

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A MARZO 2016  
( En Millones de Balboas)**

	2014	2015				2016				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	4,157.68	4,090.95	3,987.98	3,869.30	4,031.26	4,039.82	0.00	0.00	0.00	(51.12)	(1.25%)
Depositos Locales en Bancos	1,251.60	1,340.08	1,229.45	1,195.56	1,164.93	1,173.01	0.00	0.00	0.00	(167.06)	(12.47%)
A la Vista	261.61	291.38	266.78	269.14	248.90	293.56	0.00	0.00	0.00	2.18	0.75%
A Plazo	989.99	1,048.70	962.67	926.42	916.02	879.46	0.00	0.00	0.00	(169.24)	(16.14%)
Depositos Extranjeros en Bancos	2,554.82	2,397.17	2,388.99	2,335.72	2,518.03	2,444.16	0.00	0.00	0.00	46.99	1.96%
A la Vista	943.41	869.99	796.01	829.86	941.04	855.21	0.00	0.00	0.00	(14.78)	(1.70%)
A Plazo	1,611.41	1,527.18	1,592.98	1,505.87	1,576.99	1,588.95	0.00	0.00	0.00	61.77	4.04%
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	351.26	353.70	369.54	338.02	348.30	422.65	0.00	0.00	0.00	68.95	19.49%
<b>CARTERA CREDITICIA</b>	21,805.15	22,378.81	23,032.72	23,984.91	24,680.83	25,238.24	0.00	0.00	0.00	2,859.44	12.78%
Locales	19,653.46	20,159.54	20,769.73	21,555.62	22,240.55	22,720.86	0.00	0.00	0.00	2,561.33	12.71%
Extranjero	2,366.30	2,440.62	2,501.63	2,670.90	2,668.59	2,751.32	0.00	0.00	0.00	310.71	12.73%
Menos Provisiones	214.61	221.35	238.64	241.60	228.30	233.94	0.00	0.00	0.00	12.60	5.69%
Locales	206.53	213.07	228.90	230.54	222.75	228.55	0.00	0.00	0.00	15.48	7.26%
Extranjero	8.08	8.27	9.74	11.07	5.56	5.39	0.00	0.00	0.00	(2.88)	(34.83%)
<b>INVERSIONES EN VALORES</b>	5,946.52	6,227.46	6,340.71	6,292.24	6,461.40	6,720.87	0.00	0.00	0.00	493.41	7.92%
Locales	2,884.37	2,897.55	2,912.33	3,011.29	2,990.23	3,075.02	0.00	0.00	0.00	177.47	6.12%
Extranjero	3,062.82	3,330.38	3,429.03	3,281.70	3,471.77	3,647.26	0.00	0.00	0.00	316.88	9.51%
Menos Provisiones	0.66	0.47	0.65	0.76	0.59	1.41	0.00	0.00	0.00	0.94	201.93%
Locales	0.52	0.47	0.47	0.47	0.51	1.32	0.00	0.00	0.00	0.86	183.74%
Extranjero	0.14	0.00	0.18	0.29	0.08	0.08	0.00	0.00	0.00	0.08	0.00%
<b>OTROS ACTIVOS</b>	1,315.40	1,408.31	1,356.59	1,498.27	1,509.69	1,608.73	0.00	0.00	0.00	200.42	14.23%
Locales	1,181.26	1,331.17	1,280.56	1,389.26	1,407.18	1,461.73	0.00	0.00	0.00	130.56	9.81%
Extranjero	134.13	77.14	76.04	109.01	102.51	147.00	0.00	0.00	0.00	69.86	90.56%
<b>TOTAL DE ACTIVOS</b>	<b>33,224.74</b>	<b>34,105.53</b>	<b>34,718.00</b>	<b>35,644.72</b>	<b>36,683.18</b>	<b>37,607.67</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,502.14</b>	<b>10.27%</b>

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<b>DEPOSITOS</b>	24,567.72	24,998.01	25,128.34	25,541.02	26,187.67	26,678.08	0.00	0.00	0.00	1,680.07	6.72%
<b>Locales</b>	20,763.85	21,059.49	21,414.07	21,762.19	22,471.01	22,805.18	0.00	0.00	0.00	1,745.69	8.29%
Oficiales	5.00	5.00	251.11	236.57	373.16	377.61	0.00	0.00	0.00	372.61	7,452.14%
De Particulares	19,894.28	20,165.28	20,351.70	20,628.68	21,117.44	21,521.57	0.00	0.00	0.00	1,356.29	6.73%
A la Vista	4,264.81	4,149.85	4,244.48	4,192.17	4,262.71	4,152.31	0.00	0.00	0.00	2.46	0.06%
A Plazo	11,092.83	11,411.54	11,471.67	11,700.32	11,880.70	12,333.73	0.00	0.00	0.00	922.19	8.08%
De Ahorros	4,536.64	4,603.88	4,635.55	4,736.20	4,974.03	5,035.52	0.00	0.00	0.00	431.64	9.38%
De Bancos	864.57	889.22	811.26	896.94	980.41	906.01	0.00	0.00	0.00	16.79	1.89%
A la Vista	40.56	42.50	57.75	70.75	89.52	101.68	0.00	0.00	0.00	59.18	139.24%
A Plazo	824.01	846.72	753.51	826.19	890.89	804.33	0.00	0.00	0.00	(42.38)	(5.01%)
<b>Extranjero</b>	3,803.87	3,938.52	3,714.27	3,778.83	3,716.67	3,872.89	0.00	0.00	0.00	(65.62)	(1.67%)
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	2,882.02	2,911.37	2,842.12	2,848.59	2,854.98	2,929.58	0.00	0.00	0.00	18.21	0.63%
A la Vista	859.86	797.64	755.11	746.27	760.56	805.06	0.00	0.00	0.00	7.42	0.93%
A Plazo	1,367.24	1,440.63	1,438.24	1,454.03	1,433.82	1,479.13	0.00	0.00	0.00	38.50	2.67%
De Ahorros	654.92	673.10	648.76	648.28	660.60	645.39	0.00	0.00	0.00	(27.71)	(4.12%)
De Bancos	921.85	1,027.15	872.15	930.24	861.69	943.32	0.00	0.00	0.00	(83.83)	(8.16%)
A la Vista	264.58	357.51	265.31	313.09	247.76	316.51	0.00	0.00	0.00	(41.01)	(11.47%)
A Plazo	657.27	669.63	606.84	617.15	613.93	626.81	0.00	0.00	0.00	(42.82)	(6.39%)
<b>OBLIGACIONES</b>	4,773.22	4,880.39	5,427.42	5,834.23	6,281.90	6,461.92	0.00	0.00	0.00	1,581.52	32.41%
<b>Locales</b>	1,368.95	1,450.39	1,479.77	1,588.95	1,736.79	1,672.43	0.00	0.00	0.00	222.05	15.31%
<b>Extranjero</b>	3,404.27	3,430.00	3,947.65	4,245.29	4,545.11	4,789.48	0.00	0.00	0.00	1,359.48	39.63%
<b>OTROS PASIVOS</b>	975.96	1,209.17	1,090.20	1,225.00	1,125.61	1,258.85	0.00	0.00	0.00	49.68	4.11%
<b>Locales</b>	880.41	1,091.06	1,009.56	1,088.59	990.63	1,114.50	0.00	0.00	0.00	23.43	2.15%
<b>Extranjero</b>	95.55	118.10	80.64	136.41	134.98	144.35	0.00	0.00	0.00	26.25	22.22%
<b>PATRIMONIO</b>	2,907.85	3,017.96	3,072.03	3,044.47	3,087.99	3,208.83	0.00	0.00	0.00	190.87	6.32%
<b>Capital</b>	1,653.31	1,672.75	1,701.23	1,704.37	1,741.39	1,750.40	0.00	0.00	0.00	77.65	4.64%

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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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	226.37	257.17	284.88	314.10	359.85	348.09	0.00	0.00	0.00	90.92	35.35%
Provisiones Dinámicas	224.52	256.22	282.40	306.56	335.77	340.40	0.00	0.00	0.00	84.18	32.85%
Otras Reservas	1.84	0.95	2.48	7.54	24.08	7.69	0.00	0.00	0.00	6.74	706.60%
Utilidad de Periodos Anteriores	725.23	827.93	774.18	826.85	784.08	889.58	0.00	0.00	0.00	61.65	7.45%
Utilidad de Periodo	219.54	159.27	227.93	176.30	210.04	144.46	0.00	0.00	0.00	(14.81)	(9.30%)
Ganancia o Perdida en Valores Disponible para la Venta	(20.54)	(3.11)	(19.96)	(80.93)	(110.97)	(27.30)	0.00	0.00	0.00	(24.19)	776.64%
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	0.00	0.00	0.00	(0.34)	(0.33%)
<b>PASIVO Y PATRIMONIO</b>	<b>33,224.74</b>	<b>34,105.53</b>	<b>34,718.00</b>	<b>35,644.72</b>	<b>36,683.18</b>	<b>37,607.67</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,502.14</b>	<b>10.27%</b>