

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
A MARZO 2017  
( En Millones de Balboas)**

	2015	2016				2017				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	7,978.31	8,591.70	9,027.40	7,999.46	8,609.34	7,603.83	0.00	0.00	0.00	(987.88)	(11.50%)
Depositos Locales en Bancos	1,826.38	1,810.41	2,073.28	1,836.91	1,784.57	1,615.44	0.00	0.00	0.00	(194.97)	(10.77%)
A la Vista	264.27	304.06	330.34	295.77	288.70	300.13	0.00	0.00	0.00	(3.93)	(1.29%)
A Plazo	1,562.12	1,506.35	1,742.94	1,541.13	1,495.87	1,315.31	0.00	0.00	0.00	(191.04)	(12.68%)
Depositos Extranjeros en Bancos	5,547.21	6,048.59	6,307.06	5,516.96	6,068.41	5,312.13	0.00	0.00	0.00	(736.45)	(12.18%)
A la Vista	1,041.47	930.89	1,200.57	931.28	1,005.39	1,107.18	0.00	0.00	0.00	176.29	18.94%
A Plazo	4,505.74	5,117.70	5,106.48	4,585.68	5,063.02	4,204.96	0.00	0.00	0.00	(912.74)	(17.84%)
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	604.72	732.71	647.06	645.59	756.36	676.25	0.00	0.00	0.00	(56.46)	(7.71%)
<b>CARTERA CREDITICIA</b>	30,230.78	30,872.47	31,412.71	32,229.79	32,719.35	33,396.89	0.00	0.00	0.00	2,524.42	8.18%
Locales	27,826.15	28,394.78	29,097.06	29,822.37	30,132.50	30,754.56	0.00	0.00	0.00	2,359.78	8.31%
Extranjero	2,668.59	2,751.32	2,595.19	2,696.01	2,888.37	2,950.07	0.00	0.00	0.00	198.75	7.22%
Menos Provisiones	263.96	273.63	279.54	288.59	301.51	307.75	0.00	0.00	0.00	34.11	12.47%
Locales	258.40	268.24	271.22	277.47	292.30	297.46	0.00	0.00	0.00	29.22	10.89%
Extranjero	5.56	5.39	8.32	11.12	9.21	10.28	0.00	0.00	0.00	4.89	90.73%
<b>INVERSIONES EN VALORES</b>	9,529.40	9,946.17	10,105.32	10,134.80	9,998.93	10,206.42	0.00	0.00	0.00	260.25	2.62%
Locales	5,276.79	5,322.11	5,588.78	5,582.72	5,466.77	5,500.85	0.00	0.00	0.00	178.74	3.36%
Extranjero	4,253.20	4,625.46	4,518.76	4,557.21	4,537.55	4,709.56	0.00	0.00	0.00	84.10	1.82%
Menos Provisiones	0.59	1.41	2.22	5.13	5.39	4.00	0.00	0.00	0.00	2.59	183.92%
Locales	0.51	1.32	2.14	5.13	1.97	2.15	0.00	0.00	0.00	0.83	62.64%
Extranjero	0.08	0.08	0.08	0.00	3.42	1.85	0.00	0.00	0.00	1.76	2,076.09%
<b>OTROS ACTIVOS</b>	1,884.18	1,985.09	1,969.80	2,131.87	2,074.54	2,442.84	0.00	0.00	0.00	457.75	23.06%
Locales	1,780.05	1,835.97	1,819.12	1,991.45	1,945.20	2,292.84	0.00	0.00	0.00	456.87	24.88%
Extranjero	104.14	149.11	150.68	140.42	129.34	149.99	0.00	0.00	0.00	0.88	0.59%
<b>TOTAL DE ACTIVOS</b>	49,622.67	51,395.43	52,515.22	52,495.91	53,402.17	53,649.97	0.00	0.00	0.00	2,254.54	4.39%

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DEPOSITOS	37,759.69	39,038.26	40,026.74	39,437.52	39,951.90	39,800.86	0.00	0.00	0.00	762.60	1.95%
Locales	33,995.70	35,121.55	36,123.22	35,571.10	36,117.56	35,739.78	0.00	0.00	0.00	618.23	1.76%
Oficiales	8,476.58	9,094.58	9,674.83	9,021.71	8,662.10	8,158.15	0.00	0.00	0.00	(936.42)	(10.30%)
De Particulares	23,486.87	24,323.66	24,609.58	24,872.01	25,315.65	25,652.41	0.00	0.00	0.00	1,328.74	5.46%
A la Vista	4,552.92	4,466.73	4,515.05	4,540.76	4,771.72	4,625.73	0.00	0.00	0.00	159.00	3.56%
A Plazo	12,584.31	13,448.91	13,543.02	13,808.91	13,830.76	14,285.04	0.00	0.00	0.00	836.13	6.22%
De Ahorros	6,349.63	6,408.03	6,551.51	6,522.33	6,713.18	6,741.64	0.00	0.00	0.00	333.61	5.21%
De Bancos	2,032.25	1,703.31	1,838.81	1,677.38	2,139.81	1,929.22	0.00	0.00	0.00	225.91	13.26%
A la Vista	604.16	595.28	600.28	578.99	659.56	651.28	0.00	0.00	0.00	56.01	9.41%
A Plazo	1,428.09	1,108.03	1,238.53	1,098.39	1,480.24	1,277.94	0.00	0.00	0.00	169.91	15.33%
Extranjero	3,763.98	3,916.71	3,903.51	3,866.43	3,834.35	4,061.08	0.00	0.00	0.00	144.37	3.69%
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	2,902.30	2,973.40	3,005.11	2,905.39	2,811.87	2,828.47	0.00	0.00	0.00	(144.92)	(4.87%)
A la Vista	776.09	818.02	821.70	775.26	680.38	686.44	0.00	0.00	0.00	(131.58)	(16.08%)
A Plazo	1,459.19	1,503.67	1,542.28	1,498.72	1,525.47	1,537.16	0.00	0.00	0.00	33.49	2.23%
De Ahorros	667.02	651.71	641.12	631.41	606.02	604.87	0.00	0.00	0.00	(46.84)	(7.19%)
De Bancos	861.69	943.32	898.41	961.04	1,022.48	1,232.61	0.00	0.00	0.00	289.29	30.67%
A la Vista	247.76	316.51	252.54	331.18	365.55	450.60	0.00	0.00	0.00	134.10	42.37%
A Plazo	613.93	626.81	645.87	629.86	656.93	782.00	0.00	0.00	0.00	155.19	24.76%
OBLIGACIONES	6,341.90	6,513.79	6,519.89	6,787.16	7,296.27	7,160.93	0.00	0.00	0.00	647.14	9.93%
Locales	1,796.79	1,724.31	1,721.43	1,662.53	1,651.71	1,625.39	0.00	0.00	0.00	(98.92)	(5.74%)
Extranjero	4,545.11	4,789.48	4,798.46	5,124.63	5,644.56	5,535.54	0.00	0.00	0.00	746.05	15.58%
OTROS PASIVOS	1,434.22	1,600.88	1,542.10	1,669.91	1,647.97	2,005.66	0.00	0.00	0.00	404.78	25.28%
Locales	1,298.40	1,455.81	1,399.86	1,507.79	1,471.59	1,800.82	0.00	0.00	0.00	345.01	23.70%
Extranjero	135.82	145.08	142.24	162.12	176.38	204.84	0.00	0.00	0.00	59.77	41.20%
PATRIMONIO	4,086.86	4,242.49	4,426.49	4,601.32	4,506.02	4,682.52	0.00	0.00	0.00	440.03	10.37%
Capital	2,560.03	2,569.04	2,577.91	2,558.13	2,580.73	2,585.50	0.00	0.00	0.00	16.45	0.64%

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Reservas de Capital	2.65	2.59	2.74	2.73	2.97	2.62	0.00	0.00	0.00	0.03	1.17%
Otras Reservas	444.41	432.53	441.10	484.46	483.86	507.13	0.00	0.00	0.00	74.61	17.25%
Provisiones Dinámicas	419.48	424.11	424.37	446.38	459.63	460.00	0.00	0.00	0.00	35.88	8.46%
Otras Reservas	24.93	8.42	16.73	38.08	24.22	47.14	0.00	0.00	0.00	38.72	460.08%
Utilidad de Periodos Anteriores	810.34	945.29	918.31	1,004.41	1,023.71	1,148.98	0.00	0.00	0.00	203.69	21.55%
Utilidad de Periodo	239.31	170.20	291.02	283.83	222.36	203.00	0.00	0.00	0.00	32.81	19.28%
Ganancia o Perdida en Valores Disponible para la Venta	(73.49)	19.24	62.85	130.27	51.27	91.56	0.00	0.00	0.00	72.32	375.85%
Deuda Subordinada	103.60	103.61	132.56	137.49	141.12	143.74	0.00	0.00	0.00	40.13	38.73%
<b>PASIVO Y PATRIMONIO</b>	<b>49,622.67</b>	<b>51,395.43</b>	<b>52,515.22</b>	<b>52,495.91</b>	<b>53,402.17</b>	<b>53,649.97</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,254.54</b>	<b>4.39%</b>