

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
A DICIEMBRE 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	7,079.60	8,142.07	8,638.11	1,370.31	18.85%
Depositos Locales en Bancos	1,573.07	1,468.35	1,661.12	1,559.53	1,751.67	1,567.06	1,743.03	1,913.12	1,829.22	77.56	4.43%
A la Vista	303.51	234.44	278.60	228.92	227.43	248.03	239.31	225.47	273.27	45.84	20.16%
A Plazo	1,269.57	1,233.91	1,382.53	1,330.61	1,524.24	1,319.03	1,503.71	1,687.65	1,555.96	31.72	2.08%
Depositos Extranjeros en Bancos	4,240.71	3,842.54	4,588.25	4,299.98	4,808.22	3,856.19	4,627.36	5,486.11	6,049.22	1,240.99	25.81%
A la Vista	767.49	721.34	791.23	942.31	960.20	868.77	1,087.40	1,106.94	1,123.11	162.91	16.97%
A Plazo	3,473.22	3,121.21	3,797.02	3,357.67	3,848.03	2,987.42	3,539.96	4,379.17	4,926.11	1,078.08	28.02%
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	709.21	742.84	759.67	51.76	7.31%
<b>CARTERA CREDITICIA</b>	21,179.50	22,206.71	22,556.51	23,714.65	23,858.48	24,729.52	25,540.96	25,833.58	26,794.12	2,935.64	12.30%
Locales	19,639.54	20,841.30	21,073.75	22,200.37	22,143.25	23,024.55	23,775.89	23,961.03	24,682.57	2,539.33	11.47%
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	2,366.30	342.28	16.91%
Menos Provisiones	292.82	301.14	298.81	304.12	308.79	311.11	312.27	247.18	254.75	(54.03)	(17.50%)
Locales	283.44	290.47	291.11	294.46	299.16	302.81	304.96	240.31	246.67	(52.49)	(17.54%)
Extranjero	9.37	10.67	7.69	9.66	9.63	8.31	7.31	6.87	8.08	(1.55)	(16.07%)
<b>INVERSIONES EN VALORES</b>	6,219.59	6,572.73	6,443.36	6,687.35	7,546.44	7,963.95	7,938.47	7,938.28	8,141.17	594.72	7.88%
Locales	3,682.38	3,770.35	3,593.33	3,815.58	4,549.74	4,744.02	4,733.95	4,718.41	4,862.28	312.54	6.87%
Extranjero	2,538.76	2,803.76	2,851.30	2,873.02	2,997.97	3,221.23	3,204.90	3,220.33	3,279.55	281.58	9.39%
Menos Provisiones	1.55	1.38	1.27	1.25	1.26	1.31	0.39	0.46	0.66	(0.60)	(47.64%)
Locales	0.00	0.00	1.27	0.29	0.30	0.35	0.39	0.46	0.52	0.21	70.49%
Extranjero	1.55	1.38	0.00	0.96	0.96	0.96	0.00	0.00	0.14	(0.81)	(84.95%)
<b>OTROS ACTIVOS</b>	1,419.27	1,344.68	1,435.82	1,651.23	2,116.07	1,603.59	1,666.60	1,635.49	1,702.15	(413.92)	(19.56%)
Locales	1,374.04	1,272.64	1,381.37	1,591.81	2,059.49	1,545.83	1,607.63	1,582.23	1,567.16	(492.33)	(23.91%)
Extranjero	45.23	72.04	54.45	59.42	56.58	57.76	58.97	53.25	134.99	78.41	138.58%
<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>42,225.62</b>	<b>43,549.41</b>	<b>45,275.55</b>	<b>4,486.75</b>	<b>11.00%</b>

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DEPOSITOS	28,010.00	28,649.43	30,096.52	30,472.85	32,293.18	32,044.70	33,120.68	34,327.16	35,291.33	2,998.15	9.28%
Locales	24,941.56	25,421.89	26,754.19	27,160.49	28,857.24	28,548.70	29,449.98	30,438.71	31,422.30	2,565.06	8.89%
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	7,544.43	707.48	10.35%
De Particulares	17,914.48	18,227.50	19,017.39	19,542.77	20,375.43	20,593.01	21,310.24	21,635.52	22,199.30	1,823.88	8.95%
A la Vista	3,592.53	3,439.61	3,725.81	3,792.30	4,304.19	4,150.95	4,287.66	4,329.73	4,548.45	244.26	5.67%
A Plazo	9,628.16	9,947.20	10,344.55	10,696.52	10,875.23	11,194.25	11,546.28	11,690.98	11,835.92	960.69	8.83%
De Ahorros	4,693.79	4,840.69	4,947.03	5,053.95	5,196.00	5,247.81	5,476.30	5,614.81	5,814.93	618.92	11.91%
De Bancos	1,347.06	1,287.91	1,428.78	1,328.90	1,644.86	1,506.97	1,660.98	1,793.25	1,678.57	33.70	2.05%
A la Vista	552.14	519.37	565.07	500.22	551.54	584.04	602.92	527.00	463.77	(87.77)	(15.91%)
A Plazo	794.93	768.53	863.71	828.68	1,093.32	922.93	1,058.06	1,266.24	1,214.79	121.47	11.11%
Extranjero	3,068.43	3,227.53	3,342.33	3,312.36	3,435.93	3,496.00	3,670.69	3,888.45	3,869.02	433.09	12.60%
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	2,744.55	2,876.89	2,947.18	434.80	17.31%
A la Vista	637.17	695.61	751.74	672.12	747.58	781.24	797.45	839.14	885.10	137.52	18.40%
A Plazo	1,156.99	1,235.98	1,243.47	1,252.26	1,248.82	1,268.08	1,386.64	1,425.20	1,400.59	151.77	12.15%
De Ahorros	457.52	484.09	505.98	502.86	515.98	551.36	560.46	612.55	661.49	145.52	28.20%
De Bancos	816.75	811.86	841.14	885.12	923.56	895.32	926.14	1,011.55	921.85	(1.71)	(0.19%)
A la Vista	161.66	128.06	162.13	215.85	298.68	247.50	225.32	316.85	264.58	(34.10)	(11.42%)
A Plazo	655.09	683.80	679.01	669.27	624.88	647.82	700.82	694.70	657.27	32.39	5.18%
OBLIGACIONES	2,658.60	2,747.88	2,696.67	3,168.82	3,462.67	3,526.50	3,977.83	3,968.31	4,798.22	1,335.55	38.57%
Locales	968.07	1,000.84	1,061.15	1,077.79	1,146.77	1,142.39	1,286.38	1,255.94	1,393.95	247.18	21.55%
Extranjero	1,690.53	1,747.04	1,635.52	2,091.03	2,315.90	2,384.11	2,691.46	2,712.37	3,404.27	1,088.37	47.00%
OTROS PASIVOS	1,296.81	1,310.62	1,383.60	1,663.10	1,666.20	1,393.04	1,470.86	1,480.64	1,332.81	(333.39)	(20.01%)
Locales	1,239.60	1,245.97	1,326.67	1,603.68	1,607.69	1,326.94	1,413.18	1,398.67	1,235.73	(371.96)	(23.14%)
Extranjero	57.21	64.66	56.93	59.42	58.51	66.11	57.68	81.97	97.08	38.56	65.91%
PATRIMONIO	3,236.10	3,295.30	3,223.63	3,340.68	3,366.74	3,487.76	3,656.25	3,773.30	3,853.19	486.45	14.45%
Capital	2,189.22	2,190.00	2,231.57	2,258.98	2,307.70	2,304.10	2,337.52	2,361.78	2,444.96	137.26	5.95%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	1.69	1.72	1.69	1.87	2.15	1.94	2.10	2.03	2.15	0.00	0.17%
Otras Reservas	1.79	1.83	7.13	(5.54)	(4.27)	2.65	3.92	236.42	286.83	291.10	(6,814.25%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	238.78	282.78	282.78	0.00%
Otras Reservas	1.79	1.83	7.13	(5.54)	(4.27)	2.65	3.92	(2.36)	4.05	8.32	(194.81%)
Utilidad de Periodos Anteriores	587.05	716.88	679.38	769.84	742.25	883.80	875.51	787.86	746.40	4.15	0.56%
Utilidad de Periodo	210.14	173.08	227.84	200.56	212.77	162.91	269.93	221.26	236.85	24.08	11.32%
Ganancia o Perdida en Valores Disponible para la Venta	145.43	111.01	(24.75)	14.19	5.37	22.73	57.41	54.83	32.06	26.68	496.64%
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	109.61	109.86	109.12	103.94	3.17	3.15%
<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>42,225.62</b>	<b>43,549.41</b>	<b>45,275.55</b>	<b>4,486.75</b>	<b>11.00%</b>