

**BALANCE DE SITUACION
BANCA PANAMEÑA
A DICIEMBRE 2015
(En Millones de Balboas)**

	2013	2014				2015				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	7,267.81	6,154.94	7,079.60	8,142.07	8,638.11	9,344.83	8,382.79	8,142.91	7,978.00	(660.11)	(7.64%)
Depositos Locales en Bancos	1,751.67	1,567.06	1,743.03	1,913.12	1,829.22	1,887.97	1,745.44	1,925.36	1,826.38	(2.84)	(0.16%)
A la Vista	227.43	248.03	239.31	225.47	273.27	302.41	277.73	282.40	264.27	(9.00)	(3.29%)
A Plazo	1,524.24	1,319.03	1,503.71	1,687.65	1,555.96	1,585.56	1,467.72	1,642.95	1,562.12	6.16	0.40%
Depositos Extranjeros en Bancos	4,808.22	3,856.19	4,627.36	5,486.11	6,049.22	6,743.97	5,893.30	5,616.52	5,546.90	(502.32)	(8.30%)
A la Vista	960.20	868.77	1,087.40	1,106.94	1,123.11	1,131.08	944.32	927.66	1,041.17	(81.94)	(7.30%)
A Plazo	3,848.03	2,987.42	3,539.96	4,379.17	4,926.11	5,612.88	4,948.98	4,688.87	4,505.74	(420.37)	(8.53%)
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	707.91	731.69	709.21	742.84	759.67	712.89	744.05	601.02	604.72	(154.96)	(20.40%)
CARTERA CREDITICIA	23,858.48	24,729.52	25,540.96	25,833.58	26,794.12	27,504.61	28,219.14	29,288.88	30,228.53	3,434.41	12.82%
Locales	22,143.25	23,024.55	23,775.89	23,961.03	24,682.57	25,331.50	25,997.46	26,897.45	27,826.15	3,143.58	12.74%
Extranjero	2,024.02	2,016.08	2,077.34	2,119.73	2,366.30	2,440.62	2,501.63	2,670.90	2,668.84	302.54	12.79%
Menos Provisiones	308.79	311.11	312.27	247.18	254.75	267.51	279.95	279.47	266.46	11.71	4.60%
Locales	299.16	302.81	304.96	240.31	246.67	259.24	270.21	268.41	258.94	12.27	4.97%
Extranjero	9.63	8.31	7.31	6.87	8.08	8.27	9.74	11.07	7.52	(0.56)	(6.90%)
INVERSIONES EN VALORES	7,546.44	7,963.95	7,938.47	7,938.28	8,141.17	8,466.14	9,045.77	9,189.68	9,529.09	1,387.92	17.05%
Locales	4,549.74	4,744.02	4,733.95	4,718.41	4,862.28	4,898.47	4,964.25	5,218.30	5,276.46	414.19	8.52%
Extranjero	2,997.97	3,221.23	3,204.90	3,220.33	3,279.55	3,568.13	4,082.17	3,972.14	4,253.55	974.00	29.70%
Menos Provisiones	1.26	1.31	0.39	0.46	0.66	0.47	0.65	0.76	0.93	0.27	40.87%
Locales	0.30	0.35	0.39	0.46	0.52	0.47	0.47	0.47	0.93	0.41	80.24%
Extranjero	0.96	0.96	0.00	0.00	0.14	0.00	0.18	0.29	0.00	(0.14)	(100.00%)
OTROS ACTIVOS	2,116.07	1,603.59	1,666.60	1,635.49	1,702.15	1,777.08	1,743.48	1,893.35	1,885.37	183.22	10.76%
Locales	2,059.49	1,545.83	1,607.63	1,582.23	1,567.16	1,699.10	1,666.58	1,783.05	1,779.22	212.06	13.53%
Extranjero	56.58	57.76	58.97	53.25	134.99	77.98	76.91	110.30	106.14	(28.84)	(21.37%)
TOTAL DE ACTIVOS	40,788.79	40,451.99	42,225.62	43,549.41	45,275.55	47,092.65	47,391.18	48,514.82	49,620.98	4,345.44	9.60%

**BALANCE DE SITUACION
BANCA PANAMEÑA
A DICIEMBRE 2015
(En Millones de Balboas)**

	2013	2014				2015				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	32,293.18	32,044.70	33,120.68	34,327.16	35,291.33	36,533.63	36,423.04	36,986.65	37,759.69	2,468.36	6.99%
Locales	28,857.24	28,548.70	29,449.98	30,438.71	31,422.30	32,534.38	32,655.32	33,153.55	33,995.70	2,573.40	8.19%
Oficiales	6,836.96	6,448.71	6,478.76	7,009.95	7,544.43	8,344.55	8,305.31	8,408.92	8,476.58	932.15	12.36%
De Particulares	20,375.43	20,593.01	21,310.24	21,635.52	22,199.30	22,423.38	22,667.94	22,978.38	23,486.87	1,287.57	5.80%
A la Vista	4,304.19	4,150.95	4,287.66	4,329.73	4,548.45	4,433.75	4,529.28	4,479.10	4,552.92	4.47	0.10%
A Plazo	10,875.23	11,194.25	11,546.28	11,690.98	11,835.92	12,093.06	12,184.25	12,419.59	12,584.31	748.39	6.32%
De Ahorros	5,196.00	5,247.81	5,476.30	5,614.81	5,814.93	5,896.57	5,954.41	6,079.70	6,349.63	534.70	9.20%
De Bancos	1,644.86	1,506.97	1,660.98	1,793.25	1,678.57	1,766.45	1,682.06	1,766.25	2,032.25	353.69	21.07%
A la Vista	551.54	584.04	602.92	527.00	463.77	494.39	539.40	545.13	604.16	140.39	30.27%
A Plazo	1,093.32	922.93	1,058.06	1,266.24	1,214.79	1,272.06	1,142.66	1,221.11	1,428.09	213.30	17.56%
Extranjero	3,435.93	3,496.00	3,670.69	3,888.45	3,869.02	3,999.24	3,767.73	3,833.10	3,763.98	(105.04)	(2.71%)
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	2,512.37	2,600.68	2,744.55	2,876.89	2,947.18	2,972.10	2,895.57	2,902.86	2,902.30	(44.88)	(1.52%)
A la Vista	747.58	781.24	797.45	839.14	885.10	820.45	773.71	767.11	776.09	(109.01)	(12.32%)
A Plazo	1,248.82	1,268.08	1,386.64	1,425.20	1,400.59	1,471.96	1,466.69	1,481.03	1,459.19	58.60	4.18%
De Ahorros	515.98	551.36	560.46	612.55	661.49	679.69	655.17	654.71	667.02	5.53	0.84%
De Bancos	923.56	895.32	926.14	1,011.55	921.85	1,027.15	872.15	930.24	861.69	(60.16)	(6.53%)
A la Vista	298.68	247.50	225.32	316.85	264.58	357.51	265.31	313.09	247.76	(16.82)	(6.36%)
A Plazo	624.88	647.82	700.82	694.70	657.27	669.63	606.84	617.15	613.93	(43.34)	(6.59%)
OBLIGACIONES	3,462.67	3,526.50	3,977.83	3,968.31	4,798.22	4,905.39	5,459.92	5,902.62	6,341.90	1,543.68	32.17%
Locales	1,146.77	1,142.39	1,286.38	1,255.94	1,393.95	1,475.39	1,512.27	1,653.95	1,796.79	402.84	28.90%
Extranjero	2,315.90	2,384.11	2,691.46	2,712.37	3,404.27	3,430.00	3,947.65	4,248.67	4,545.11	1,140.84	33.51%
OTROS PASIVOS	1,666.20	1,393.04	1,470.86	1,480.64	1,332.81	1,658.31	1,432.31	1,563.97	1,435.40	102.59	7.70%
Locales	1,607.69	1,326.94	1,413.18	1,398.67	1,235.73	1,538.83	1,350.59	1,426.62	1,299.46	63.73	5.16%
Extranjero	58.51	66.11	57.68	81.97	97.08	119.48	81.72	137.35	135.93	38.86	40.03%
PATRIMONIO	3,366.74	3,487.76	3,656.25	3,773.30	3,853.19	3,995.33	4,075.91	4,061.58	4,083.99	230.80	5.99%
Capital	2,307.70	2,304.10	2,337.52	2,361.78	2,444.96	2,464.40	2,492.87	2,496.02	2,560.06	115.10	4.71%

**BALANCE DE SITUACION
BANCA PANAMEÑA
A DICIEMBRE 2015
(En Millones de Balboas)**

	2013	2014				2015				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	2.15	1.94	2.10	2.03	2.15	2.29	2.37	2.38	2.65	0.49	22.86%
Otras Reservas	(4.27)	2.65	3.92	236.42	286.83	320.28	352.50	381.82	441.57	154.74	53.95%
Provisiones Dinámicas	0.00	0.00	0.00	238.78	282.78	319.14	349.84	374.00	420.07	137.30	48.55%
Otras Reservas	(4.27)	2.65	3.92	(2.36)	4.05	1.14	2.66	7.83	21.49	17.44	430.68%
Utilidad de Periodos Anteriores	742.25	883.80	875.51	787.86	746.40	859.45	803.79	853.67	813.19	66.78	8.95%
Utilidad de Periodo	212.77	162.91	269.93	221.26	236.85	189.04	287.11	263.88	238.96	2.11	0.89%
Ganancia o Perdida en Valores Disponible para la Venta	5.37	22.73	57.41	54.83	32.06	55.92	33.50	(39.96)	(76.02)	(108.08)	(337.14%)
Deuda Subordinada	100.77	109.61	109.86	109.12	103.94	103.95	103.77	103.78	103.60	(0.34)	(0.33%)
PASIVO Y PATRIMONIO	40,788.79	40,451.99	42,225.62	43,549.41	45,275.55	47,092.65	47,391.18	48,514.82	49,620.98	4,345.44	9.60%