

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A JUNIO 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	4,185.38	0.00	0.00	197.41	4.95%
Depositos Locales en Bancos	1,251.60	1,340.08	1,229.45	1,195.56	1,164.93	1,173.01	1,231.78	0.00	0.00	2.33	0.19%
A la Vista	261.61	291.38	266.78	269.14	248.90	293.56	322.09	0.00	0.00	55.30	20.73%
A Plazo	989.99	1,048.70	962.67	926.42	916.02	879.46	909.70	0.00	0.00	(52.97)	(5.50%)
Depositos Extranjeros en Bancos	2,554.82	2,397.17	2,388.99	2,335.72	2,518.03	2,444.16	2,586.42	0.00	0.00	197.44	8.26%
A la Vista	943.41	869.99	796.01	829.86	941.04	855.21	1,027.69	0.00	0.00	231.68	29.11%
A Plazo	1,611.41	1,527.18	1,592.98	1,505.87	1,576.99	1,588.95	1,558.73	0.00	0.00	(34.24)	(2.15%)
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	367.17	0.00	0.00	(2.36)	(0.64%)
<b>CARTERA CREDITICIA</b>	21,805.15	22,378.81	23,032.72	23,984.91	24,680.83	25,238.24	25,545.18	0.00	0.00	2,512.46	10.91%
Locales	19,653.46	20,159.54	20,769.73	21,555.62	22,240.55	22,720.86	23,190.27	0.00	0.00	2,420.54	11.65%
Extranjero	2,366.30	2,440.62	2,501.63	2,670.90	2,668.59	2,751.32	2,595.19	0.00	0.00	93.56	3.74%
Menos Provisiones	214.61	221.35	238.64	241.60	228.30	233.94	240.27	0.00	0.00	1.63	0.68%
Locales	206.53	213.07	228.90	230.54	222.75	228.55	231.95	0.00	0.00	3.05	1.33%
Extranjero	8.08	8.27	9.74	11.07	5.56	5.39	8.32	0.00	0.00	(1.42)	(14.55%)
<b>INVERSIONES EN VALORES</b>	5,946.52	6,227.46	6,340.71	6,292.24	6,461.40	6,720.87	6,815.46	0.00	0.00	474.75	7.49%
Locales	2,884.37	2,897.55	2,912.33	3,011.29	2,990.23	3,075.02	3,237.96	0.00	0.00	325.62	11.18%
Extranjero	3,062.82	3,330.38	3,429.03	3,281.70	3,471.77	3,647.26	3,579.73	0.00	0.00	150.71	4.40%
Menos Provisiones	0.66	0.47	0.65	0.76	0.59	1.41	2.22	0.00	0.00	1.58	242.93%
Locales	0.52	0.47	0.47	0.47	0.51	1.32	2.14	0.00	0.00	1.67	358.60%
Extranjero	0.14	0.00	0.18	0.29	0.08	0.08	0.08	0.00	0.00	(0.10)	(53.41%)
<b>OTROS ACTIVOS</b>	1,315.40	1,408.31	1,356.59	1,498.27	1,509.69	1,608.73	1,579.77	0.00	0.00	223.18	16.45%
Locales	1,181.26	1,331.17	1,280.56	1,389.26	1,407.18	1,461.73	1,433.77	0.00	0.00	153.22	11.96%
Extranjero	134.13	77.14	76.04	109.01	102.51	147.00	146.00	0.00	0.00	69.96	92.01%
<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>38,125.80</b>	<b>0.00</b>	<b>0.00</b>	<b>3,407.80</b>	<b>9.82%</b>

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DEPOSITOS	24,567.72	24,998.01	25,128.34	25,541.02	26,187.67	26,678.08	27,117.99	0.00	0.00	1,989.65	7.92%
Locales	20,763.85	21,059.49	21,414.07	21,762.19	22,471.01	22,805.18	23,258.07	0.00	0.00	1,844.00	8.61%
Oficiales	5.00	5.00	251.11	236.57	373.16	377.61	380.39	0.00	0.00	129.28	51.48%
De Particulares	19,894.28	20,165.28	20,351.70	20,628.68	21,117.44	21,521.57	21,858.66	0.00	0.00	1,506.96	7.40%
A la Vista	4,264.81	4,149.85	4,244.48	4,192.17	4,262.71	4,152.31	4,176.25	0.00	0.00	(68.23)	(1.61%)
A Plazo	11,092.83	11,411.54	11,471.67	11,700.32	11,880.70	12,333.73	12,557.58	0.00	0.00	1,085.91	9.47%
De Ahorros	4,536.64	4,603.88	4,635.55	4,736.20	4,974.03	5,035.52	5,124.82	0.00	0.00	489.27	10.55%
De Bancos	864.57	889.22	811.26	896.94	980.41	906.01	1,019.03	0.00	0.00	207.77	25.61%
A la Vista	40.56	42.50	57.75	70.75	89.52	101.68	69.47	0.00	0.00	11.72	20.30%
A Plazo	824.01	846.72	753.51	826.19	890.89	804.33	949.55	0.00	0.00	196.04	26.02%
Extranjero	3,803.87	3,938.52	3,714.27	3,778.83	3,716.67	3,872.89	3,859.92	0.00	0.00	145.65	3.92%
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	2,961.51	0.00	0.00	119.39	4.20%
A la Vista	859.86	797.64	755.11	746.27	760.56	805.06	807.79	0.00	0.00	52.68	6.98%
A Plazo	1,367.24	1,440.63	1,438.24	1,454.03	1,433.82	1,479.13	1,518.87	0.00	0.00	80.63	5.61%
De Ahorros	654.92	673.10	648.76	648.28	660.60	645.39	634.85	0.00	0.00	(13.91)	(2.14%)
De Bancos	921.85	1,027.15	872.15	930.24	861.69	943.32	898.41	0.00	0.00	26.25	3.01%
A la Vista	264.58	357.51	265.31	313.09	247.76	316.51	252.54	0.00	0.00	(12.77)	(4.81%)
A Plazo	657.27	669.63	606.84	617.15	613.93	626.81	645.87	0.00	0.00	39.02	6.43%
OBLIGACIONES	4,773.22	4,880.39	5,427.42	5,834.23	6,281.90	6,461.92	6,484.26	0.00	0.00	1,056.84	19.47%
Locales	1,368.95	1,450.39	1,479.77	1,588.95	1,736.79	1,672.43	1,685.80	0.00	0.00	206.03	13.92%
Extranjero	3,404.27	3,430.00	3,947.65	4,245.29	4,545.11	4,789.48	4,798.46	0.00	0.00	850.81	21.55%
OTROS PASIVOS	975.96	1,209.17	1,090.20	1,225.00	1,125.61	1,258.85	1,179.41	0.00	0.00	89.21	8.18%
Locales	880.41	1,091.06	1,009.56	1,088.59	990.63	1,114.50	1,037.86	0.00	0.00	28.30	2.80%
Extranjero	95.55	118.10	80.64	136.41	134.98	144.35	141.55	0.00	0.00	60.91	75.53%
PATRIMONIO	2,907.85	3,017.96	3,072.03	3,044.47	3,087.99	3,208.83	3,344.14	0.00	0.00	272.10	8.86%
Capital	1,653.31	1,672.75	1,701.23	1,704.37	1,741.39	1,750.40	1,759.26	0.00	0.00	58.03	3.41%

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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	354.14	0.00	0.00	69.26	24.31%
Provisiones Dinámicas	224.52	256.22	282.40	306.56	335.77	340.40	340.66	0.00	0.00	58.26	20.63%
Otras Reservas	1.84	0.95	2.48	7.54	24.08	7.69	13.48	0.00	0.00	11.00	442.94%
Utilidad de Periodos Anteriores	725.23	827.93	774.18	826.85	784.08	889.58	865.27	0.00	0.00	91.09	11.77%
Utilidad de Periodo	219.54	159.27	227.93	176.30	210.04	144.46	230.28	0.00	0.00	2.36	1.03%
Ganancia o Perdida en Valores Disponible para la Venta	(20.54)	(3.11)	(19.96)	(80.93)	(110.97)	(27.30)	2.62	0.00	0.00	22.58	(113.11%)
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	132.56	0.00	0.00	28.79	27.75%
<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>38,125.80</b>	<b>0.00</b>	<b>0.00</b>	<b>3,407.80</b>	<b>9.82%</b>