

**BALANCE DE SITUACION
BANCA PANAMEÑA
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	1,370.70	18.86%	7,267.81	6,734.64	6,559.27	6,154.94	6,455.04	6,760.93	7,055.22	7,022.53	7,276.10	8,142.07	8,206.11	8,804.83	8,638.50
Depositos Locales en Bancos	77.94	4.45%	1,751.67	1,625.25	1,602.06	1,567.06	1,613.80	1,656.92	1,726.02	1,910.26	1,995.64	1,913.12	1,883.08	1,885.16	1,829.61
A la Vista	46.23	20.33%	227.43	278.96	226.91	248.03	241.87	238.53	235.36	234.61	281.76	225.47	249.16	281.05	273.66
A Plazo	31.72	2.08%	1,524.24	1,346.28	1,375.15	1,319.03	1,371.93	1,418.39	1,490.66	1,675.65	1,713.88	1,687.65	1,633.92	1,604.11	1,555.96
Depositos Extranjeros en Bancos	1,240.99	25.81%	4,808.22	4,354.42	4,268.23	3,856.19	4,096.34	4,323.98	4,621.15	4,438.25	4,495.34	5,486.11	5,652.85	6,065.14	6,049.22
A la Vista	162.91	16.97%	960.20	914.36	1,082.05	868.77	988.38	1,096.24	1,085.19	1,110.63	1,050.70	1,106.94	1,139.02	1,162.22	1,123.11
A Plazo	1,078.08	28.02%	3,848.03	3,440.06	3,186.18	2,987.42	3,107.96	3,227.74	3,535.96	3,327.61	3,444.64	4,379.17	4,513.83	4,902.92	4,926.11
Menos Provisiones	0.00	0.00%	0.00	0.00	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	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	0.00	0.00	0.00	0.00
Otros	51.76	7.31%	707.91	754.97	688.98	731.69	744.90	780.04	708.06	674.02	785.11	742.84	670.18	854.53	759.67
CARTERA CREDITICIA	2,937.48	12.31%	23,858.48	24,317.74	24,468.72	24,729.52	25,096.61	25,353.88	25,419.10	25,690.55	25,973.55	25,833.58	26,237.65	26,626.91	26,795.96
Locales	2,539.33	11.47%	22,143.25	22,685.52	22,811.74	23,024.55	23,342.39	23,546.35	23,650.66	23,875.81	24,161.33	23,961.03	24,327.06	24,623.27	24,682.57
Extranjero	342.28	16.91%	2,024.02	1,939.83	1,968.27	2,016.08	2,067.69	2,120.44	2,077.34	2,120.38	2,117.54	2,119.73	2,155.35	2,249.15	2,366.30
Menos Provisiones	(55.87)	(18.09%)	308.79	307.61	311.30	311.11	313.47	312.91	308.90	305.64	305.32	247.18	244.77	246.00	252.92
Locales	(57.17)	(19.11%)	299.16	298.97	303.18	302.81	304.99	303.44	301.60	298.88	298.60	240.31	238.94	239.89	241.99
Extranjero	1.31	13.57%	9.63	8.64	8.12	8.31	8.48	9.46	7.31	6.76	6.72	6.87	5.83	6.11	10.94
INVERSIONES EN VALORES	594.21	7.87%	7,546.44	7,575.99	7,667.38	7,963.95	7,796.34	7,809.68	7,894.51	7,942.58	7,903.27	7,938.28	7,982.22	8,077.51	8,140.66
Locales	312.54	6.87%	4,549.74	4,591.10	4,584.47	4,744.02	4,638.05	4,664.65	4,699.86	4,730.80	4,688.25	4,718.41	4,753.34	4,759.45	4,862.28
Extranjero	281.07	9.38%	2,997.97	2,986.18	3,084.22	3,221.23	3,159.60	3,146.34	3,195.04	3,212.18	3,215.43	3,220.33	3,229.42	3,318.90	3,279.04
Menos Provisiones	(0.60)	(47.64%)	1.26	1.29	1.31	1.31	1.32	1.32	0.38	0.41	0.41	0.46	0.55	0.84	0.66
Locales	0.21	70.49%	0.30	0.33	0.35	0.35	0.35	0.36	0.38	0.41	0.41	0.46	0.55	0.64	0.52
Extranjero	(0.81)	(84.95%)	0.96	0.96	0.96	0.96	0.96	0.96	0.00	0.00	0.00	0.00	0.00	0.20	0.14
OTROS ACTIVOS	(205.25)	(9.70%)	2,116.07	2,114.34	2,156.91	1,603.59	1,643.79	1,678.81	1,640.73	1,572.61	1,625.51	1,635.49	1,754.29	1,746.04	1,910.82
Locales	(283.66)	(13.77%)	2,059.49	2,058.98	2,096.06	1,545.83	1,585.77	1,624.75	1,581.77	1,520.00	1,569.62	1,582.23	1,634.58	1,621.87	1,775.83
Extranjero	78.41	138.58%	56.58	55.36	60.85	57.76	58.02	54.05	58.97	52.61	55.88	53.25	119.71	124.16	134.99
TOTAL DE ACTIVOS	4,697.14	11.52%	40,788.79	40,742.71	40,852.28	40,451.99	40,991.78	41,603.31	42,009.57	42,228.27	42,778.43	43,549.41	44,180.26	45,255.28	45,485.94

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	3,203.95	9.92%	32,293.18	32,179.13	32,027.67	32,044.70	32,474.41	32,953.72	32,981.98	33,403.16	33,792.23	34,327.16	34,475.61	35,261.74	35,497.13
Locales	2,770.86	9.60%	28,857.24	28,851.44	28,584.88	28,548.70	28,860.69	29,261.42	29,325.22	29,664.27	29,932.01	30,438.71	30,552.20	31,270.23	31,628.10
Oficiales	913.28	13.36%	6,836.96	6,715.70	6,404.80	6,448.71	6,485.94	6,412.40	6,478.76	6,420.87	6,358.15	7,009.95	7,050.78	7,605.69	7,750.23
De Particulares	1,823.88	8.95%	20,375.43	20,560.42	20,606.17	20,593.01	20,862.82	21,087.89	21,188.48	21,483.17	21,685.69	21,635.52	21,829.51	21,964.33	22,199.30
A la Vista	244.26	5.67%	4,304.19	4,337.14	4,224.83	4,150.95	4,211.14	4,292.67	4,287.20	4,448.80	4,439.01	4,329.73	4,342.77	4,425.70	4,548.45
A Plazo	960.69	8.83%	10,875.23	11,015.27	11,140.81	11,194.25	11,310.06	11,385.37	11,450.87	11,505.04	11,601.59	11,690.98	11,851.39	11,862.76	11,835.92
De Ahorros	618.92	11.91%	5,196.00	5,208.01	5,240.53	5,247.81	5,341.63	5,409.86	5,450.41	5,529.34	5,645.09	5,614.81	5,635.36	5,675.88	5,814.93
De Bancos	33.70	2.05%	1,644.86	1,575.33	1,573.91	1,506.97	1,511.92	1,761.12	1,657.98	1,760.23	1,888.17	1,793.25	1,671.91	1,700.21	1,678.57
A la Vista	(87.77)	(15.91%)	551.54	651.45	652.65	584.04	600.10	676.89	602.92	598.62	625.19	527.00	517.13	505.16	463.77
A Plazo	121.47	11.11%	1,093.32	923.88	921.25	922.93	911.82	1,084.23	1,055.06	1,161.61	1,262.98	1,266.24	1,154.78	1,195.05	1,214.79
Extranjero	433.09	12.60%	3,435.93	3,327.69	3,442.79	3,496.00	3,613.72	3,692.31	3,656.76	3,738.89	3,860.22	3,888.45	3,923.41	3,991.51	3,869.02
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	434.80	17.31%	2,512.37	2,504.10	2,564.33	2,600.68	2,692.60	2,703.91	2,730.62	2,793.09	2,849.34	2,876.89	2,921.45	2,947.41	2,947.18
A la Vista	137.52	18.40%	747.58	712.83	761.68	781.24	788.07	770.59	797.44	855.35	847.69	839.14	857.39	880.80	885.10
A Plazo	151.77	12.15%	1,248.82	1,275.20	1,292.64	1,268.08	1,348.35	1,359.59	1,375.00	1,355.92	1,391.19	1,425.20	1,422.43	1,426.24	1,400.59
De Ahorros	145.52	28.20%	515.98	516.07	510.00	551.36	556.19	573.73	558.18	581.82	610.46	612.55	641.64	640.37	661.49
De Bancos	(1.71)	(0.19%)	923.56	823.58	878.46	895.32	921.12	988.40	926.14	945.80	1,010.88	1,011.55	1,001.96	1,044.10	921.85
A la Vista	(34.10)	(11.42%)	298.68	206.86	233.25	247.50	273.31	292.08	225.32	279.25	337.62	316.85	328.68	382.08	264.58
A Plazo	32.39	5.18%	624.88	616.72	645.21	647.82	647.81	696.32	700.82	666.55	673.26	694.70	673.28	662.02	657.27
OBLIGACIONES	1,336.98	38.61%	3,462.67	3,345.36	3,382.70	3,526.50	3,605.11	3,596.63	3,945.89	3,881.23	3,871.65	3,968.31	4,399.44	4,516.21	4,799.65
Locales	248.61	21.68%	1,146.77	1,135.54	1,147.56	1,142.39	1,151.69	1,195.34	1,259.77	1,220.25	1,220.73	1,255.94	1,262.29	1,275.19	1,395.38
Extranjero	1,088.37	47.00%	2,315.90	2,209.82	2,235.14	2,384.11	2,453.42	2,401.30	2,686.12	2,660.99	2,650.92	2,712.37	3,137.16	3,241.02	3,404.27
OTROS PASIVOS	(334.37)	(20.07%)	1,666.20	1,793.33	1,976.68	1,393.04	1,379.87	1,448.81	1,453.09	1,289.40	1,409.09	1,480.64	1,447.09	1,570.59	1,331.83
Locales	(372.94)	(23.20%)	1,607.69	1,732.30	1,857.39	1,326.94	1,322.40	1,382.76	1,395.50	1,210.03	1,330.38	1,398.67	1,352.69	1,479.68	1,234.75
Extranjero	38.56	65.91%	58.51	61.03	119.29	66.11	57.47	66.05	57.59	79.36	78.71	81.97	94.40	90.91	97.08
PATRIMONIO	490.59	14.57%	3,366.74	3,424.90	3,465.23	3,487.76	3,532.38	3,604.14	3,628.61	3,654.48	3,705.46	3,773.30	3,858.12	3,906.74	3,857.33
Capital	137.27	5.95%	2,307.70	2,302.95	2,304.06	2,304.10	2,304.16	2,310.17	2,317.91	2,344.86	2,347.03	2,361.78	2,382.39	2,387.11	2,444.97

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.00	0.17%	2.15	1.95	2.04	1.94	2.08	2.06	2.10	2.09	2.03	2.03	1.99	2.10	2.15
Otras Reservas	289.02	(6,765.53%)	(4.27)	0.17	2.71	2.65	2.57	3.85	3.92	7.91	2.32	236.42	233.25	232.45	284.74
Provisiones Dinámicas	283.81	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	238.78	238.86	238.95	283.81
Otras Reservas	5.21	(121.86%)	(4.27)	0.17	2.71	2.65	2.57	3.85	3.92	7.91	2.32	(2.36)	(5.61)	(6.50)	0.93
Utilidad de Periodos Anteriores	4.77	0.64%	742.25	886.55	885.70	883.80	875.95	873.90	870.56	975.37	973.33	787.86	786.33	781.68	747.02
Utilidad de Periodo	30.37	14.27%	212.77	107.60	142.12	162.91	206.84	256.22	267.63	160.85	202.19	221.26	280.98	333.26	243.14
Ganancia o Perdida en Valores Disponible para la Venta	25.99	483.64%	5.37	16.07	18.99	22.73	31.17	48.32	57.38	54.27	69.44	54.83	59.26	56.01	31.36
Deuda Subordinada	3.17	3.15%	100.77	109.61	109.61	109.61	109.61	109.61	109.11	109.12	109.12	109.12	113.92	114.13	103.94
PASIVO Y PATRIMONIO	4,697.14	11.52%	40,788.79	40,742.71	40,852.28	40,451.99	40,991.78	41,603.31	42,009.57	42,228.27	42,778.43	43,549.41	44,180.26	45,255.28	45,485.94

Nota
Año 2014 : Cifras Preliminares