

**BALANCE DE SITUACION
BANCA PANAMEÑA
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		
ACTIVOS LIQUIDOS	8,638.11	9,344.83	8,382.79	8,143.54	7,978.31	8,591.70	9,030.02	0.00	0.00	647.23	7.72%
Depositos Locales en Bancos	1,829.22	1,887.97	1,745.44	1,925.36	1,826.38	1,810.41	2,075.93	0.00	0.00	330.49	18.93%
A la Vista	273.27	302.41	277.73	282.40	264.27	304.06	332.99	0.00	0.00	55.27	19.90%
A Plazo	1,555.96	1,585.56	1,467.72	1,642.95	1,562.12	1,506.35	1,742.94	0.00	0.00	275.22	18.75%
Depositos Extranjeros en Bancos	6,049.22	6,743.97	5,893.30	5,617.16	5,547.21	6,048.59	6,307.03	0.00	0.00	413.73	7.02%
A la Vista	1,123.11	1,131.08	944.32	928.30	1,041.47	930.89	1,200.54	0.00	0.00	256.22	27.13%
A Plazo	4,926.11	5,612.88	4,948.98	4,688.87	4,505.74	5,117.70	5,106.48	0.00	0.00	157.51	3.18%
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	647.06	0.00	0.00	(96.98)	(13.03%)
CARTERA CREDITICIA	26,794.12	27,504.61	28,219.14	29,288.88	30,230.78	30,872.47	31,412.71	0.00	0.00	3,193.56	11.32%
Locales	24,682.57	25,331.50	25,997.46	26,897.45	27,826.15	28,394.78	29,097.06	0.00	0.00	3,099.60	11.92%
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	254.75	267.51	279.95	279.47	263.96	273.63	279.54	0.00	0.00	(0.41)	(0.15%)
Locales	246.67	259.24	270.21	268.41	258.40	268.24	271.22	0.00	0.00	1.01	0.37%
Extranjero	8.08	8.27	9.74	11.07	5.56	5.39	8.32	0.00	0.00	(1.42)	(14.55%)
INVERSIONES EN VALORES	8,141.17	8,466.14	9,045.77	9,189.68	9,529.40	9,946.17	10,104.57	0.00	0.00	1,058.80	11.70%
Locales	4,862.28	4,898.47	4,964.25	5,218.29	5,276.79	5,322.11	5,587.87	0.00	0.00	623.62	12.56%
Extranjero	3,279.55	3,568.13	4,082.17	3,972.14	4,253.20	4,625.46	4,518.92	0.00	0.00	436.75	10.70%
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%)
OTROS ACTIVOS	1,702.15	1,777.08	1,737.49	1,893.36	1,884.18	1,985.09	1,970.12	0.00	0.00	232.62	13.39%
Locales	1,567.16	1,699.10	1,660.59	1,783.05	1,780.05	1,835.97	1,819.43	0.00	0.00	158.85	9.57%
Extranjero	134.99	77.98	76.91	110.30	104.14	149.11	150.68	0.00	0.00	73.78	95.93%
TOTAL DE ACTIVOS	45,275.55	47,092.65	47,385.20	48,515.45	49,622.67	51,395.43	52,517.41	0.00	0.00	5,132.21	10.83%

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DEPOSITOS	35,291.33	36,533.63	36,423.04	36,989.04	37,759.69	39,038.26	40,026.74	0.00	0.00	3,603.69	9.89%
Locales	31,422.30	32,534.38	32,655.32	33,155.94	33,995.70	35,121.55	36,123.22	0.00	0.00	3,467.91	10.62%
Oficiales	7,544.43	8,344.55	8,305.31	8,408.92	8,476.58	9,094.58	9,674.83	0.00	0.00	1,369.52	16.49%
De Particulares	22,199.30	22,423.38	22,667.94	22,980.78	23,486.87	24,323.66	24,609.58	0.00	0.00	1,941.64	8.57%
A la Vista	4,548.45	4,433.75	4,529.28	4,481.49	4,552.92	4,466.73	4,515.05	0.00	0.00	(14.23)	(0.31%)
A Plazo	11,835.92	12,093.06	12,184.25	12,419.59	12,584.31	13,448.91	13,543.02	0.00	0.00	1,358.77	11.15%
De Ahorros	5,814.93	5,896.57	5,954.41	6,079.70	6,349.63	6,408.03	6,551.51	0.00	0.00	597.10	10.03%
De Bancos	1,678.57	1,766.45	1,682.06	1,766.25	2,032.25	1,703.31	1,838.81	0.00	0.00	156.75	9.32%
A la Vista	463.77	494.39	539.40	545.13	604.16	595.28	600.28	0.00	0.00	60.88	11.29%
A Plazo	1,214.79	1,272.06	1,142.66	1,221.11	1,428.09	1,108.03	1,238.53	0.00	0.00	95.87	8.39%
Extranjero	3,869.02	3,999.24	3,767.73	3,833.10	3,763.98	3,916.71	3,903.51	0.00	0.00	135.79	3.60%
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	3,005.11	0.00	0.00	109.53	3.78%
A la Vista	885.10	820.45	773.71	767.11	776.09	818.02	821.70	0.00	0.00	47.99	6.20%
A Plazo	1,400.59	1,471.96	1,466.69	1,481.03	1,459.19	1,503.67	1,542.28	0.00	0.00	75.59	5.15%
De Ahorros	661.49	679.69	655.17	654.71	667.02	651.71	641.12	0.00	0.00	(14.05)	(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	4,798.22	4,905.39	5,459.92	5,899.23	6,341.90	6,513.79	6,519.89	0.00	0.00	1,059.96	19.41%
Locales	1,393.95	1,475.39	1,512.27	1,653.95	1,796.79	1,724.31	1,721.43	0.00	0.00	209.16	13.83%
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	1,332.81	1,658.31	1,432.51	1,565.60	1,434.22	1,600.88	1,543.95	0.00	0.00	111.44	7.78%
Locales	1,235.73	1,538.83	1,350.79	1,428.25	1,298.40	1,455.81	1,401.71	0.00	0.00	50.92	3.77%
Extranjero	97.08	119.48	81.72	137.35	135.82	145.08	142.24	0.00	0.00	60.52	74.06%
PATRIMONIO	3,853.19	3,995.33	4,069.73	4,061.58	4,086.86	4,242.49	4,426.84	0.00	0.00	357.11	8.77%
Capital	2,444.96	2,464.40	2,492.87	2,496.02	2,560.03	2,569.04	2,577.91	0.00	0.00	85.03	3.41%

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Reservas de Capital	2.15	2.29	2.37	2.38	2.65	2.59	2.74	0.00	0.00	0.37	15.83%
Otras Reservas	286.83	320.28	352.50	381.82	444.41	432.53	441.14	0.00	0.00	88.65	25.15%
Provisiones Dinámicas	282.78	319.14	349.84	374.00	419.48	424.11	424.37	0.00	0.00	74.53	21.31%
Otras Reservas	4.05	1.14	2.66	7.83	24.93	8.42	16.77	0.00	0.00	14.11	530.78%
Utilidad de Periodos Anteriores	746.40	859.45	801.12	853.67	810.34	945.29	918.27	0.00	0.00	117.15	14.62%
Utilidad de Periodo	236.85	189.04	283.60	263.88	239.31	170.20	291.28	0.00	0.00	7.68	2.71%
Ganancia o Perdida en Valores Disponible para la Venta	32.06	55.92	33.50	(39.96)	(73.49)	19.24	62.94	0.00	0.00	29.43	87.85%
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	132.56	0.00	0.00	28.79	27.75%
PASIVO Y PATRIMONIO	45,275.55	47,092.65	47,385.20	48,515.45	49,622.67	51,395.43	52,517.41	0.00	0.00	5,132.21	10.83%