

**BALANCE DE SITUACION
BANCA PANAMEÑA
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		
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	8,609.15	630.84	7.91%
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	1,784.38	(42.00)	(2.30%)
A la Vista	273.27	302.41	277.73	282.40	264.27	304.06	330.34	295.77	288.51	24.25	9.18%
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	1,495.87	(66.25)	(4.24%)
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	6,068.41	521.20	9.40%
A la Vista	1,123.11	1,131.08	944.32	928.30	1,041.47	930.89	1,200.57	931.28	1,005.39	(36.09)	(3.47%)
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	5,063.02	557.29	12.37%
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	756.36	151.64	25.08%
CARTERA CREDITICIA	26,794.12	27,504.61	28,219.14	29,288.88	30,230.78	30,872.47	31,412.71	32,229.79	32,719.05	2,488.27	8.23%
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	30,132.50	2,306.34	8.29%
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	254.75	267.51	279.95	279.47	263.96	273.63	279.54	288.59	301.81	37.85	14.34%
Locales	246.67	259.24	270.21	268.41	258.40	268.24	271.22	277.47	292.61	34.20	13.24%
Extranjero	8.08	8.27	9.74	11.07	5.56	5.39	8.32	11.12	9.21	3.65	65.70%
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	10,003.38	473.98	4.97%
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	5,470.77	193.98	3.68%
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	4,538.01	284.81	6.70%
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%
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	2,076.13	191.95	10.19%
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	1,946.29	166.24	9.34%
Extranjero	134.99	77.98	76.91	110.30	104.14	149.11	150.68	140.42	129.84	25.71	24.69%
TOTAL DE ACTIVOS	45,275.55	47,092.65	47,385.20	48,515.45	49,622.67	51,395.43	52,515.22	52,495.91	53,407.72	3,785.05	7.63%

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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	39,951.90	2,192.22	5.81%
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	36,117.56	2,121.85	6.24%
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	8,662.10	185.51	2.19%
De Particulares	22,199.30	22,423.38	22,667.94	22,980.78	23,486.87	24,323.66	24,609.58	24,872.01	25,315.65	1,828.78	7.79%
A la Vista	4,548.45	4,433.75	4,529.28	4,481.49	4,552.92	4,466.73	4,515.05	4,540.76	4,771.72	218.80	4.81%
A Plazo	11,835.92	12,093.06	12,184.25	12,419.59	12,584.31	13,448.91	13,543.02	13,808.91	13,830.76	1,246.45	9.90%
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	6,713.18	363.54	5.73%
De Bancos	1,678.57	1,766.45	1,682.06	1,766.25	2,032.25	1,703.31	1,838.81	1,677.38	2,139.81	107.55	5.29%
A la Vista	463.77	494.39	539.40	545.13	604.16	595.28	600.28	578.99	659.56	55.40	9.17%
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	1,480.24	52.15	3.65%
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	3,834.35	70.37	1.87%
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	2,811.87	(90.43)	(3.12%)
A la Vista	885.10	820.45	773.71	767.11	776.09	818.02	821.70	775.26	680.38	(95.71)	(12.33%)
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	1,525.47	66.28	4.54%
De Ahorros	661.49	679.69	655.17	654.71	667.02	651.71	641.12	631.41	606.02	(61.00)	(9.14%)
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	4,798.22	4,905.39	5,459.92	5,899.23	6,341.90	6,513.79	6,519.89	6,787.16	7,297.50	955.60	15.07%
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	1,652.08	(144.71)	(8.05%)
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	1,332.81	1,658.31	1,432.51	1,565.60	1,434.22	1,600.88	1,542.10	1,669.91	1,649.08	214.86	14.98%
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	1,473.52	175.12	13.49%
Extranjero	97.08	119.48	81.72	137.35	135.82	145.08	142.24	162.12	175.56	39.74	29.26%
PATRIMONIO	3,853.19	3,995.33	4,069.73	4,061.58	4,086.86	4,242.49	4,426.49	4,601.32	4,509.23	422.38	10.33%
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	2,574.31	14.27	0.56%

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Reservas de Capital	2.15	2.29	2.37	2.38	2.65	2.59	2.74	2.73	2.97	0.32	12.11%
Otras Reservas	286.83	320.28	352.50	381.82	444.41	432.53	441.10	484.46	489.13	44.71	10.06%
Provisiones Dinámicas	282.78	319.14	349.84	374.00	419.48	424.11	424.37	446.38	454.75	35.27	8.41%
Otras Reservas	4.05	1.14	2.66	7.83	24.93	8.42	16.73	38.08	34.37	9.44	37.88%
Utilidad de Periodos Anteriores	746.40	859.45	801.12	853.67	810.34	945.29	918.31	1,004.41	1,027.95	217.61	26.85%
Utilidad de Periodo	236.85	189.04	283.60	263.88	239.31	170.20	291.02	283.83	218.35	(20.96)	(8.76%)
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	55.41	128.90	(175.40%)
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	132.56	137.49	141.12	37.52	36.22%
PASIVO Y PATRIMONIO	45,275.55	47,092.65	47,385.20	48,515.45	49,622.67	51,395.43	52,515.22	52,495.91	53,407.72	3,785.05	7.63%