

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
A MARZO 2015  
( En Millones de Balboas)**

	2013	2014				2015			VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III		
<b>ACTIVOS LIQUIDOS</b>	7,267.81	6,154.94	7,079.60	8,142.07	8,638.11	9,344.83	0.00	0.00	3,189.89	51.83%
Depositos Locales en Bancos	1,751.67	1,567.06	1,743.03	1,913.12	1,829.22	1,887.97	0.00	0.00	320.91	20.48%
A la Vista	227.43	248.03	239.31	225.47	273.27	302.41	0.00	0.00	54.39	21.93%
A Plazo	1,524.24	1,319.03	1,503.71	1,687.65	1,555.96	1,585.56	0.00	0.00	266.53	20.21%
Depositos Extranjeros en Bancos	4,808.22	3,856.19	4,627.36	5,486.11	6,049.22	6,743.97	0.00	0.00	2,887.78	74.89%
A la Vista	960.20	868.77	1,087.40	1,106.94	1,123.11	1,131.08	0.00	0.00	262.32	30.19%
A Plazo	3,848.03	2,987.42	3,539.96	4,379.17	4,926.11	5,612.88	0.00	0.00	2,625.47	87.88%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	707.91	731.69	709.21	742.84	759.67	712.89	0.00	0.00	(18.80)	(2.57%)
<b>CARTERA CREDITICIA</b>	23,858.48	24,729.52	25,540.96	25,833.58	26,794.12	27,504.61	0.00	0.00	2,775.09	11.22%
Locales	22,143.25	23,024.55	23,775.89	23,961.03	24,682.57	25,331.50	0.00	0.00	2,306.95	10.02%
Extranjero	2,024.02	2,016.08	2,077.34	2,119.73	2,366.30	2,440.62	0.00	0.00	424.54	21.06%
Menos Provisiones	308.79	311.11	312.27	247.18	254.75	267.51	0.00	0.00	(43.60)	(14.02%)
Locales	299.16	302.81	304.96	240.31	246.67	259.24	0.00	0.00	(43.57)	(14.39%)
Extranjero	9.63	8.31	7.31	6.87	8.08	8.27	0.00	0.00	(0.03)	(0.42%)
<b>INVERSIONES EN VALORES</b>	7,546.44	7,963.95	7,938.47	7,938.28	8,141.17	8,466.14	0.00	0.00	502.19	6.31%
Locales	4,549.74	4,744.02	4,733.95	4,718.41	4,862.28	4,898.47	0.00	0.00	154.45	3.26%
Extranjero	2,997.97	3,221.23	3,204.90	3,220.33	3,279.55	3,568.13	0.00	0.00	346.90	10.77%
Menos Provisiones	1.26	1.31	0.39	0.46	0.66	0.47	0.00	0.00	(0.85)	(64.44%)
Locales	0.30	0.35	0.39	0.46	0.52	0.47	0.00	0.00	0.11	32.17%
Extranjero	0.96	0.96	0.00	0.00	0.14	0.00	0.00	0.00	(0.96)	(100.00%)
<b>OTROS ACTIVOS</b>	2,116.07	1,603.59	1,666.60	1,635.49	1,702.15	1,777.08	0.00	0.00	173.49	10.82%
Locales	2,059.49	1,545.83	1,607.63	1,582.23	1,567.16	1,699.10	0.00	0.00	153.28	9.92%
Extranjero	56.58	57.76	58.97	53.25	134.99	77.98	0.00	0.00	20.21	34.99%
<b>TOTAL DE ACTIVOS</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>47,092.65</b>	<b>0.00</b>	<b>0.00</b>	<b>6,640.66</b>	<b>16.42%</b>

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DEPOSITOS	32,293.18	32,044.70	33,120.68	34,327.16	35,291.33	36,533.63	0.00	0.00	4,488.93	14.01%
Locales	28,857.24	28,548.70	29,449.98	30,438.71	31,422.30	32,534.38	0.00	0.00	3,985.68	13.96%
Oficiales	6,836.96	6,448.71	6,478.76	7,009.95	7,544.43	8,344.55	0.00	0.00	1,895.84	29.40%
De Particulares	20,375.43	20,593.01	21,310.24	21,635.52	22,199.30	22,423.38	0.00	0.00	1,830.37	8.89%
A la Vista	4,304.19	4,150.95	4,287.66	4,329.73	4,548.45	4,433.75	0.00	0.00	282.80	6.81%
A Plazo	10,875.23	11,194.25	11,546.28	11,690.98	11,835.92	12,093.06	0.00	0.00	898.81	8.03%
De Ahorros	5,196.00	5,247.81	5,476.30	5,614.81	5,814.93	5,896.57	0.00	0.00	648.77	12.36%
De Bancos	1,644.86	1,506.97	1,660.98	1,793.25	1,678.57	1,766.45	0.00	0.00	259.48	17.22%
A la Vista	551.54	584.04	602.92	527.00	463.77	494.39	0.00	0.00	(89.65)	(15.35%)
A Plazo	1,093.32	922.93	1,058.06	1,266.24	1,214.79	1,272.06	0.00	0.00	349.13	37.83%
Extranjero	3,435.93	3,496.00	3,670.69	3,888.45	3,869.02	3,999.24	0.00	0.00	503.25	14.39%
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	2,512.37	2,600.68	2,744.55	2,876.89	2,947.18	2,972.10	0.00	0.00	371.42	14.28%
A la Vista	747.58	781.24	797.45	839.14	885.10	820.45	0.00	0.00	39.22	5.02%
A Plazo	1,248.82	1,268.08	1,386.64	1,425.20	1,400.59	1,471.96	0.00	0.00	203.88	16.08%
De Ahorros	515.98	551.36	560.46	612.55	661.49	679.69	0.00	0.00	128.32	23.27%
De Bancos	923.56	895.32	926.14	1,011.55	921.85	1,027.15	0.00	0.00	131.83	14.72%
A la Vista	298.68	247.50	225.32	316.85	264.58	357.51	0.00	0.00	110.01	44.45%
A Plazo	624.88	647.82	700.82	694.70	657.27	669.63	0.00	0.00	21.81	3.37%
OBLIGACIONES	3,462.67	3,526.50	3,977.83	3,968.31	4,798.22	4,905.39	0.00	0.00	1,378.89	39.10%
Locales	1,146.77	1,142.39	1,286.38	1,255.94	1,393.95	1,475.39	0.00	0.00	333.00	29.15%
Extranjero	2,315.90	2,384.11	2,691.46	2,712.37	3,404.27	3,430.00	0.00	0.00	1,045.89	43.87%
OTROS PASIVOS	1,666.20	1,393.04	1,470.86	1,480.64	1,332.81	1,658.31	0.00	0.00	265.26	19.04%
Locales	1,607.69	1,326.94	1,413.18	1,398.67	1,235.73	1,538.83	0.00	0.00	211.89	15.97%
Extranjero	58.51	66.11	57.68	81.97	97.08	119.48	0.00	0.00	53.37	80.73%
PATRIMONIO	3,366.74	3,487.76	3,656.25	3,773.30	3,853.19	3,995.33	0.00	0.00	507.57	14.55%
Capital	2,307.70	2,304.10	2,337.52	2,361.78	2,444.96	2,464.40	0.00	0.00	160.29	6.96%

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Reservas de Capital	2.15	1.94	2.10	2.03	2.15	2.29	0.00	0.00	0.35	17.99%
Otras Reservas	(4.27)	2.65	3.92	236.42	286.83	320.28	0.00	0.00	317.63	11,970.54%
Provisiones Dinámicas	0.00	0.00	0.00	238.78	282.78	319.14	0.00	0.00	319.14	0.00%
Otras Reservas	(4.27)	2.65	3.92	(2.36)	4.05	1.14	0.00	0.00	(1.52)	(57.15%)
Utilidad de Periodos Anteriores	742.25	883.80	875.51	787.86	746.40	859.45	0.00	0.00	(24.35)	(2.75%)
Utilidad de Periodo	212.77	162.91	269.93	221.26	236.85	189.04	0.00	0.00	26.12	16.04%
Ganancia o Perdida en Valores Disponible para la Venta	5.37	22.73	57.41	54.83	32.06	55.92	0.00	0.00	33.18	145.95%
Deuda Subordinada	100.77	109.61	109.86	109.12	103.94	103.95	0.00	0.00	(5.66)	(5.17%)
<b>PASIVO Y PATRIMONIO</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>47,092.65</b>	<b>0.00</b>	<b>0.00</b>	<b>6,640.66</b>	<b>16.42%</b>