

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
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>	7,681.48	6,338.27	6,623.17	5,599.88	6,440.68	6,426.90	6,781.85	7,052.72	0.00	1,452.84	25.94%
Depositos Locales en Bancos	1,936.69	1,521.91	1,632.63	1,422.98	1,553.82	1,471.06	1,374.79	1,520.30	0.00	97.31	6.84%
A la Vista	271.99	216.99	215.22	255.37	248.84	261.58	285.44	296.06	0.00	40.68	15.93%
A Plazo	1,664.71	1,304.92	1,417.41	1,167.61	1,304.99	1,209.48	1,089.35	1,224.24	0.00	56.63	4.85%
Depositos Extranjeros en Bancos	4,888.60	4,196.86	4,226.42	3,371.55	4,219.56	4,122.11	4,429.58	4,808.44	0.00	1,436.89	42.62%
A la Vista	921.87	984.27	933.79	848.86	845.56	973.29	1,017.87	1,216.39	0.00	367.53	43.30%
A Plazo	3,966.74	3,212.59	3,292.63	2,522.69	3,374.01	3,148.82	3,411.71	3,592.05	0.00	1,069.36	42.39%
Menos Provisiones	0.00	0.65	1.05	0.86	0.26	0.25	0.20	0.30	0.00	(0.56)	(64.75%)
Locales	0.00	0.65	1.05	0.81	0.19	0.25	0.19	0.27	0.00	(0.54)	(66.63%)
Extranjero	0.00	0.00	0.00	0.05	0.07	0.00	0.01	0.03	0.00	(0.02)	(33.58%)
Otros	856.18	620.15	765.17	806.21	667.56	833.98	977.68	724.29	0.00	(81.92)	(10.16%)
<b>CARTERA CREDITICIA</b>	34,084.90	34,362.42	34,896.35	35,387.66	35,687.72	36,239.38	35,838.12	36,301.82	0.00	914.17	2.58%
Locales	32,220.64	32,628.03	33,093.11	33,596.92	33,790.81	34,429.41	34,159.14	34,660.27	0.00	1,063.35	3.17%
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	337.67	436.75	432.26	445.59	459.44	468.96	488.60	506.30	0.00	60.71	13.62%
Locales	323.17	425.58	421.70	429.82	439.50	450.91	467.74	484.38	0.00	54.56	12.69%
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>	11,138.82	11,103.39	10,886.32	10,947.30	11,199.05	10,848.91	10,602.75	11,375.55	0.00	428.25	3.91%
Locales	5,973.30	5,958.64	5,580.06	5,622.48	5,732.68	5,769.27	5,535.28	5,959.27	0.00	336.80	5.99%
Extranjero	5,167.75	5,155.08	5,316.01	5,334.84	5,477.57	5,090.04	5,076.41	5,424.23	0.00	89.39	1.68%
Menos Provisiones	2.23	10.33	9.75	10.01	11.21	10.39	8.94	7.96	0.00	(2.06)	(20.53%)
Locales	2.08	8.07	9.55	7.53	8.43	9.98	7.10	6.92	0.00	(0.61)	(8.09%)
Extranjero	0.15	2.26	0.20	2.48	2.78	0.41	1.83	1.04	0.00	(1.45)	(58.27%)
<b>OTROS ACTIVOS</b>	2,607.69	2,727.54	2,565.02	2,802.98	3,009.24	3,053.14	3,086.98	3,225.59	0.00	422.61	15.08%
Locales	2,427.30	2,521.70	2,364.72	2,582.14	2,757.09	2,827.92	2,859.55	2,980.56	0.00	398.42	15.43%
Extranjero	180.40	205.84	200.29	220.84	252.15	225.23	227.43	245.03	0.00	24.19	10.95%
<b>TOTAL DE ACTIVOS</b>	55,512.89	54,531.61	54,970.85	54,737.81	56,336.68	56,568.33	56,309.70	57,955.69	0.00	3,217.87	5.88%

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DEPOSITOS	40,397.77	39,409.31	39,623.94	39,242.21	40,555.94	40,625.12	40,615.98	41,849.49	0.00	2,607.28	6.64%
Locales	36,634.66	35,715.84	35,875.35	35,618.73	36,991.58	37,049.18	36,844.98	38,051.71	0.00	2,432.97	6.83%
Oficiales	8,088.74	7,605.07	7,589.79	7,210.86	7,760.32	7,952.92	7,675.42	8,676.80	0.00	1,465.93	20.33%
De Particulares	26,418.94	26,492.21	26,627.13	26,648.82	27,289.70	27,322.96	27,570.65	27,748.84	0.00	1,100.02	4.13%
A la Vista	4,595.35	4,425.06	4,459.41	4,364.77	4,872.23	4,392.72	4,367.18	4,270.16	0.00	(94.61)	(2.17%)
A Plazo	14,696.11	14,915.15	15,111.68	15,218.17	15,226.73	15,596.01	15,907.55	16,115.21	0.00	897.04	5.89%
De Ahorros	7,127.48	7,152.00	7,056.04	7,065.88	7,190.74	7,334.23	7,295.92	7,363.47	0.00	297.59	4.21%
De Bancos	2,126.97	1,618.56	1,658.43	1,759.05	1,941.55	1,773.30	1,598.91	1,626.07	0.00	(132.98)	(7.56%)
A la Vista	575.69	529.52	533.25	632.50	544.28	502.31	596.33	568.69	0.00	(63.81)	(10.09%)
A Plazo	1,551.28	1,089.05	1,125.18	1,126.55	1,397.27	1,270.99	1,002.58	1,057.38	0.00	(69.17)	(6.14%)
Extranjero	3,763.11	3,693.47	3,748.58	3,623.48	3,564.36	3,575.94	3,771.00	3,797.79	0.00	174.31	4.81%
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	2,846.67	2,950.07	0.00	312.86	11.86%
A la Vista	642.90	655.59	631.40	581.12	557.84	526.38	497.17	489.97	0.00	(91.15)	(15.69%)
A Plazo	1,589.03	1,501.46	1,517.55	1,516.30	1,587.07	1,634.29	1,827.83	1,941.51	0.00	425.20	28.04%
De Ahorros	571.09	546.81	587.01	539.78	506.51	523.30	521.66	518.59	0.00	(21.19)	(3.93%)
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	8,158.51	8,340.16	8,378.52	8,543.85	8,374.64	8,220.60	8,115.61	0.00	(262.91)	(3.14%)
Locales	1,447.95	1,663.39	1,633.52	1,720.21	1,745.70	1,613.76	1,554.79	1,544.50	0.00	(175.71)	(10.21%)
Extranjero	6,604.52	6,495.12	6,706.64	6,658.31	6,798.15	6,760.88	6,665.81	6,571.11	0.00	(87.20)	(1.31%)
OTROS PASIVOS	2,053.59	2,029.21	1,995.97	2,084.18	2,029.34	2,182.06	2,063.02	2,410.73	0.00	326.55	15.67%
Locales	1,815.41	1,744.40	1,740.30	1,804.95	1,757.84	1,922.73	1,797.54	2,117.54	0.00	312.60	17.32%
Extranjero	238.19	284.81	255.67	279.24	271.50	259.33	265.49	293.19	0.00	13.95	5.00%
PATRIMONIO	5,009.05	4,934.58	5,010.79	5,032.90	5,207.55	5,386.51	5,410.09	5,582.92	0.00	550.02	10.93%
Capital	2,606.45	2,569.05	2,651.22	2,642.82	2,827.04	2,834.33	2,720.51	2,804.44	0.00	161.61	6.12%

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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	0.00	0.00%
Otras Reservas	538.55	536.75	551.89	561.50	549.55	553.03	540.53	536.06	0.00	(25.44)	(4.53%)
Provisiones Dinámicas	482.18	477.48	479.27	479.97	491.34	492.58	479.86	481.61	0.00	1.64	0.34%
Otras Reservas	56.37	59.27	72.63	81.53	58.21	60.45	60.67	54.45	0.00	(27.07)	(33.21%)
Utilidad de Periodos Anteriores	1,256.72	1,400.14	1,290.35	1,369.37	1,392.91	1,555.71	1,540.04	1,648.04	0.00	278.67	20.35%
Utilidad de Periodo	351.50	249.72	360.62	326.51	309.26	240.45	366.89	345.54	0.00	19.03	5.83%
Ganancia o Perdida en Valores Disponible para la Venta	109.73	16.18	(6.65)	(14.83)	(19.18)	53.97	90.69	93.78	0.00	108.61	(732.34%)
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>55,512.89</b>	<b>54,531.61</b>	<b>54,970.85</b>	<b>54,737.81</b>	<b>56,336.68</b>	<b>56,568.33</b>	<b>56,309.70</b>	<b>57,958.76</b>	<b>0.00</b>	<b>3,220.94</b>	<b>5.88%</b>