

**BALANCE DE SITUACION
BANCA PANAMEÑA
A MARZO 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	7,681.48	6,338.27	6,623.17	5,599.88	6,440.66	6,426.90	0.00	0.00	0.00	88.63	1.40%
Depositos Locales en Bancos	1,936.69	1,521.91	1,632.63	1,422.98	1,553.52	1,471.06	0.00	0.00	0.00	(50.85)	(3.34%)
A la Vista	271.99	216.99	215.22	255.37	248.53	261.58	0.00	0.00	0.00	44.59	20.55%
A Plazo	1,664.71	1,304.92	1,417.41	1,167.61	1,304.99	1,209.48	0.00	0.00	0.00	(95.44)	(7.31%)
Depositos Extranjeros en Bancos	4,888.60	4,196.86	4,226.42	3,371.55	4,219.85	4,122.11	0.00	0.00	0.00	(74.75)	(1.78%)
A la Vista	921.87	984.27	933.79	848.86	845.84	973.29	0.00	0.00	0.00	(10.98)	(1.12%)
A Plazo	3,966.74	3,212.59	3,292.63	2,522.69	3,374.01	3,148.82	0.00	0.00	0.00	(63.77)	(1.99%)
Menos Provisiones	0.00	0.65	1.05	0.86	0.26	0.25	0.00	0.00	0.00	(0.40)	(61.10%)
Locales	0.00	0.65	1.05	0.81	0.19	0.25	0.00	0.00	0.00	(0.40)	(61.37%)
Extranjero	0.00	0.00	0.00	0.05	0.07	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	856.18	620.15	765.17	806.21	667.56	833.98	0.00	0.00	0.00	213.83	34.48%
CARTERA CREDITICIA	34,084.90	34,362.42	34,896.35	35,387.66	35,692.58	36,239.38	0.00	0.00	0.00	1,876.96	5.46%
Locales	32,220.64	32,628.03	33,093.11	33,596.92	33,787.13	34,429.41	0.00	0.00	0.00	1,801.38	5.52%
Extranjero	2,201.93	2,171.14	2,235.50	2,236.33	2,356.35	2,278.93	0.00	0.00	0.00	107.78	4.96%
Menos Provisiones	337.67	436.75	432.26	445.59	450.90	468.96	0.00	0.00	0.00	32.21	7.37%
Locales	323.17	425.58	421.70	429.82	430.97	450.91	0.00	0.00	0.00	25.34	5.95%
Extranjero	14.50	11.17	10.56	15.77	19.93	18.04	0.00	0.00	0.00	6.87	61.48%
INVERSIONES EN VALORES	11,138.82	11,103.39	10,880.82	10,947.30	11,202.47	10,848.91	0.00	0.00	0.00	(254.48)	(2.29%)
Locales	5,973.30	5,958.64	5,574.56	5,622.48	5,736.12	5,769.27	0.00	0.00	0.00	(189.37)	(3.18%)
Extranjero	5,167.75	5,155.08	5,316.01	5,334.84	5,477.82	5,090.04	0.00	0.00	0.00	(65.04)	(1.26%)
Menos Provisiones	2.23	10.33	9.75	10.01	11.47	10.39	0.00	0.00	0.00	0.07	0.66%
Locales	2.08	8.07	9.55	7.53	8.70	9.98	0.00	0.00	0.00	1.91	23.72%
Extranjero	0.15	2.26	0.20	2.48	2.78	0.41	0.00	0.00	0.00	(1.85)	(81.65%)
OTROS ACTIVOS	2,607.69	2,727.54	2,572.48	2,802.98	2,970.97	3,053.14	0.00	0.00	0.00	325.60	11.94%
Locales	2,427.30	2,521.70	2,372.19	2,582.14	2,716.86	2,827.92	0.00	0.00	0.00	306.21	12.14%
Extranjero	180.40	205.84	200.29	220.84	254.11	225.23	0.00	0.00	0.00	19.39	9.42%
TOTAL DE ACTIVOS	55,512.89	54,531.61	54,972.82	54,737.81	56,306.68	56,568.33	0.00	0.00	0.00	2,036.72	3.73%

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DEPOSITOS	40,397.77	39,409.31	39,623.94	39,242.21	40,554.89	40,625.12	0.00	0.00	0.00	1,215.81	3.09%
Locales	36,634.66	35,715.84	35,875.35	35,618.73	36,991.58	37,049.18	0.00	0.00	0.00	1,333.34	3.73%
Oficiales	8,088.74	7,605.07	7,589.79	7,210.86	7,760.32	7,952.92	0.00	0.00	0.00	347.85	4.57%
De Particulares	26,418.94	26,492.21	26,627.13	26,648.82	27,289.70	27,322.96	0.00	0.00	0.00	830.75	3.14%
A la Vista	4,595.35	4,425.06	4,459.41	4,364.77	4,872.23	4,392.72	0.00	0.00	0.00	(32.34)	(0.73%)
A Plazo	14,696.11	14,915.15	15,111.68	15,218.17	15,226.73	15,596.01	0.00	0.00	0.00	680.86	4.56%
De Ahorros	7,127.48	7,152.00	7,056.04	7,065.88	7,190.74	7,334.23	0.00	0.00	0.00	182.23	2.55%
De Bancos	2,126.97	1,618.56	1,658.43	1,759.05	1,941.55	1,773.30	0.00	0.00	0.00	154.74	9.56%
A la Vista	575.69	529.52	533.25	632.50	544.28	502.31	0.00	0.00	0.00	(27.21)	(5.14%)
A Plazo	1,551.28	1,089.05	1,125.18	1,126.55	1,397.27	1,270.99	0.00	0.00	0.00	181.94	16.71%
Extranjero	3,763.11	3,693.47	3,748.58	3,623.48	3,563.32	3,575.94	0.00	0.00	0.00	(117.54)	(3.18%)
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	2,803.02	2,703.86	2,735.96	2,637.21	2,651.42	2,683.97	0.00	0.00	0.00	(19.89)	(0.74%)
A la Vista	642.90	655.59	631.40	581.12	557.84	526.38	0.00	0.00	0.00	(129.22)	(19.71%)
A Plazo	1,589.03	1,501.46	1,517.55	1,516.30	1,587.07	1,634.29	0.00	0.00	0.00	132.83	8.85%
De Ahorros	571.09	546.81	587.01	539.78	506.51	523.30	0.00	0.00	0.00	(23.50)	(4.30%)
De Bancos	960.09	989.62	1,012.62	986.27	911.90	891.97	0.00	0.00	0.00	(97.65)	(9.87%)
A la Vista	350.08	366.14	367.79	370.74	382.32	384.46	0.00	0.00	0.00	18.32	5.00%
A Plazo	610.00	623.48	644.83	615.54	529.58	507.51	0.00	0.00	0.00	(115.97)	(18.60%)
OBLIGACIONES	8,052.47	8,158.51	8,340.16	8,378.52	8,543.85	8,374.64	0.00	0.00	0.00	216.13	2.65%
Locales	1,447.95	1,663.39	1,633.52	1,720.21	1,745.70	1,613.76	0.00	0.00	0.00	(49.63)	(2.98%)
Extranjero	6,604.52	6,495.12	6,706.64	6,658.31	6,798.15	6,760.88	0.00	0.00	0.00	265.76	4.09%
OTROS PASIVOS	2,053.59	2,029.21	1,995.97	2,084.18	1,993.82	2,182.06	0.00	0.00	0.00	152.85	7.53%
Locales	1,815.41	1,744.40	1,740.31	1,804.95	1,719.89	1,922.73	0.00	0.00	0.00	178.33	10.22%
Extranjero	238.19	284.81	255.67	279.24	273.92	259.33	0.00	0.00	0.00	(25.48)	(8.95%)
PATRIMONIO	5,009.05	4,934.58	5,012.76	5,032.90	5,214.12	5,386.51	0.00	0.00	0.00	451.93	9.16%
Capital	2,606.45	2,569.05	2,651.22	2,642.82	2,827.04	2,834.33	0.00	0.00	0.00	265.27	10.33%

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Reservas de Capital	0.00	16.37	16.37	0.00	0.00	0.00	0.00	0.00	0.00	(16.37)	(100.00%)
Otras Reservas	538.55	536.75	550.27	561.50	541.64	553.03	0.00	0.00	0.00	16.28	3.03%
Provisiones Dinámicas	482.18	477.48	479.27	479.97	479.97	492.58	0.00	0.00	0.00	15.10	3.16%
Otras Reservas	56.37	59.27	71.00	81.53	61.67	60.45	0.00	0.00	0.00	1.18	1.99%
Utilidad de Periodos Anteriores	1,256.72	1,400.14	1,293.10	1,369.37	1,401.02	1,555.71	0.00	0.00	0.00	155.57	11.11%
Utilidad de Periodo	351.50	249.72	360.16	326.51	315.81	240.45	0.00	0.00	0.00	(9.28)	(3.71%)
Ganancia o Perdida en Valores Disponible para la Venta	109.73	16.18	(5.35)	(14.83)	(19.36)	53.97	0.00	0.00	0.00	37.78	233.47%
Deuda Subordinada	146.09	146.37	146.99	147.54	147.97	149.04	0.00	0.00	0.00	2.67	1.83%
PASIVO Y PATRIMONIO	55,512.89	54,531.61	54,972.82	54,737.81	56,306.68	56,568.33	0.00	0.00	0.00	2,036.72	3.73%