLIGACIONES	2,632.23	2,721.50	2,677.79	3,157.44	3,426.30	3,501.32	3,933.39	3,955.81	0.00	798.37	25.29%
Locales	941.70	974.47	1,042.27	1,066.42	1,110.40	1,117.21	1,247.27	1,243.44	0.00	177.03	16.60%
Extranjero	1,690.53	1,747.04	1,635.52	2,091.03	2,315.90	2,384.11	2,686.12	2,712.37	0.00	621.34	29.71%
OTROS PASIVOS	799.02	833.67	990.53	1,230.07	1,268.43	998.37	1,069.46	1,029.84	0.00	(200.23)	(16.28%)
Locales	744.58	771.66	935.91	1,172.67	1,212.03	934.07	1,013.73	949.65	0.00	(223.03)	(19.02%)
Extranjero	54.44	62.01	54.62	57.39	56.40	64.30	55.73	80.19	0.00	22.80	39.73%
PATRIMONIO	2,348.27	2,389.65	2,395.60	2,468.95	2,524.87	2,626.05	2,723.30	2,844.02	0.00	375.08	15.19%
Capital	1,435.00	1,435.77	1,462.55	1,489.97	1,528.68	1,525.09	1,538.89	1,582.77	0.00	92.80	6.23%

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Reservas de Capital	0.00	0.00	0.00	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	1.76	1.80	7.07	(5.58)	(4.27)	2.65	3.92	181.89	0.00	187.47	(3,361.21%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	184.25	0.00	184.25	0.00%
Otras Reservas	1.76	1.80	7.07	(5.58)	(4.27)	2.65	3.92	(2.36)	0.00	3.22	(57.69%)
Utilidad de Periodos Anteriores	591.27	693.33	670.59	761.24	751.41	852.28	839.20	798.36	0.00	37.12	4.88%
Utilidad de Periodo	182.91	131.02	195.10	142.91	172.04	136.78	212.07	171.23	0.00	28.32	19.82%
Ganancia o Perdida en Valores Disponible para la Venta	36.57	26.96	(40.49)	(20.36)	(24.00)	(0.37)	20.11	0.66	0.00	21.01	(103.22%)
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	109.61	109.11	109.12	0.00	8.35	8.29%
<b>PASIVO Y PATRIMONIO</b>	<b>25,285.03</b>	<b>25,816.00</b>	<b>26,911.20</b>	<b>28,075.78</b>	<b>29,522.82</b>	<b>29,567.97</b>	<b>30,902.69</b>	<b>31,910.82</b>	<b>0.00</b>	<b>3,835.04</b>	<b>13.66%</b>