

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A SEPTIEMBRE 2016
(En Millones de Balboas)**

	2014	2015				2016				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	4,157.68	4,090.95	3,987.98	3,869.30	4,031.26	4,039.82	4,182.76	3,967.50	0.00	98.20	2.54%
Depositos Locales en Bancos	1,251.60	1,340.08	1,229.45	1,195.56	1,164.93	1,173.01	1,229.13	1,143.71	0.00	(51.85)	(4.34%)
A la Vista	261.61	291.38	266.78	269.14	248.90	293.56	319.43	285.57	0.00	16.43	6.10%
A Plazo	989.99	1,048.70	962.67	926.42	916.02	879.46	909.70	858.14	0.00	(68.28)	(7.37%)
Depositos Extranjeros en Bancos	2,554.82	2,397.17	2,388.99	2,335.72	2,518.03	2,444.16	2,586.46	2,455.45	0.00	119.73	5.13%
A la Vista	943.41	869.99	796.01	829.86	941.04	855.21	1,027.72	850.52	0.00	20.66	2.49%
A Plazo	1,611.41	1,527.18	1,592.98	1,505.87	1,576.99	1,588.95	1,558.73	1,604.93	0.00	99.07	6.58%
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	351.26	353.70	369.54	338.02	348.30	422.65	367.17	368.35	0.00	30.33	8.97%
CARTERA CREDITICIA	21,805.15	22,378.81	23,032.72	23,984.91	24,680.83	25,238.24	25,545.18	26,131.92	0.00	2,147.00	8.95%
Locales	19,653.46	20,159.54	20,769.73	21,555.62	22,240.55	22,720.86	23,190.27	23,686.50	0.00	2,130.88	9.89%
Extranjero	2,366.30	2,440.62	2,501.63	2,670.90	2,668.59	2,751.32	2,595.19	2,696.01	0.00	25.11	0.94%
Menos Provisiones	214.61	221.35	238.64	241.60	228.30	233.94	240.27	250.60	0.00	8.99	3.72%
Locales	206.53	213.07	228.90	230.54	222.75	228.55	231.95	239.48	0.00	8.94	3.88%
Extranjero	8.08	8.27	9.74	11.07	5.56	5.39	8.32	11.12	0.00	0.05	0.48%
INVERSIONES EN VALORES	5,946.52	6,227.46	6,340.71	6,292.24	6,461.40	6,720.87	6,816.21	6,873.61	0.00	581.37	9.24%
Locales	2,884.37	2,897.55	2,912.33	3,011.29	2,990.23	3,075.02	3,238.86	3,244.76	0.00	233.46	7.75%
Extranjero	3,062.82	3,330.38	3,429.03	3,281.70	3,471.77	3,647.26	3,579.57	3,633.99	0.00	352.29	10.73%
Menos Provisiones	0.66	0.47	0.65	0.76	0.59	1.41	2.22	5.13	0.00	4.38	578.15%
Locales	0.52	0.47	0.47	0.47	0.51	1.32	2.14	5.13	0.00	4.67	1,000.14%
Extranjero	0.14	0.00	0.18	0.29	0.08	0.08	0.08	0.00	0.00	(0.29)	(100.00%)
OTROS ACTIVOS	1,315.40	1,408.31	1,356.59	1,498.27	1,509.69	1,608.73	1,579.46	1,711.24	0.00	212.97	14.21%
Locales	1,181.26	1,331.17	1,280.56	1,389.26	1,407.18	1,461.73	1,433.46	1,578.45	0.00	189.18	13.62%
Extranjero	134.13	77.14	76.04	109.01	102.51	147.00	146.00	132.79	0.00	23.79	21.82%
TOTAL DE ACTIVOS	33,224.74	34,105.53	34,718.00	35,644.72	36,683.18	37,607.67	38,123.61	38,684.27	0.00	3,039.55	8.53%

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DEPOSITOS	24,567.72	24,998.01	25,128.34	25,541.02	26,187.67	26,678.08	27,117.99	27,147.26	0.00	1,606.24	6.29%
Locales	20,763.85	21,059.49	21,414.07	21,762.19	22,471.01	22,805.18	23,258.07	23,316.83	0.00	1,554.64	7.14%
Oficiales	5.00	5.00	251.11	236.57	373.16	377.61	380.39	371.75	0.00	135.18	57.14%
De Particulares	19,894.28	20,165.28	20,351.70	20,628.68	21,117.44	21,521.57	21,858.66	22,041.39	0.00	1,412.71	6.85%
A la Vista	4,264.81	4,149.85	4,244.48	4,192.17	4,262.71	4,152.31	4,176.25	4,163.82	0.00	(28.35)	(0.68%)
A Plazo	11,092.83	11,411.54	11,471.67	11,700.32	11,880.70	12,333.73	12,557.58	12,813.40	0.00	1,113.08	9.51%
De Ahorros	4,536.64	4,603.88	4,635.55	4,736.20	4,974.03	5,035.52	5,124.82	5,064.18	0.00	327.98	6.92%
De Bancos	864.57	889.22	811.26	896.94	980.41	906.01	1,019.03	903.68	0.00	6.74	0.75%
A la Vista	40.56	42.50	57.75	70.75	89.52	101.68	69.47	51.79	0.00	(18.96)	(26.80%)
A Plazo	824.01	846.72	753.51	826.19	890.89	804.33	949.55	851.89	0.00	25.70	3.11%
Extranjero	3,803.87	3,938.52	3,714.27	3,778.83	3,716.67	3,872.89	3,859.92	3,830.43	0.00	51.60	1.37%
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	2,882.02	2,911.37	2,842.12	2,848.59	2,854.98	2,929.58	2,961.51	2,869.39	0.00	20.80	0.73%
A la Vista	859.86	797.64	755.11	746.27	760.56	805.06	807.79	765.40	0.00	19.13	2.56%
A Plazo	1,367.24	1,440.63	1,438.24	1,454.03	1,433.82	1,479.13	1,518.87	1,478.31	0.00	24.28	1.67%
De Ahorros	654.92	673.10	648.76	648.28	660.60	645.39	634.85	625.68	0.00	(22.60)	(3.49%)
De Bancos	921.85	1,027.15	872.15	930.24	861.69	943.32	898.41	961.04	0.00	30.80	3.31%
A la Vista	264.58	357.51	265.31	313.09	247.76	316.51	252.54	331.18	0.00	18.09	5.78%
A Plazo	657.27	669.63	606.84	617.15	613.93	626.81	645.87	629.86	0.00	12.70	2.06%
OBLIGACIONES	4,773.22	4,880.39	5,427.42	5,834.23	6,281.90	6,461.92	6,484.27	6,787.16	0.00	952.93	16.33%
Locales	1,368.95	1,450.39	1,479.77	1,588.95	1,736.79	1,672.43	1,685.81	1,662.53	0.00	73.58	4.63%
Extranjero	3,404.27	3,430.00	3,947.65	4,245.29	4,545.11	4,789.48	4,798.46	5,124.63	0.00	879.35	20.71%
OTROS PASIVOS	975.96	1,209.17	1,090.20	1,225.00	1,125.61	1,258.85	1,177.56	1,312.56	0.00	87.55	7.15%
Locales	880.41	1,091.06	1,009.56	1,088.59	990.63	1,114.50	1,036.01	1,150.99	0.00	62.40	5.73%
Extranjero	95.55	118.10	80.64	136.41	134.98	144.35	141.55	161.56	0.00	25.15	18.44%
PATRIMONIO	2,907.85	3,017.96	3,072.03	3,044.47	3,087.99	3,208.83	3,343.79	3,437.30	0.00	392.82	12.90%
Capital	1,653.31	1,672.75	1,701.23	1,704.37	1,741.39	1,750.40	1,759.26	1,739.49	0.00	35.11	2.06%

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Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	226.37	257.17	284.88	314.10	359.85	348.09	354.10	393.28	0.00	79.18	25.21%
Provisiones Dinámicas	224.52	256.22	282.40	306.56	335.77	340.40	340.66	362.67	0.00	56.11	18.30%
Otras Reservas	1.84	0.95	2.48	7.54	24.08	7.69	13.44	30.61	0.00	23.06	305.66%
Utilidad de Periodos Anteriores	725.23	827.93	774.18	826.85	784.08	889.58	865.31	955.56	0.00	128.71	15.57%
Utilidad de Periodo	219.54	159.27	227.93	176.30	210.04	144.46	230.02	177.91	0.00	1.61	0.91%
Ganancia o Perdida en Valores Disponible para la Venta	(20.54)	(3.11)	(19.96)	(80.93)	(110.97)	(27.30)	2.53	33.58	0.00	114.51	(141.49%)
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	132.56	137.49	0.00	33.71	32.48%
PASIVO Y PATRIMONIO	33,224.74	34,105.53	34,718.00	35,644.72	36,683.18	37,607.67	38,123.61	38,684.27	0.00	3,039.55	8.53%