

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A DICIEMBRE 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	4,182.76	3,967.50	4,238.49	207.23	5.14%
Depositos Locales en Bancos	1,251.60	1,340.08	1,229.45	1,195.56	1,164.93	1,173.01	1,229.13	1,143.71	1,235.22	70.29	6.03%
A la Vista	261.61	291.38	266.78	269.14	248.90	293.56	319.43	285.57	277.68	28.77	11.56%
A Plazo	989.99	1,048.70	962.67	926.42	916.02	879.46	909.70	858.14	957.55	41.52	4.53%
Depositos Extranjeros en Bancos	2,554.82	2,397.17	2,388.99	2,335.72	2,518.03	2,444.16	2,586.46	2,455.45	2,585.68	67.65	2.69%
A la Vista	943.41	869.99	796.01	829.86	941.04	855.21	1,027.72	850.52	914.91	(26.13)	(2.78%)
A Plazo	1,611.41	1,527.18	1,592.98	1,505.87	1,576.99	1,588.95	1,558.73	1,604.93	1,670.77	93.79	5.95%
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	368.35	417.59	69.29	19.89%
<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	26,131.94	26,787.26	2,106.43	8.53%
Locales	19,653.46	20,159.54	20,769.73	21,555.62	22,240.55	22,720.86	23,190.27	23,686.50	24,150.99	1,910.44	8.59%
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	2,888.37	219.78	8.24%
Menos Provisiones	214.61	221.35	238.64	241.60	228.30	233.94	240.27	250.58	252.09	23.79	10.42%
Locales	206.53	213.07	228.90	230.54	222.75	228.55	231.95	239.45	242.89	20.14	9.04%
Extranjero	8.08	8.27	9.74	11.07	5.56	5.39	8.32	11.12	9.21	3.65	65.70%
<b>INVERSIONES EN VALORES</b>	5,946.52	6,227.46	6,340.71	6,292.24	6,461.40	6,720.87	6,816.21	6,873.61	6,890.75	429.35	6.64%
Locales	2,884.37	2,897.55	2,912.33	3,011.29	2,990.23	3,075.02	3,238.86	3,244.76	3,262.14	271.91	9.09%
Extranjero	3,062.82	3,330.38	3,429.03	3,281.70	3,471.77	3,647.26	3,579.57	3,633.99	3,634.00	162.23	4.67%
Menos Provisiones	0.66	0.47	0.65	0.76	0.59	1.41	2.22	5.13	5.39	4.80	808.00%
Locales	0.52	0.47	0.47	0.47	0.51	1.32	2.14	5.13	1.97	1.46	286.99%
Extranjero	0.14	0.00	0.18	0.29	0.08	0.08	0.08	0.00	3.42	3.33	3,978.74%
<b>OTROS ACTIVOS</b>	1,315.40	1,408.31	1,356.59	1,498.27	1,509.69	1,608.73	1,579.46	1,711.24	1,669.19	159.51	10.57%
Locales	1,181.26	1,331.17	1,280.56	1,389.26	1,407.18	1,461.73	1,433.46	1,578.45	1,549.20	142.02	10.09%
Extranjero	134.13	77.14	76.04	109.01	102.51	147.00	146.00	132.79	120.00	17.49	17.06%
<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>38,123.61</b>	<b>38,684.29</b>	<b>39,585.70</b>	<b>2,902.52</b>	<b>7.91%</b>

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A DICIEMBRE 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		
DEPOSITOS	24,567.72	24,998.01	25,128.34	25,541.02	26,187.67	26,678.08	27,117.99	27,147.26	27,633.94	1,446.26	5.52%
Locales	20,763.85	21,059.49	21,414.07	21,762.19	22,471.01	22,805.18	23,258.07	23,316.83	23,833.76	1,362.76	6.06%
Oficiales	5.00	5.00	251.11	236.57	373.16	377.61	380.39	371.75	363.12	(10.03)	(2.69%)
De Particulares	19,894.28	20,165.28	20,351.70	20,628.68	21,117.44	21,521.57	21,858.66	22,039.37	22,486.69	1,369.25	6.48%
A la Vista	4,264.81	4,149.85	4,244.48	4,192.17	4,262.71	4,152.31	4,176.25	4,163.99	4,366.06	103.35	2.42%
A Plazo	11,092.83	11,411.54	11,471.67	11,700.32	11,880.70	12,333.73	12,557.58	12,811.21	12,883.04	1,002.34	8.44%
De Ahorros	4,536.64	4,603.88	4,635.55	4,736.20	4,974.03	5,035.52	5,124.82	5,064.18	5,237.59	263.56	5.30%
De Bancos	864.57	889.22	811.26	896.94	980.41	906.01	1,019.03	905.70	983.94	3.54	0.36%
A la Vista	40.56	42.50	57.75	70.75	89.52	101.68	69.47	53.81	60.04	(29.48)	(32.93%)
A Plazo	824.01	846.72	753.51	826.19	890.89	804.33	949.55	851.89	923.91	33.02	3.71%
Extranjero	3,803.87	3,938.52	3,714.27	3,778.83	3,716.67	3,872.89	3,859.92	3,830.43	3,800.17	83.51	2.25%
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	2,869.39	2,777.69	(77.29)	(2.71%)
A la Vista	859.86	797.64	755.11	746.27	760.56	805.06	807.79	765.40	670.89	(89.68)	(11.79%)
A Plazo	1,367.24	1,440.63	1,438.24	1,454.03	1,433.82	1,479.13	1,518.87	1,478.31	1,506.40	72.59	5.06%
De Ahorros	654.92	673.10	648.76	648.28	660.60	645.39	634.85	625.68	600.41	(60.20)	(9.11%)
De Bancos	921.85	1,027.15	872.15	930.24	861.69	943.32	898.41	961.04	1,022.48	160.80	18.66%
A la Vista	264.58	357.51	265.31	313.09	247.76	316.51	252.54	331.18	365.55	117.79	47.54%
A Plazo	657.27	669.63	606.84	617.15	613.93	626.81	645.87	629.86	656.93	43.00	7.00%
OBLIGACIONES	4,773.22	4,880.39	5,427.42	5,834.23	6,281.90	6,461.92	6,484.27	6,787.16	7,232.50	950.60	15.13%
Locales	1,368.95	1,450.39	1,479.77	1,588.95	1,736.79	1,672.43	1,685.81	1,662.53	1,587.08	(149.71)	(8.62%)
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	5,645.42	1,100.31	24.21%
OTROS PASIVOS	975.96	1,209.17	1,090.20	1,225.00	1,125.61	1,258.85	1,177.56	1,312.56	1,289.36	163.75	14.55%
Locales	880.41	1,091.06	1,009.56	1,088.59	990.63	1,114.50	1,036.01	1,150.99	1,114.40	123.77	12.49%
Extranjero	95.55	118.10	80.64	136.41	134.98	144.35	141.55	161.56	174.96	39.98	29.62%
PATRIMONIO	2,907.85	3,017.96	3,072.03	3,044.47	3,087.99	3,208.83	3,343.79	3,437.32	3,429.89	341.90	11.07%
Capital	1,653.31	1,672.75	1,701.23	1,704.37	1,741.39	1,750.40	1,759.26	1,739.49	1,755.66	14.27	0.82%

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A DICIEMBRE 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		
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	354.10	393.28	401.92	42.07	11.69%
Provisiones Dinámicas	224.52	256.22	282.40	306.56	335.77	340.40	340.66	362.67	370.98	35.21	10.49%
Otras Reservas	1.84	0.95	2.48	7.54	24.08	7.69	13.44	30.61	30.94	6.86	28.48%
Utilidad de Periodos Anteriores	725.23	827.93	774.18	826.85	784.08	889.58	865.31	955.58	926.83	142.75	18.21%
Utilidad de Periodo	219.54	159.27	227.93	176.30	210.04	144.46	230.02	177.91	207.27	(2.77)	(1.32%)
Ganancia o Perdida en Valores Disponible para la Venta	(20.54)	(3.11)	(19.96)	(80.93)	(110.97)	(27.30)	2.53	33.58	(2.91)	108.06	(97.38%)
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	132.56	137.49	141.12	37.52	36.22%
<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>38,123.61</b>	<b>38,684.29</b>	<b>39,585.70</b>	<b>2,902.52</b>	<b>7.91%</b>