

**BALANCE DE SITUACION
BANCA PANAMEÑA
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		
ACTIVOS LIQUIDOS	8,638.11	9,344.83	8,382.79	8,143.54	7,978.31	8,591.70	0.00	0.00	0.00	(753.12)	(8.06%)
Depositos Locales en Bancos	1,829.22	1,887.97	1,745.44	1,925.36	1,826.38	1,810.41	0.00	0.00	0.00	(77.56)	(4.11%)
A la Vista	273.27	302.41	277.73	282.40	264.27	304.06	0.00	0.00	0.00	1.65	0.54%
A Plazo	1,555.96	1,585.56	1,467.72	1,642.95	1,562.12	1,506.35	0.00	0.00	0.00	(79.21)	(5.00%)
Depositos Extranjeros en Bancos	6,049.22	6,743.97	5,893.30	5,617.16	5,547.21	6,048.59	0.00	0.00	0.00	(695.38)	(10.31%)
A la Vista	1,123.11	1,131.08	944.32	928.30	1,041.47	930.89	0.00	0.00	0.00	(200.19)	(17.70%)
A Plazo	4,926.11	5,612.88	4,948.98	4,688.87	4,505.74	5,117.70	0.00	0.00	0.00	(495.18)	(8.82%)
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	759.67	712.89	744.05	601.02	604.72	732.71	0.00	0.00	0.00	19.82	2.78%
CARTERA CREDITICIA	26,794.12	27,504.61	28,219.14	29,288.88	30,230.78	30,872.47	0.00	0.00	0.00	3,367.86	12.24%
Locales	24,682.57	25,331.50	25,997.46	26,897.45	27,826.15	28,394.78	0.00	0.00	0.00	3,063.28	12.09%
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	254.75	267.51	279.95	279.47	263.96	273.63	0.00	0.00	0.00	6.13	2.29%
Locales	246.67	259.24	270.21	268.41	258.40	268.24	0.00	0.00	0.00	9.01	3.47%
Extranjero	8.08	8.27	9.74	11.07	5.56	5.39	0.00	0.00	0.00	(2.88)	(34.83%)
INVERSIONES EN VALORES	8,141.17	8,466.14	9,045.77	9,189.68	9,529.40	9,946.17	0.00	0.00	0.00	1,480.03	17.48%
Locales	4,862.28	4,898.47	4,964.25	5,218.29	5,276.79	5,322.11	0.00	0.00	0.00	423.64	8.65%
Extranjero	3,279.55	3,568.13	4,082.17	3,972.14	4,253.20	4,625.46	0.00	0.00	0.00	1,057.33	29.63%
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%
OTROS ACTIVOS	1,702.15	1,777.08	1,737.49	1,893.36	1,884.18	1,985.09	0.00	0.00	0.00	208.00	11.70%
Locales	1,567.16	1,699.10	1,660.59	1,783.05	1,780.05	1,835.97	0.00	0.00	0.00	136.87	8.06%
Extranjero	134.99	77.98	76.91	110.30	104.14	149.11	0.00	0.00	0.00	71.13	91.22%
TOTAL DE ACTIVOS	45,275.55	47,092.65	47,385.20	48,515.45	49,622.67	51,395.43	0.00	0.00	0.00	4,302.78	9.14%

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DEPOSITOS	35,291.33	36,533.63	36,423.04	36,989.04	37,759.69	39,038.26	0.00	0.00	0.00	2,504.64	6.86%
Locales	31,422.30	32,534.38	32,655.32	33,155.94	33,995.70	35,121.55	0.00	0.00	0.00	2,587.17	7.95%
Oficiales	7,544.43	8,344.55	8,305.31	8,408.92	8,476.58	9,094.58	0.00	0.00	0.00	750.03	8.99%
De Particulares	22,199.30	22,423.38	22,667.94	22,980.78	23,486.87	24,323.66	0.00	0.00	0.00	1,900.28	8.47%
A la Vista	4,548.45	4,433.75	4,529.28	4,481.49	4,552.92	4,466.73	0.00	0.00	0.00	32.98	0.74%
A Plazo	11,835.92	12,093.06	12,184.25	12,419.59	12,584.31	13,448.91	0.00	0.00	0.00	1,355.85	11.21%
De Ahorros	5,814.93	5,896.57	5,954.41	6,079.70	6,349.63	6,408.03	0.00	0.00	0.00	511.46	8.67%
De Bancos	1,678.57	1,766.45	1,682.06	1,766.25	2,032.25	1,703.31	0.00	0.00	0.00	(63.14)	(3.57%)
A la Vista	463.77	494.39	539.40	545.13	604.16	595.28	0.00	0.00	0.00	100.89	20.41%
A Plazo	1,214.79	1,272.06	1,142.66	1,221.11	1,428.09	1,108.03	0.00	0.00	0.00	(164.03)	(12.89%)
Extranjero	3,869.02	3,999.24	3,767.73	3,833.10	3,763.98	3,916.71	0.00	0.00	0.00	(82.53)	(2.06%)
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	2,947.18	2,972.10	2,895.57	2,902.86	2,902.30	2,973.40	0.00	0.00	0.00	1.30	0.04%
A la Vista	885.10	820.45	773.71	767.11	776.09	818.02	0.00	0.00	0.00	(2.43)	(0.30%)
A Plazo	1,400.59	1,471.96	1,466.69	1,481.03	1,459.19	1,503.67	0.00	0.00	0.00	31.71	2.15%
De Ahorros	661.49	679.69	655.17	654.71	667.02	651.71	0.00	0.00	0.00	(27.98)	(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%)
OBLIGACIONES	4,798.22	4,905.39	5,459.92	5,899.23	6,341.90	6,513.79	0.00	0.00	0.00	1,608.40	32.79%
Locales	1,393.95	1,475.39	1,512.27	1,653.95	1,796.79	1,724.31	0.00	0.00	0.00	248.92	16.87%
Extranjero	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%
OTROS PASIVOS	1,332.81	1,658.31	1,432.51	1,565.60	1,434.22	1,600.88	0.00	0.00	0.00	(57.43)	(3.46%)
Locales	1,235.73	1,538.83	1,350.79	1,428.25	1,298.40	1,455.81	0.00	0.00	0.00	(83.03)	(5.40%)
Extranjero	97.08	119.48	81.72	137.35	135.82	145.08	0.00	0.00	0.00	25.60	21.42%
PATRIMONIO	3,853.19	3,995.33	4,069.73	4,061.58	4,086.86	4,242.49	0.00	0.00	0.00	247.17	6.19%
Capital	2,444.96	2,464.40	2,492.87	2,496.02	2,560.03	2,569.04	0.00	0.00	0.00	104.65	4.25%

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Reservas de Capital	2.15	2.29	2.37	2.38	2.65	2.59	0.00	0.00	0.00	0.30	13.19%
Otras Reservas	286.83	320.28	352.50	381.82	444.41	432.53	0.00	0.00	0.00	112.25	35.05%
Provisiones Dinámicas	282.78	319.14	349.84	374.00	419.48	424.11	0.00	0.00	0.00	104.97	32.89%
Otras Reservas	4.05	1.14	2.66	7.83	24.93	8.42	0.00	0.00	0.00	7.28	640.28%
Utilidad de Periodos Anteriores	746.40	859.45	801.12	853.67	810.34	945.29	0.00	0.00	0.00	85.84	9.99%
Utilidad de Periodo	236.85	189.04	283.60	263.88	239.31	170.20	0.00	0.00	0.00	(18.84)	(9.97%)
Ganancia o Perdida en Valores Disponible para la Venta	32.06	55.92	33.50	(39.96)	(73.49)	19.24	0.00	0.00	0.00	(36.68)	(65.59%)
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	0.00	0.00	0.00	(0.34)	(0.33%)
PASIVO Y PATRIMONIO	45,275.55	47,092.65	47,385.20	48,515.45	49,622.67	51,395.43	0.00	0.00	0.00	4,302.78	9.14%