

**BALANCE DE SITUACION
BANCA PANAMEÑA
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		
ACTIVOS LIQUIDOS	6,383.15	5,879.11	6,964.71	6,592.21	7,267.81	6,154.94	7,055.22	8,142.07	0.00	1,549.86	23.51%
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	1,913.12	0.00	353.58	22.67%
A la Vista	303.51	234.44	278.60	228.92	227.43	248.03	235.36	225.47	0.00	(3.45)	(1.51%)
A Plazo	1,269.57	1,233.91	1,382.53	1,330.61	1,524.24	1,319.03	1,490.66	1,687.65	0.00	357.04	26.83%
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	5,486.11	0.00	1,186.13	27.58%
A la Vista	767.49	721.34	791.23	942.31	960.20	868.77	1,085.19	1,106.94	0.00	164.63	17.47%
A Plazo	3,473.22	3,121.21	3,797.02	3,357.67	3,848.03	2,987.42	3,535.96	4,379.17	0.00	1,021.50	30.42%
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	742.84	0.00	10.14	1.38%
CARTERA CREDITICIA	21,179.50	22,206.71	22,556.51	23,714.65	23,858.48	24,729.52	25,419.10	25,833.58	0.00	2,118.93	8.94%
Locales	19,639.54	20,841.30	21,073.75	22,200.37	22,143.25	23,024.55	23,650.66	23,961.03	0.00	1,760.65	7.93%
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	292.82	301.14	298.81	304.12	308.79	311.11	308.90	247.18	0.00	(56.94)	(18.72%)
Locales	283.44	290.47	291.11	294.46	299.16	302.81	301.60	240.31	0.00	(54.15)	(18.39%)
Extranjero	9.37	10.67	7.69	9.66	9.63	8.31	7.31	6.87	0.00	(2.79)	(28.92%)
INVERSIONES EN VALORES	6,219.59	6,572.73	6,443.36	6,687.35	7,546.44	7,963.95	7,894.51	7,938.28	0.00	1,250.93	18.71%
Locales	3,682.38	3,770.35	3,593.33	3,815.58	4,549.74	4,744.02	4,699.86	4,718.41	0.00	902.82	23.66%
Extranjero	2,538.76	2,803.76	2,851.30	2,873.02	2,997.97	3,221.23	3,195.04	3,220.33	0.00	347.31	12.09%
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%)
OTROS ACTIVOS	1,419.27	1,344.68	1,435.82	1,651.23	2,116.07	1,603.59	1,640.73	1,635.49	0.00	(15.74)	(0.95%)
Locales	1,374.04	1,272.64	1,381.37	1,591.81	2,059.49	1,545.83	1,581.77	1,582.23	0.00	(9.58)	(0.60%)
Extranjero	45.23	72.04	54.45	59.42	56.58	57.76	58.97	53.25	0.00	(6.16)	(10.38%)
TOTAL DE ACTIVOS	35,201.50	36,003.23	37,400.41	38,645.44	40,788.79	40,451.99	42,009.57	43,549.41	0.00	4,903.97	12.69%

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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	34,327.16	0.00	3,854.31	12.65%
Locales	24,941.56	25,421.89	26,754.19	27,160.49	28,857.24	28,548.70	29,325.22	30,438.71	0.00	3,278.22	12.07%
Oficiales	5,680.02	5,906.49	6,308.01	6,288.82	6,836.96	6,448.71	6,478.76	7,009.95	0.00	721.13	11.47%
De Particulares	17,914.48	18,227.50	19,017.39	19,542.77	20,375.43	20,593.01	21,188.48	21,635.52	0.00	2,092.74	10.71%
A la Vista	3,592.53	3,439.61	3,725.81	3,792.30	4,304.19	4,150.95	4,287.20	4,329.73	0.00	537.43	14.17%
A Plazo	9,628.16	9,947.20	10,344.55	10,696.52	10,875.23	11,194.25	11,450.87	11,690.98	0.00	994.46	9.30%
De Ahorros	4,693.79	4,840.69	4,947.03	5,053.95	5,196.00	5,247.81	5,450.41	5,614.81	0.00	560.86	11.10%
De Bancos	1,347.06	1,287.91	1,428.78	1,328.90	1,644.86	1,506.97	1,657.98	1,793.25	0.00	464.35	34.94%
A la Vista	552.14	519.37	565.07	500.22	551.54	584.04	602.92	527.00	0.00	26.79	5.36%
A Plazo	794.93	768.53	863.71	828.68	1,093.32	922.93	1,055.06	1,266.24	0.00	437.56	52.80%
Extranjero	3,068.43	3,227.53	3,342.33	3,312.36	3,435.93	3,496.00	3,656.76	3,888.45	0.00	576.09	17.39%
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	2,876.89	0.00	449.66	18.53%
A la Vista	637.17	695.61	751.74	672.12	747.58	781.24	797.44	839.14	0.00	167.03	24.85%
A Plazo	1,156.99	1,235.98	1,243.47	1,252.26	1,248.82	1,268.08	1,375.00	1,425.20	0.00	172.94	13.81%
De Ahorros	457.52	484.09	505.98	502.86	515.98	551.36	558.18	612.55	0.00	109.69	21.81%
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	2,658.60	2,747.88	2,696.67	3,168.82	3,462.67	3,526.50	3,945.89	3,968.31	0.00	799.49	25.23%
Locales	968.07	1,000.84	1,061.15	1,077.79	1,146.77	1,142.39	1,259.77	1,255.94	0.00	178.15	16.53%
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	1,296.81	1,310.62	1,383.60	1,663.10	1,666.20	1,393.04	1,453.09	1,480.64	0.00	(182.45)	(10.97%)
Locales	1,239.60	1,245.97	1,326.67	1,603.68	1,607.69	1,326.94	1,395.50	1,398.67	0.00	(205.01)	(12.78%)
Extranjero	57.21	64.66	56.93	59.42	58.51	66.11	57.59	81.97	0.00	22.55	37.96%
PATRIMONIO	3,236.10	3,295.30	3,223.63	3,340.68	3,366.74	3,487.76	3,628.61	3,773.30	0.00	432.62	12.95%
Capital	2,189.22	2,190.00	2,231.57	2,258.98	2,307.70	2,304.10	2,317.91	2,361.78	0.00	102.80	4.55%

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Reservas de Capital	1.69	1.72	1.69	1.87	2.15	1.94	2.10	2.03	0.00	0.16	8.77%
Otras Reservas	1.79	1.83	7.13	(5.54)	(4.27)	2.65	3.92	236.42	0.00	241.96	(4,366.04%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	238.78	0.00	238.78	0.00%
Otras Reservas	1.79	1.83	7.13	(5.54)	(4.27)	2.65	3.92	(2.36)	0.00	3.18	(57.42%)
Utilidad de Periodos Anteriores	587.05	716.88	679.38	769.84	742.25	883.80	870.56	787.86	0.00	18.01	2.34%
Utilidad de Periodo	210.14	173.08	227.84	200.56	212.77	162.91	267.63	221.26	0.00	20.70	10.32%
Ganancia o Perdida en Valores Disponible para la Venta	145.43	111.01	(24.75)	14.19	5.37	22.73	57.38	54.83	0.00	40.64	286.37%
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	109.61	109.11	109.12	0.00	8.35	8.29%
PASIVO Y PATRIMONIO	35,201.50	36,003.23	37,400.41	38,645.44	40,788.79	40,451.99	42,009.57	43,549.41	0.00	4,903.97	12.69%