

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A SEPTIEMBRE 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		
<b>ACTIVOS LIQUIDOS</b>	4,175.65	3,907.54	4,054.20	3,830.17	3,867.96	4,020.41	4,311.48	3,968.82	0.00	138.65	3.62%
Depositos Locales en Bancos	1,135.02	909.14	1,055.91	938.73	1,012.58	1,030.48	1,012.36	962.32	0.00	23.59	2.51%
A la Vista	259.44	204.76	203.51	242.74	237.60	247.31	271.77	280.61	0.00	37.87	15.60%
A Plazo	875.58	704.38	852.41	696.00	774.98	783.17	740.59	681.72	0.00	(14.28)	(2.05%)
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	2,674.86	0.00	192.63	7.76%
A la Vista	831.26	918.00	823.64	737.44	778.29	851.35	914.96	892.57	0.00	155.13	21.04%
A Plazo	1,748.50	1,766.29	1,768.31	1,744.79	1,718.70	1,723.66	1,792.70	1,782.29	0.00	37.50	2.15%
Menos Provisiones	0.00	0.00	0.01	0.09	0.14	0.09	0.07	0.11	0.00	0.02	16.64%
Locales	0.00	0.00	0.01	0.04	0.07	0.09	0.06	0.07	0.00	0.03	75.25%
Extranjero	0.00	0.00	0.00	0.05	0.07	0.00	0.01	0.03	0.00	(0.02)	(33.58%)
Otros	460.87	314.11	406.34	409.29	358.52	415.00	591.53	331.74	0.00	(77.55)	(18.95%)
<b>CARTERA CREDITICIA</b>	27,909.90	27,967.45	28,310.41	28,300.26	28,687.24	28,777.95	28,731.31	28,908.07	0.00	607.80	2.15%
Locales	25,980.57	26,140.92	26,418.38	26,412.00	26,693.41	26,870.36	26,949.99	27,151.23	0.00	739.23	2.80%
Extranjero	2,201.93	2,171.14	2,235.50	2,236.33	2,356.35	2,278.93	2,167.58	2,147.86	0.00	(88.48)	(3.96%)
Menos Provisiones	272.59	344.61	343.47	348.07	362.52	371.34	386.27	391.02	0.00	42.95	12.34%
Locales	258.09	333.44	332.91	332.30	342.58	353.30	365.41	369.10	0.00	36.80	11.07%
Extranjero	14.50	11.17	10.56	15.77	19.94	18.04	20.86	21.92	0.00	6.15	39.00%
<b>INVERSIONES EN VALORES</b>	7,716.21	7,572.32	7,831.10	7,877.95	8,312.69	8,026.40	7,717.92	8,146.11	0.00	268.16	3.40%
Locales	3,641.29	3,569.42	3,682.33	3,691.19	3,892.69	3,929.33	3,675.96	4,012.70	0.00	321.50	8.71%
Extranjero	4,077.15	4,010.02	4,155.93	4,193.04	4,426.25	4,102.65	4,046.09	4,136.57	0.00	(56.47)	(1.35%)
Menos Provisiones	2.23	7.12	7.16	6.28	6.25	5.57	4.13	3.15	0.00	(3.13)	(49.84%)
Locales	2.08	4.86	6.95	3.80	3.47	5.16	2.94	2.65	0.00	(1.14)	(30.16%)
Extranjero	0.15	2.26	0.20	2.48	2.78	0.41	1.19	0.50	0.00	(1.98)	(79.92%)
<b>OTROS ACTIVOS</b>	2,106.98	2,223.24	2,054.87	2,245.84	2,447.57	2,520.12	2,574.63	2,678.18	0.00	432.34	19.25%
Locales	1,931.17	2,021.00	1,866.70	2,051.80	2,209.75	2,304.97	2,357.19	2,444.13	0.00	392.33	19.12%
Extranjero	175.81	202.23	188.16	194.04	237.83	215.14	217.44	234.05	0.00	40.01	20.62%
<b>TOTAL DE ACTIVOS</b>	<b>41,908.74</b>	<b>41,670.55</b>	<b>42,250.58</b>	<b>42,254.22</b>	<b>43,315.47</b>	<b>43,344.87</b>	<b>43,335.33</b>	<b>43,701.18</b>	<b>0.00</b>	<b>1,446.96</b>	<b>3.42%</b>

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DEPOSITOS	28,427.66	28,291.02	28,475.25	28,459.56	29,142.92	29,068.41	29,346.53	29,492.80	0.00	1,033.24	3.63%
Locales	24,708.47	24,643.23	24,768.35	24,879.59	25,623.29	25,521.98	25,595.46	25,714.20	0.00	834.61	3.35%
Oficiales	385.89	382.22	378.14	377.11	381.32	363.74	376.35	376.34	0.00	(0.76)	(0.20%)
De Particulares	23,333.11	23,368.56	23,537.14	23,560.28	24,188.65	24,254.41	24,401.28	24,501.09	0.00	940.82	3.99%
A la Vista	4,195.32	4,025.34	4,062.08	3,994.64	4,497.07	4,032.19	4,044.09	3,910.35	0.00	(84.29)	(2.11%)
A Plazo	13,694.36	13,860.12	14,087.13	14,185.72	14,231.80	14,592.75	14,778.11	14,954.21	0.00	768.49	5.42%
De Ahorros	5,443.44	5,483.10	5,387.94	5,379.92	5,459.78	5,629.47	5,579.08	5,636.53	0.00	256.61	4.77%
De Bancos	989.47	892.45	853.07	942.21	1,053.32	903.84	817.83	836.76	0.00	(105.44)	(11.19%)
A la Vista	72.93	96.48	61.62	87.09	70.58	54.71	52.07	53.80	0.00	(33.29)	(38.22%)
A Plazo	916.54	795.97	791.45	855.11	982.75	849.13	765.76	782.96	0.00	(72.15)	(8.44%)
Extranjero	3,719.19	3,647.80	3,706.90	3,579.98	3,519.63	3,546.42	3,751.08	3,778.60	0.00	198.63	5.55%
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	2,930.88	0.00	337.18	13.00%
A la Vista	621.68	630.81	611.58	558.79	532.29	515.20	493.60	487.03	0.00	(71.76)	(12.84%)
A Plazo	1,571.43	1,485.48	1,500.43	1,499.91	1,570.94	1,618.71	1,812.89	1,926.56	0.00	426.65	28.45%
De Ahorros	565.99	541.89	582.27	535.00	503.45	520.54	520.25	517.29	0.00	(17.71)	(3.31%)
De Bancos	960.09	989.62	1,012.62	986.27	912.95	891.97	924.33	847.72	0.00	(138.56)	(14.05%)
A la Vista	350.08	366.14	367.79	370.74	383.36	384.46	401.23	355.44	0.00	(15.30)	(4.13%)
A Plazo	610.00	623.48	644.83	615.54	529.58	507.51	523.11	492.28	0.00	(123.26)	(20.02%)
OBLIGACIONES	8,052.47	7,958.51	8,340.16	8,298.42	8,473.75	8,294.51	8,170.60	8,115.61	0.00	(182.81)	(2.20%)
Locales	1,447.95	1,463.39	1,633.52	1,640.11	1,675.60	1,533.63	1,554.79	1,544.50	0.00	(95.61)	(5.83%)
Extranjero	6,604.52	6,495.12	6,706.64	6,658.31	6,798.15	6,760.88	6,615.81	6,571.11	0.00	(87.20)	(1.31%)
OTROS PASIVOS	1,639.47	1,653.09	1,601.93	1,676.55	1,660.95	1,813.37	1,670.08	1,817.24	0.00	140.69	8.39%
Locales	1,401.88	1,369.00	1,346.89	1,398.00	1,390.12	1,554.65	1,405.30	1,524.71	0.00	126.70	9.06%
Extranjero	237.59	284.09	255.05	278.55	270.83	258.71	264.78	292.54	0.00	13.99	5.02%
PATRIMONIO	3,789.15	3,767.93	3,833.24	3,819.68	4,037.85	4,168.59	4,148.12	4,275.52	0.00	455.84	11.93%
Capital	1,777.81	1,740.41	1,742.57	1,734.18	1,918.40	1,925.68	1,801.86	1,885.79	0.00	151.61	8.74%

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	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	0.00	0.00%
Otras Reservas	438.72	438.61	452.76	463.07	449.32	451.39	438.19	433.50	0.00	(29.57)	(6.39%)
Provisiones Dinámicas	389.16	384.45	386.24	386.94	398.31	398.31	385.59	387.34	0.00	0.40	0.10%
Otras Reservas	49.56	54.16	66.52	76.12	51.01	53.08	52.61	46.16	0.00	(29.96)	(39.36%)
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	1,517.53	0.00	221.35	17.08%
Utilidad de Periodo	309.96	196.21	293.40	203.72	262.60	187.53	270.17	204.42	0.00	0.69	0.34%
Ganancia o Perdida en Valores Disponible para la Venta	19.03	2.58	(17.45)	(25.00)	(29.17)	40.67	77.15	79.22	0.00	104.22	(416.87%)
Deuda Subordinada	146.09	146.37	146.99	147.54	147.97	149.04	151.44	155.07	0.00	7.53	5.10%
<b>PASIVO Y PATRIMONIO</b>	<b>41,908.74</b>	<b>41,670.55</b>	<b>42,250.58</b>	<b>42,254.22</b>	<b>43,315.47</b>	<b>43,344.87</b>	<b>43,335.33</b>	<b>43,701.18</b>	<b>0.00</b>	<b>1,446.96</b>	<b>3.42%</b>