

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A JUNIO 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	4,175.65	3,907.54	4,054.20	3,830.17	3,867.96	4,020.41	4,311.48	0.00	0.00	257.28	6.35%
Depositos Locales en Bancos	1,135.02	909.14	1,055.91	938.73	1,012.58	1,030.48	1,012.36	0.00	0.00	(43.55)	(4.12%)
A la Vista	259.44	204.76	203.51	242.74	237.60	247.31	271.77	0.00	0.00	68.27	33.55%
A Plazo	875.58	704.38	852.41	696.00	774.98	783.17	740.59	0.00	0.00	(111.82)	(13.12%)
Depositos Extranjeros en Bancos	2,579.76	2,684.29	2,591.95	2,482.23	2,497.00	2,575.01	2,707.65	0.00	0.00	115.70	4.46%
A la Vista	831.26	918.00	823.64	737.44	778.29	851.35	914.96	0.00	0.00	91.32	11.09%
A Plazo	1,748.50	1,766.29	1,768.31	1,744.79	1,718.70	1,723.66	1,792.70	0.00	0.00	24.38	1.38%
Menos Provisiones	0.00	0.00	0.01	0.09	0.14	0.09	0.07	0.00	0.00	0.06	643.24%
Locales	0.00	0.00	0.01	0.04	0.07	0.09	0.06	0.00	0.00	0.05	496.43%
Extranjero	0.00	0.00	0.00	0.05	0.07	0.00	0.01	0.00	0.00	0.01	0.00%
Otros	460.87	314.11	406.34	409.29	358.52	415.00	591.53	0.00	0.00	185.19	45.57%
CARTERA CREDITICIA	27,909.90	27,967.45	28,310.41	28,300.26	28,687.24	28,777.95	28,731.31	0.00	0.00	420.90	1.49%
Locales	25,980.57	26,140.92	26,418.38	26,412.00	26,693.41	26,870.36	26,949.99	0.00	0.00	531.61	2.01%
Extranjero	2,201.93	2,171.14	2,235.50	2,236.33	2,356.35	2,278.93	2,167.58	0.00	0.00	(67.92)	(3.04%)
Menos Provisiones	272.59	344.61	343.47	348.07	362.52	371.34	386.27	0.00	0.00	42.80	12.46%
Locales	258.09	333.44	332.91	332.30	342.58	353.30	365.44	0.00	0.00	32.53	9.77%
Extranjero	14.50	11.17	10.56	15.77	19.94	18.04	20.83	0.00	0.00	10.27	97.22%
INVERSIONES EN VALORES	7,716.21	7,572.32	7,831.10	7,877.95	8,312.69	8,026.40	7,717.92	0.00	0.00	(113.18)	(1.45%)
Locales	3,641.29	3,569.42	3,682.33	3,691.19	3,892.69	3,929.33	3,675.96	0.00	0.00	(6.37)	(0.17%)
Extranjero	4,077.15	4,010.02	4,155.93	4,193.04	4,426.25	4,102.65	4,046.09	0.00	0.00	(109.84)	(2.64%)
Menos Provisiones	2.23	7.12	7.16	6.28	6.25	5.57	4.13	0.00	0.00	(3.03)	(42.28%)
Locales	2.08	4.86	6.95	3.80	3.47	5.16	2.94	0.00	0.00	(4.01)	(57.74%)
Extranjero	0.15	2.26	0.20	2.48	2.78	0.41	1.19	0.00	0.00	0.99	484.77%
OTROS ACTIVOS	2,106.98	2,223.24	2,054.87	2,245.84	2,447.57	2,520.12	2,574.63	0.00	0.00	519.76	25.29%
Locales	1,931.17	2,021.00	1,866.70	2,051.80	2,209.75	2,304.97	2,357.19	0.00	0.00	490.48	26.28%
Extranjero	175.81	202.23	188.16	194.04	237.83	215.14	217.44	0.00	0.00	29.28	15.56%
TOTAL DE ACTIVOS	41,908.74	41,670.55	42,250.58	42,254.22	43,315.47	43,344.87	43,335.33	0.00	0.00	1,084.75	2.57%

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A JUNIO 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		
DEPOSITOS	28,427.66	28,291.02	28,475.25	28,459.56	29,142.92	29,068.41	29,346.53	0.00	0.00	871.28	3.06%
Locales	24,708.47	24,643.23	24,768.35	24,879.59	25,623.29	25,521.98	25,595.46	0.00	0.00	827.10	3.34%
Oficiales	385.89	382.22	378.14	377.11	381.32	363.74	376.35	0.00	0.00	(1.80)	(0.48%)
De Particulares	23,333.11	23,368.56	23,537.14	23,560.28	24,188.65	24,254.41	24,401.28	0.00	0.00	864.14	3.67%
A la Vista	4,195.32	4,025.34	4,062.08	3,994.64	4,497.07	4,032.19	4,044.09	0.00	0.00	(17.98)	(0.44%)
A Plazo	13,694.36	13,860.12	14,087.13	14,185.72	14,231.80	14,592.75	14,778.11	0.00	0.00	690.98	4.91%
De Ahorros	5,443.44	5,483.10	5,387.94	5,379.92	5,459.78	5,629.47	5,579.08	0.00	0.00	191.15	3.55%
De Bancos	989.47	892.45	853.07	942.21	1,053.32	903.84	817.83	0.00	0.00	(35.24)	(4.13%)
A la Vista	72.93	96.48	61.62	87.09	70.58	54.71	52.07	0.00	0.00	(9.55)	(15.50%)
A Plazo	916.54	795.97	791.45	855.11	982.75	849.13	765.76	0.00	0.00	(25.69)	(3.25%)
Extranjero	3,719.19	3,647.80	3,706.90	3,579.98	3,519.63	3,546.42	3,751.08	0.00	0.00	44.18	1.19%
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	2,759.10	2,658.18	2,694.28	2,593.70	2,606.69	2,654.46	2,826.74	0.00	0.00	132.47	4.92%
A la Vista	621.68	630.81	611.58	558.79	532.29	515.20	493.60	0.00	0.00	(117.98)	(19.29%)
A Plazo	1,571.43	1,485.48	1,500.43	1,499.91	1,570.94	1,618.71	1,812.89	0.00	0.00	312.46	20.82%
De Ahorros	565.99	541.89	582.27	535.00	503.45	520.54	520.25	0.00	0.00	(62.01)	(10.65%)
De Bancos	960.09	989.62	1,012.62	986.27	912.95	891.97	924.33	0.00	0.00	(88.29)	(8.72%)
A la Vista	350.08	366.14	367.79	370.74	383.36	384.46	401.23	0.00	0.00	33.43	9.09%
A Plazo	610.00	623.48	644.83	615.54	529.58	507.51	523.11	0.00	0.00	(121.73)	(18.88%)
OBLIGACIONES	8,052.47	7,958.51	8,340.16	8,298.42	8,473.75	8,294.51	8,170.60	0.00	0.00	(169.56)	(2.03%)
Locales	1,447.95	1,463.39	1,633.52	1,640.11	1,675.60	1,533.63	1,554.79	0.00	0.00	(78.73)	(4.82%)
Extranjero	6,604.52	6,495.12	6,706.64	6,658.31	6,798.15	6,760.88	6,615.81	0.00	0.00	(90.83)	(1.35%)
OTROS PASIVOS	1,639.47	1,653.09	1,601.93	1,676.55	1,660.95	1,813.37	1,670.08	0.00	0.00	68.15	4.25%
Locales	1,401.88	1,369.00	1,346.89	1,398.00	1,390.12	1,554.65	1,405.30	0.00	0.00	58.42	4.34%
Extranjero	237.59	284.09	255.05	278.55	270.83	258.71	264.78	0.00	0.00	9.73	3.82%
PATRIMONIO	3,789.15	3,767.93	3,833.24	3,819.68	4,037.85	4,168.59	4,148.12	0.00	0.00	314.88	8.21%
Capital	1,777.81	1,740.41	1,742.57	1,734.18	1,918.40	1,925.68	1,801.86	0.00	0.00	59.29	3.40%

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A JUNIO 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		
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	438.72	438.61	452.76	463.07	449.32	451.39	438.19	0.00	0.00	(14.56)	(3.22%)
Provisiones Dinámicas	389.16	384.45	386.24	386.94	398.31	398.31	385.59	0.00	0.00	(0.65)	(0.17%)
Otras Reservas	49.56	54.16	66.52	76.12	51.01	53.08	52.61	0.00	0.00	(13.91)	(20.91%)
Utilidad de Periodos Anteriores	1,097.55	1,227.38	1,198.59	1,296.18	1,288.72	1,414.27	1,409.30	0.00	0.00	210.71	17.58%
Utilidad de Periodo	309.96	196.21	293.40	203.72	262.60	187.53	270.17	0.00	0.00	(23.24)	(7.92%)
Ganancia o Perdida en Valores Disponible para la Venta	19.03	2.58	(17.45)	(25.00)	(29.17)	40.67	77.15	0.00	0.00	94.60	(542.10%)
Deuda Subordinada	146.09	146.37	146.99	147.54	147.97	149.04	151.44	0.00	0.00	4.45	3.03%
PASIVO Y PATRIMONIO	41,908.74	41,670.55	42,250.58	42,254.22	43,315.47	43,344.87	43,335.33	0.00	0.00	1,084.75	2.57%