

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
A JUNIO 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	8,382.94	0.00	1,303.34	18.41%
Depositos Locales en Bancos	1,751.67	1,567.06	1,743.03	1,913.12	1,829.22	1,887.97	1,745.59	0.00	2.57	0.15%
A la Vista	227.43	248.03	239.31	225.47	273.27	302.41	277.88	0.00	38.57	16.11%
A Plazo	1,524.24	1,319.03	1,503.71	1,687.65	1,555.96	1,585.56	1,467.72	0.00	(36.00)	(2.39%)
Depositos Extranjeros en Bancos	4,808.22	3,856.19	4,627.36	5,486.11	6,049.22	6,743.97	5,893.30	0.00	1,265.94	27.36%
A la Vista	960.20	868.77	1,087.40	1,106.94	1,123.11	1,131.08	944.32	0.00	(143.08)	(13.16%)
A Plazo	3,848.03	2,987.42	3,539.96	4,379.17	4,926.11	5,612.88	4,948.98	0.00	1,409.01	39.80%
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	744.05	0.00	34.84	4.91%
<b>CARTERA CREDITICIA</b>	23,858.48	24,729.52	25,540.96	25,833.58	26,794.12	27,504.61	28,219.18	0.00	2,678.22	10.49%
Locales	22,143.25	23,024.55	23,775.89	23,961.03	24,682.57	25,331.50	25,997.46	0.00	2,221.57	9.34%
Extranjero	2,024.02	2,016.08	2,077.34	2,119.73	2,366.30	2,440.62	2,501.63	0.00	424.29	20.42%
Menos Provisiones	308.79	311.11	312.27	247.18	254.75	267.51	279.91	0.00	(32.36)	(10.36%)
Locales	299.16	302.81	304.96	240.31	246.67	259.24	270.17	0.00	(34.79)	(11.41%)
Extranjero	9.63	8.31	7.31	6.87	8.08	8.27	9.74	0.00	2.43	33.26%
<b>INVERSIONES EN VALORES</b>	7,546.44	7,963.95	7,938.47	7,938.28	8,141.17	8,466.14	9,045.63	0.00	1,107.16	13.95%
Locales	4,549.74	4,744.02	4,733.95	4,718.41	4,862.28	4,898.47	4,964.25	0.00	230.30	4.86%
Extranjero	2,997.97	3,221.23	3,204.90	3,220.33	3,279.55	3,568.13	4,082.03	0.00	877.12	27.37%
Menos Provisiones	1.26	1.31	0.39	0.46	0.66	0.47	0.65	0.00	0.26	68.43%
Locales	0.30	0.35	0.39	0.46	0.52	0.47	0.65	0.00	0.26	68.43%
Extranjero	0.96	0.96	0.00	0.00	0.14	0.00	0.00	0.00	0.00	0.00%
<b>OTROS ACTIVOS</b>	2,116.07	1,603.59	1,666.60	1,635.49	1,702.15	1,777.08	1,743.63	0.00	77.03	4.62%
Locales	2,059.49	1,545.83	1,607.63	1,582.23	1,567.16	1,699.10	1,666.72	0.00	59.10	3.68%
Extranjero	56.58	57.76	58.97	53.25	134.99	77.98	76.91	0.00	17.93	30.41%
<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>47,391.38</b>	<b>0.00</b>	<b>5,165.75</b>	<b>12.23%</b>

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DEPOSITOS	32,293.18	32,044.70	33,120.68	34,327.16	35,291.33	36,533.63	36,423.04	0.00	3,302.37	9.97%
Locales	28,857.24	28,548.70	29,449.98	30,438.71	31,422.30	32,534.38	32,655.32	0.00	3,205.33	10.88%
Oficiales	6,836.96	6,448.71	6,478.76	7,009.95	7,544.43	8,344.55	8,305.31	0.00	1,826.54	28.19%
De Particulares	20,375.43	20,593.01	21,310.24	21,635.52	22,199.30	22,423.38	22,667.94	0.00	1,357.70	6.37%
A la Vista	4,304.19	4,150.95	4,287.66	4,329.73	4,548.45	4,433.75	4,529.28	0.00	241.63	5.64%
A Plazo	10,875.23	11,194.25	11,546.28	11,690.98	11,835.92	12,093.06	12,184.25	0.00	637.97	5.53%
De Ahorros	5,196.00	5,247.81	5,476.30	5,614.81	5,814.93	5,896.57	5,954.41	0.00	478.11	8.73%
De Bancos	1,644.86	1,506.97	1,660.98	1,793.25	1,678.57	1,766.45	1,682.06	0.00	21.09	1.27%
A la Vista	551.54	584.04	602.92	527.00	463.77	494.39	539.40	0.00	(63.52)	(10.53%)
A Plazo	1,093.32	922.93	1,058.06	1,266.24	1,214.79	1,272.06	1,142.66	0.00	84.60	8.00%
Extranjero	3,435.93	3,496.00	3,670.69	3,888.45	3,869.02	3,999.24	3,767.73	0.00	97.03	2.64%
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	2,895.57	0.00	151.02	5.50%
A la Vista	747.58	781.24	797.45	839.14	885.10	820.45	773.71	0.00	(23.73)	(2.98%)
A Plazo	1,248.82	1,268.08	1,386.64	1,425.20	1,400.59	1,471.96	1,466.69	0.00	80.04	5.77%
De Ahorros	515.98	551.36	560.46	612.55	661.49	679.69	655.17	0.00	94.71	16.90%
De Bancos	923.56	895.32	926.14	1,011.55	921.85	1,027.15	872.15	0.00	(53.99)	(5.83%)
A la Vista	298.68	247.50	225.32	316.85	264.58	357.51	265.31	0.00	39.99	17.75%
A Plazo	624.88	647.82	700.82	694.70	657.27	669.63	606.84	0.00	(93.98)	(13.41%)
OBLIGACIONES	3,462.67	3,526.50	3,977.83	3,968.31	4,798.22	4,905.39	5,459.92	0.00	1,482.09	37.26%
Locales	1,146.77	1,142.39	1,286.38	1,255.94	1,393.95	1,475.39	1,512.27	0.00	225.89	17.56%
Extranjero	2,315.90	2,384.11	2,691.46	2,712.37	3,404.27	3,430.00	3,947.65	0.00	1,256.20	46.67%
OTROS PASIVOS	1,666.20	1,393.04	1,470.86	1,480.64	1,332.81	1,658.31	1,432.12	0.00	(38.74)	(2.63%)
Locales	1,607.69	1,326.94	1,413.18	1,398.67	1,235.73	1,538.83	1,350.62	0.00	(62.56)	(4.43%)
Extranjero	58.51	66.11	57.68	81.97	97.08	119.48	81.50	0.00	23.82	41.29%
PATRIMONIO	3,366.74	3,487.76	3,656.25	3,773.30	3,853.19	3,995.33	4,076.29	0.00	420.04	11.49%
Capital	2,307.70	2,304.10	2,337.52	2,361.78	2,444.96	2,464.40	2,492.87	0.00	155.35	6.65%

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Reservas de Capital	2.15	1.94	2.10	2.03	2.15	2.29	2.37	0.00	0.27	12.73%
Otras Reservas	(4.27)	2.65	3.92	236.42	286.83	320.28	361.88	0.00	357.95	9,121.96%
Provisiones Dinámicas	0.00	0.00	0.00	238.78	282.78	319.14	359.22	0.00	359.22	0.00%
Otras Reservas	(4.27)	2.65	3.92	(2.36)	4.05	1.14	2.66	0.00	(1.27)	(32.25%)
Utilidad de Periodos Anteriores	742.25	883.80	875.51	787.86	746.40	859.45	794.41	0.00	(81.10)	(9.26%)
Utilidad de Periodo	212.77	162.91	269.93	221.26	236.85	189.04	287.54	0.00	17.61	6.52%
Ganancia o Perdida en Valores Disponible para la Venta	5.37	22.73	57.41	54.83	32.06	55.92	33.45	0.00	(23.95)	(41.73%)
Deuda Subordinada	100.77	109.61	109.86	109.12	103.94	103.95	103.77	0.00	(6.09)	(5.55%)
<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>47,391.38</b>	<b>0.00</b>	<b>5,165.75</b>	<b>12.23%</b>