

BANCO PANAMÁ, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(31,925.22)	(24.32%)	131,258.86	103,291.40	97,498.69	104,718.29	98,787.53	102,005.25	93,685.53	96,674.47	89,209.50	91,592.52	87,236.31	84,460.88	99,333.64
Depositos Locales en Bancos	(17,648.04)	(27.44%)	64,308.35	59,567.68	54,930.11	52,852.06	44,353.66	49,558.39	45,758.91	50,620.69	54,001.49	49,391.80	47,408.80	44,288.18	46,660.31
A la Vista	(6,887.32)	(36.54%)	18,847.63	15,106.97	15,230.11	9,152.06	8,153.66	17,358.39	12,558.91	13,420.69	17,801.49	10,191.80	11,208.80	11,588.18	11,960.31
A Plazo	(10,760.72)	(23.67%)	45,460.72	44,460.72	39,700.00	43,700.00	36,200.00	32,200.00	33,200.00	37,200.00	36,200.00	39,200.00	36,200.00	32,700.00	34,700.00
Depositos Extranjeros en Bancos	(15,256.83)	(25.06%)	60,874.39	37,792.77	37,540.04	46,446.48	48,421.84	46,426.58	40,994.51	39,562.01	29,902.07	35,182.11	33,816.32	34,090.24	45,617.56
A la Vista	(25,202.57)	(56.95%)	44,254.70	17,166.61	22,908.73	23,312.11	27,983.19	24,787.20	19,354.88	15,422.11	12,261.88	16,077.60	15,051.52	14,925.15	19,052.13
A Plazo	9,945.75	59.84%	16,619.69	20,626.16	14,631.31	23,134.37	20,438.65	21,639.38	21,639.63	24,139.89	17,640.19	19,104.51	18,764.80	19,165.10	26,565.43
Menos Provisiones	13.58	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.85	7.73	13.86	11.90	11.59	13.58
Locales	10.82	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.22	6.44	11.81	10.56	10.22	10.82
Extranjero	2.76	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.63	1.30	2.05	1.34	1.36	2.76
Otros	993.23	16.35%	6,076.12	5,930.95	5,028.53	5,419.75	6,012.03	6,020.29	6,932.12	6,504.62	5,313.67	7,032.47	6,023.10	6,094.04	7,069.35
CARTERA CREDITICIA	56,257.61	7.12%	789,915.25	796,791.81	799,508.96	819,719.73	815,520.72	812,545.30	824,552.79	822,562.87	834,216.69	834,604.18	832,503.53	857,514.59	846,172.86
Locales	9,628.62	1.29%	744,605.24	751,892.67	753,654.27	763,100.79	758,783.42	753,110.39	746,326.64	747,151.18	753,885.89	746,899.17	741,587.70	754,570.48	754,233.86
Extranjero	45,937.65	91.70%	50,097.78	49,974.75	51,098.27	60,496.12	60,844.59	63,597.90	82,287.85	79,889.19	84,951.53	91,032.99	94,526.53	106,913.78	96,035.44
Menos Provisiones	(691.34)	(14.44%)	4,787.78	5,075.60	5,243.58	3,877.19	4,107.29	4,162.99	4,061.70	4,477.49	4,620.73	3,327.98	3,610.70	3,969.67	4,096.44
Locales	(1,274.37)	(26.62%)	4,787.78	5,048.60	5,216.58	3,830.80	4,041.74	4,093.61	3,981.94	4,381.39	4,417.14	3,031.27	3,299.43	3,369.62	3,513.41
Extranjero	583.03	0.00%	0.00	27.00	27.00	46.38	65.55	69.38	79.76	96.10	203.59	296.71	311.27	600.05	583.03
INVERSIONES EN VALORES	53,822.10	20.58%	261,575.62	272,814.44	274,358.97	278,976.76	278,737.39	283,532.52	300,980.33	296,823.48	300,772.81	303,750.31	322,761.56	322,527.87	315,397.72
Locales	58,649.53	31.34%	187,156.16	196,575.38	199,146.15	203,875.07	204,087.62	209,158.74	212,758.17	227,216.50	228,905.26	238,614.64	256,992.40	256,535.56	245,805.69
Extranjero	(4,369.63)	(5.87%)	74,419.46	76,239.05	75,212.82	75,101.69	74,649.76	74,373.78	88,222.15	70,037.07	72,289.10	65,579.17	66,208.96	66,429.60	70,049.83
Menos Provisiones	457.80	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	430.09	421.56	443.50	439.80	437.29	457.80
Locales	384.31	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358.69	348.46	371.00	368.43	367.64	384.31
Extranjero	73.49	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.40	73.09	72.50	71.36	69.65	73.49
OTROS ACTIVOS	7,621.89	25.58%	29,799.79	29,069.47	29,438.28	25,255.60	29,404.93	25,880.41	25,244.31	30,092.29	36,050.34	38,390.18	38,439.34	38,549.91	37,421.67
Locales	3,338.09	11.52%	28,975.55	28,189.05	24,586.19	24,532.61	24,505.14	24,947.38	24,313.66	25,070.74	26,804.18	33,206.81	33,065.18	36,924.56	32,313.63
Extranjero	4,283.80	519.73%	824.24	880.43	4,852.10	722.99	4,899.79	933.03	930.66	5,021.56	9,246.17	5,183.38	5,374.16	1,625.35	5,108.04
TOTAL DE ACTIVOS	85,776.38	7.07%	1,212,549.51	1,201,967.13	1,200,804.90	1,228,670.38	1,222,450.57	1,223,963.48	1,244,462.96	1,246,153.11	1,260,249.34	1,268,337.20	1,280,940.75	1,303,053.25	1,298,325.90
DEPOSITOS	74,541.17	8.79%	847,959.76	862,880.07	858,394.56	874,836.39	874,078.42	873,215.25	892,754.77	905,187.20	912,361.41	916,086.67	908,853.14	904,351.01	922,500.93
Locales	60,534.34	7.41%	816,814.63	831,726.75	828,602.53	844,529.62	842,214.41	836,013.69	855,675.19	864,959.94	870,317.96	870,569.85	861,872.30	859,220.88	877,348.97

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	65,058.50	8.31%	782,584.42	804,493.58	805,868.05	814,329.62	817,014.41	818,813.69	832,475.19	840,759.94	846,117.96	841,369.85	831,172.30	834,517.85	847,642.92
A la Vista	(1,514.24)	(2.55%)	59,324.64	57,298.68	52,228.73	54,666.50	63,145.30	61,899.31	71,517.52	63,070.02	54,993.82	57,097.72	52,311.91	55,846.49	57,810.40
A Plazo	52,566.74	9.54%	551,285.83	558,243.04	568,194.34	570,406.99	570,665.75	573,745.68	580,810.38	590,042.11	593,620.26	591,775.65	595,177.20	597,908.09	603,852.57
De Ahorros	14,006.01	8.14%	171,973.95	188,951.87	185,444.98	189,256.13	183,203.36	183,168.70	180,147.30	187,647.80	197,503.88	192,496.48	183,683.19	180,763.27	185,979.96
De Bancos	(4,524.16)	(13.22%)	34,230.21	27,233.17	22,734.48	30,200.00	25,200.00	17,200.00	23,200.00	24,200.00	24,200.00	29,200.00	30,700.00	24,703.03	29,706.05
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	(4,524.16)	(13.22%)	34,230.21	27,233.17	22,734.48	30,200.00	25,200.00	17,200.00	23,200.00	24,200.00	24,200.00	29,200.00	30,700.00	24,703.03	29,706.05
Extranjero	14,006.83	44.97%	31,145.13	31,153.32	29,792.03	30,306.77	31,864.01	37,201.56	37,079.58	40,227.26	42,043.45	45,516.82	46,980.84	45,130.13	45,151.96
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	14,006.83	44.97%	31,145.13	31,153.32	29,792.03	30,306.77	31,864.01	37,201.56	37,079.58	40,227.26	42,043.45	45,516.82	46,980.84	45,130.13	45,151.96
A la Vista	(1,083.31)	(36.80%)	2,943.49	3,349.81	2,035.33	2,215.69	2,594.65	1,821.18	1,411.44	1,979.52	2,002.57	1,701.23	2,064.48	1,550.13	1,860.18
A Plazo	5,340.59	28.46%	18,766.21	18,803.12	18,783.38	19,464.38	19,614.38	19,968.38	19,603.32	22,472.79	23,424.57	22,613.85	22,523.85	22,068.85	24,106.80
De Ahorros	9,749.55	103.33%	9,435.43	9,000.39	8,973.32	8,626.70	9,654.97	15,411.99	16,064.82	15,774.95	16,616.31	21,201.74	22,392.51	21,511.15	19,184.98
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(3,819.77)	(1.86%)	205,506.55	178,438.69	181,058.30	197,391.73	185,752.49	184,269.20	185,195.58	173,066.53	174,022.77	180,667.71	201,343.95	227,331.49	201,686.77
Locales	(7,457.66)	(7.63%)	97,789.34	94,270.33	96,901.79	96,308.74	94,702.57	95,248.63	95,192.26	97,040.87	98,984.82	98,722.55	96,567.17	96,181.88	90,331.68
Extranjero	3,637.89	3.38%	107,717.21	84,168.36	84,156.51	101,082.99	91,049.93	89,020.57	90,003.32	76,025.66	75,037.95	81,945.16	104,776.77	131,149.61	111,355.10
OTROS PASIVOS	5,724.44	27.53%	20,792.19	21,470.25	22,153.01	16,385.15	22,118.14	24,990.31	23,822.23	23,750.87	31,277.39	28,144.21	27,334.85	26,804.54	26,516.63
Locales	1,715.74	8.48%	20,237.22	16,763.47	17,380.82	15,701.77	17,295.28	24,049.68	23,049.12	18,873.47	22,335.99	23,358.53	22,413.85	25,693.13	21,952.96
Extranjero	4,008.70	722.34%	554.96	4,706.78	4,772.18	683.38	4,822.86	940.63	773.11	4,877.41	8,941.40	4,785.68	4,921.00	1,111.41	4,563.67
PATRIMONIO	9,330.54	6.75%	138,291.03	139,178.12	139,199.03	140,057.11	140,501.52	141,488.72	142,690.38	144,148.51	142,587.77	143,438.61	143,408.82	144,566.21	147,621.57
Capital	90.85	0.10%	87,055.52	87,070.87	87,086.23	87,101.15	87,101.15	87,131.58	87,146.37	87,162.43	87,178.49	87,194.55	87,210.59	87,226.65	87,146.37
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	0.00	0.00	0.00	0.00
Otras Reservas	3,443.23	26.93%	12,784.57	12,784.57	13,179.92	14,330.57	14,330.57	14,330.57	14,330.57	14,334.81	15,116.77	15,131.32	15,483.74	15,479.52	16,227.80
Provisiones Dinámicas	1,143.92	9.44%	12,115.70	12,115.70	12,115.70	13,259.61	13,259.61	13,259.61	13,259.61	13,259.61	13,259.61	13,259.61	13,259.61	13,259.61	13,259.61
Otras Reservas	2,299.32	343.76%	668.87	668.87	1,064.22	1,070.96	1,070.96	1,070.96	1,070.96	1,075.20	1,857.16	1,871.71	2,224.13	2,219.91	2,968.19

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Utilidad de Periodos Anteriores	6,128.02	18.53%	33,063.84	33,063.84	32,668.49	31,517.84	31,517.84	31,517.84	31,517.84	43,936.76	40,307.09	40,292.53	39,940.15	39,940.15	39,191.87
Utilidad de Periodo	1,788.69	26.70%	6,700.19	7,881.41	8,869.64	10,265.72	11,432.86	12,850.28	14,238.35	1,399.94	2,668.65	3,883.69	5,302.88	6,756.38	8,488.88
Ganancia o Perdida en Valores Disponibles para la Venta	(2,120.26)	161.47%	(1,313.09)	(1,622.58)	(2,605.26)	(3,158.17)	(3,880.91)	(4,341.55)	(4,542.75)	(2,685.43)	(2,683.23)	(3,063.49)	(4,528.54)	(4,836.50)	(3,433.35)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	85,776.38	7.07%	1,212,549.51	1,201,967.13	1,200,804.90	1,228,670.38	1,222,450.57	1,223,963.48	1,244,462.96	1,246,153.11	1,260,249.34	1,268,337.20	1,280,940.75	1,303,053.25	1,298,325.90