

**BALANCE DE SITUACION
BANCA PANAMEÑA
A SEPTIEMBRE 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	9,027.40	7,999.46	0.00	(144.09)	(1.77%)
Depositos Locales en Bancos	1,829.22	1,887.97	1,745.44	1,925.36	1,826.38	1,810.41	2,073.28	1,836.91	0.00	(88.45)	(4.59%)
A la Vista	273.27	302.41	277.73	282.40	264.27	304.06	330.34	295.77	0.00	13.37	4.73%
A Plazo	1,555.96	1,585.56	1,467.72	1,642.95	1,562.12	1,506.35	1,742.94	1,541.13	0.00	(101.82)	(6.20%)
Depositos Extranjeros en Bancos	6,049.22	6,743.97	5,893.30	5,617.16	5,547.21	6,048.59	6,307.06	5,516.96	0.00	(100.20)	(1.78%)
A la Vista	1,123.11	1,131.08	944.32	928.30	1,041.47	930.89	1,200.57	931.28	0.00	2.98	0.32%
A Plazo	4,926.11	5,612.88	4,948.98	4,688.87	4,505.74	5,117.70	5,106.48	4,585.68	0.00	(103.18)	(2.20%)
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	645.59	0.00	44.57	7.41%
CARTERA CREDITICIA	26,794.12	27,504.61	28,219.14	29,288.88	30,230.78	30,872.47	31,412.71	32,229.77	0.00	2,940.89	10.04%
Locales	24,682.57	25,331.50	25,997.46	26,897.45	27,826.15	28,394.78	29,097.06	29,822.37	0.00	2,924.92	10.87%
Extranjero	2,366.30	2,440.62	2,501.63	2,670.90	2,668.59	2,751.32	2,595.19	2,696.01	0.00	25.11	0.94%
Menos Provisiones	254.75	267.51	279.95	279.47	263.96	273.63	279.54	288.61	0.00	9.14	3.27%
Locales	246.67	259.24	270.21	268.41	258.40	268.24	271.22	277.49	0.00	9.08	3.38%
Extranjero	8.08	8.27	9.74	11.07	5.56	5.39	8.32	11.12	0.00	0.05	0.48%
INVERSIONES EN VALORES	8,141.17	8,466.14	9,045.77	9,189.68	9,529.40	9,946.17	10,105.32	10,134.80	0.00	945.12	10.28%
Locales	4,862.28	4,898.47	4,964.25	5,218.29	5,276.79	5,322.11	5,588.78	5,582.72	0.00	364.43	6.98%
Extranjero	3,279.55	3,568.13	4,082.17	3,972.14	4,253.20	4,625.46	4,518.76	4,557.21	0.00	585.07	14.73%
Menos Provisiones	0.66	0.47	0.65	0.76	0.59	1.41	2.22	5.13	0.00	4.38	578.15%
Locales	0.52	0.47	0.47	0.47	0.51	1.32	2.14	5.13	0.00	4.67	1,000.14%
Extranjero	0.14	0.00	0.18	0.29	0.08	0.08	0.08	0.00	0.00	(0.29)	(100.00%)
OTROS ACTIVOS	1,702.15	1,777.08	1,737.49	1,893.36	1,884.18	1,985.09	1,969.80	2,131.87	0.00	238.51	12.60%
Locales	1,567.16	1,699.10	1,660.59	1,783.05	1,780.05	1,835.97	1,819.12	1,991.45	0.00	208.39	11.69%
Extranjero	134.99	77.98	76.91	110.30	104.14	149.11	150.68	140.42	0.00	30.12	27.31%
TOTAL DE ACTIVOS	45,275.55	47,092.65	47,385.20	48,515.45	49,622.67	51,395.43	52,515.22	52,495.89	0.00	3,980.44	8.20%

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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	39,437.52	0.00	2,448.48	6.62%
Locales	31,422.30	32,534.38	32,655.32	33,155.94	33,995.70	35,121.55	36,123.22	35,571.10	0.00	2,415.15	7.28%
Oficiales	7,544.43	8,344.55	8,305.31	8,408.92	8,476.58	9,094.58	9,674.83	9,021.71	0.00	612.79	7.29%
De Particulares	22,199.30	22,423.38	22,667.94	22,980.78	23,486.87	24,323.66	24,609.58	24,874.03	0.00	1,893.25	8.24%
A la Vista	4,548.45	4,433.75	4,529.28	4,481.49	4,552.92	4,466.73	4,515.05	4,540.59	0.00	59.10	1.32%
A Plazo	11,835.92	12,093.06	12,184.25	12,419.59	12,584.31	13,448.91	13,543.02	13,811.10	0.00	1,391.51	11.20%
De Ahorros	5,814.93	5,896.57	5,954.41	6,079.70	6,349.63	6,408.03	6,551.51	6,522.33	0.00	442.64	7.28%
De Bancos	1,678.57	1,766.45	1,682.06	1,766.25	2,032.25	1,703.31	1,838.81	1,675.36	0.00	(90.89)	(5.15%)
A la Vista	463.77	494.39	539.40	545.13	604.16	595.28	600.28	576.97	0.00	31.84	5.84%
A Plazo	1,214.79	1,272.06	1,142.66	1,221.11	1,428.09	1,108.03	1,238.53	1,098.39	0.00	(122.72)	(10.05%)
Extranjero	3,869.02	3,999.24	3,767.73	3,833.10	3,763.98	3,916.71	3,903.51	3,866.43	0.00	33.33	0.87%
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	2,905.39	0.00	2.53	0.09%
A la Vista	885.10	820.45	773.71	767.11	776.09	818.02	821.70	775.26	0.00	8.15	1.06%
A Plazo	1,400.59	1,471.96	1,466.69	1,481.03	1,459.19	1,503.67	1,542.28	1,498.72	0.00	17.69	1.19%
De Ahorros	661.49	679.69	655.17	654.71	667.02	651.71	641.12	631.41	0.00	(23.30)	(3.56%)
De Bancos	921.85	1,027.15	872.15	930.24	861.69	943.32	898.41	961.04	0.00	30.80	3.31%
A la Vista	264.58	357.51	265.31	313.09	247.76	316.51	252.54	331.18	0.00	18.09	5.78%
A Plazo	657.27	669.63	606.84	617.15	613.93	626.81	645.87	629.86	0.00	12.70	2.06%
OBLIGACIONES	4,798.22	4,905.39	5,459.92	5,899.23	6,341.90	6,513.79	6,519.89	6,787.16	0.00	887.93	15.05%
Locales	1,393.95	1,475.39	1,512.27	1,653.95	1,796.79	1,724.31	1,721.43	1,662.53	0.00	8.58	0.52%
Extranjero	3,404.27	3,430.00	3,947.65	4,245.29	4,545.11	4,789.48	4,798.46	5,124.63	0.00	879.35	20.71%
OTROS PASIVOS	1,332.81	1,658.31	1,432.51	1,565.60	1,434.22	1,600.88	1,542.10	1,669.91	0.00	104.31	6.66%
Locales	1,235.73	1,538.83	1,350.79	1,428.25	1,298.40	1,455.81	1,399.86	1,507.79	0.00	79.54	5.57%
Extranjero	97.08	119.48	81.72	137.35	135.82	145.08	142.24	162.12	0.00	24.77	18.03%
PATRIMONIO	3,853.19	3,995.33	4,069.73	4,061.58	4,086.86	4,242.49	4,426.49	4,601.30	0.00	539.72	13.29%
Capital	2,444.96	2,464.40	2,492.87	2,496.02	2,560.03	2,569.04	2,577.91	2,558.13	0.00	62.11	2.49%

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Reservas de Capital	2.15	2.29	2.37	2.38	2.65	2.59	2.74	2.73	0.00	0.35	14.59%
Otras Reservas	286.83	320.28	352.50	381.82	444.41	432.53	441.10	484.46	0.00	102.64	26.88%
Provisiones Dinámicas	282.78	319.14	349.84	374.00	419.48	424.11	424.37	446.38	0.00	72.39	19.35%
Otras Reservas	4.05	1.14	2.66	7.83	24.93	8.42	16.73	38.08	0.00	30.25	386.60%
Utilidad de Periodos Anteriores	746.40	859.45	801.12	853.67	810.34	945.29	918.31	1,004.39	0.00	150.72	17.66%
Utilidad de Periodo	236.85	189.04	283.60	263.88	239.31	170.20	291.02	283.83	0.00	19.95	7.56%
Ganancia o Perdida en Valores Disponible para la Venta	32.06	55.92	33.50	(39.96)	(73.49)	19.24	62.85	130.27	0.00	170.24	(425.97%)
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	132.56	137.49	0.00	33.71	32.48%
PASIVO Y PATRIMONIO	45,275.55	47,092.65	47,385.20	48,515.45	49,622.67	51,395.43	52,515.22	52,495.89	0.00	3,980.44	8.20%