

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A JUNIO 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>         | 4,031.26         | 4,039.82         | 4,182.76         | 3,967.50         | 4,238.68         | 4,091.30         | 3,778.63         | 0.00          | 0.00         | (404.13)           | (9.66%)      |
| Depositos Locales en Bancos     | 1,164.93         | 1,173.01         | 1,229.13         | 1,143.71         | 1,235.41         | 1,082.33         | 1,092.12         | 0.00          | 0.00         | (137.01)           | (11.15%)     |
| A la Vista                      | 248.90           | 293.56           | 319.43           | 285.57           | 277.86           | 288.89           | 245.27           | 0.00          | 0.00         | (74.16)            | (23.22%)     |
| A Plazo                         | 916.02           | 879.46           | 909.70           | 858.14           | 957.55           | 793.44           | 846.85           | 0.00          | 0.00         | (62.85)            | (6.91%)      |
| Depositos Extranjeros en Bancos | 2,518.03         | 2,444.16         | 2,586.46         | 2,455.45         | 2,585.68         | 2,663.35         | 2,322.29         | 0.00          | 0.00         | (264.17)           | (10.21%)     |
| A la Vista                      | 941.04           | 855.21           | 1,027.72         | 850.52           | 914.91           | 1,025.90         | 926.27           | 0.00          | 0.00         | (101.45)           | (9.87%)      |
| A Plazo                         | 1,576.99         | 1,588.95         | 1,558.73         | 1,604.93         | 1,670.77         | 1,637.45         | 1,396.02         | 0.00          | 0.00         | (162.72)           | (10.44%)     |
| 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                           | 348.30           | 422.65           | 367.17           | 368.35           | 417.59           | 345.62           | 364.22           | 0.00          | 0.00         | (2.95)             | (0.80%)      |
| <b>CARTERA CREDITICIA</b>       | 24,680.83        | 25,238.24        | 25,545.18        | 26,131.94        | 26,786.36        | 27,328.95        | 27,664.45        | 0.00          | 0.00         | 2,119.27           | 8.30%        |
| Locales                         | 22,240.55        | 22,720.86        | 23,190.27        | 23,686.50        | 24,150.99        | 24,635.67        | 25,183.11        | 0.00          | 0.00         | 1,992.84           | 8.59%        |
| Extranjero                      | 2,668.59         | 2,751.32         | 2,595.19         | 2,696.01         | 2,888.37         | 2,950.07         | 2,738.15         | 0.00          | 0.00         | 142.97             | 5.51%        |
| Menos Provisiones               | 228.30           | 233.94           | 240.27           | 250.58           | 252.99           | 256.80           | 256.81           | 0.00          | 0.00         | 16.54              | 6.88%        |
| Locales                         | 222.75           | 228.55           | 231.95           | 239.45           | 243.79           | 246.52           | 244.41           | 0.00          | 0.00         | 12.46              | 5.37%        |
| Extranjero                      | 5.56             | 5.39             | 8.32             | 11.12            | 9.21             | 10.28            | 12.40            | 0.00          | 0.00         | 4.08               | 48.98%       |
| <b>INVERSIONES EN VALORES</b>   | 6,461.40         | 6,720.87         | 6,816.21         | 6,873.61         | 6,890.61         | 6,929.39         | 6,903.05         | 0.00          | 0.00         | 86.84              | 1.27%        |
| Locales                         | 2,990.23         | 3,075.02         | 3,238.86         | 3,244.76         | 3,262.32         | 3,232.49         | 3,190.33         | 0.00          | 0.00         | (48.53)            | (1.50%)      |
| Extranjero                      | 3,471.77         | 3,647.26         | 3,579.57         | 3,633.99         | 3,633.68         | 3,700.90         | 3,716.58         | 0.00          | 0.00         | 137.01             | 3.83%        |
| Menos Provisiones               | 0.59             | 1.41             | 2.22             | 5.13             | 5.39             | 4.00             | 3.85             | 0.00          | 0.00         | 1.63               | 73.37%       |
| Locales                         | 0.51             | 1.32             | 2.14             | 5.13             | 1.97             | 2.15             | 2.01             | 0.00          | 0.00         | (0.13)             | (6.26%)      |
| Extranjero                      | 0.08             | 0.08             | 0.08             | 0.00             | 3.42             | 1.85             | 1.85             | 0.00          | 0.00         | 1.76               | 2,146.32%    |
| <b>OTROS ACTIVOS</b>            | 1,509.69         | 1,608.73         | 1,579.46         | 1,711.24         | 1,667.60         | 2,030.84         | 1,884.12         | 0.00          | 0.00         | 304.66             | 19.29%       |
| Locales                         | 1,407.18         | 1,461.73         | 1,433.46         | 1,578.45         | 1,548.11         | 1,891.40         | 1,706.88         | 0.00          | 0.00         | 273.42             | 19.07%       |
| Extranjero                      | 102.51           | 147.00           | 146.00           | 132.79           | 119.49           | 139.44           | 177.24           | 0.00          | 0.00         | 31.24              | 21.40%       |
| <b>TOTAL DE ACTIVOS</b>         | <b>36,683.18</b> | <b>37,607.67</b> | <b>38,123.61</b> | <b>38,684.29</b> | <b>39,583.25</b> | <b>40,380.48</b> | <b>40,230.25</b> | <b>0.00</b>   | <b>0.00</b>  | <b>2,106.64</b>    | <b>5.53%</b> |

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|-----------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|----------|
|                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |                    |          |
| DEPOSITOS       | 26,187.67    | 26,678.08   | 27,117.99    | 27,147.26     | 27,633.94    | 28,077.88   | 27,968.98    | 0.00          | 0.00         | 850.99             | 3.14%    |
| Locales         | 22,471.01    | 22,805.18   | 23,258.07    | 23,316.83     | 23,833.76    | 24,048.47   | 24,246.91    | 0.00          | 0.00         | 988.84             | 4.25%    |
| Oficiales       | 373.16       | 377.61      | 380.39       | 371.75        | 363.12       | 362.12      | 360.90       | 0.00          | 0.00         | (19.49)            | (5.12%)  |
| De Particulares | 21,117.44    | 21,521.57   | 21,858.66    | 22,039.37     | 22,486.69    | 22,628.30   | 22,765.30    | 0.00          | 0.00         | 906.64             | 4.15%    |
| A la Vista      | 4,262.71     | 4,152.31    | 4,176.25     | 4,163.99      | 4,366.06     | 4,117.33    | 4,024.04     | 0.00          | 0.00         | (152.21)           | (3.64%)  |
| A Plazo         | 11,880.70    | 12,333.73   | 12,557.58    | 12,811.21     | 12,883.04    | 13,331.94   | 13,457.22    | 0.00          | 0.00         | 899.63             | 7.16%    |
| De Ahorros      | 4,974.03     | 5,035.52    | 5,124.82     | 5,064.18      | 5,237.59     | 5,179.03    | 5,284.04     | 0.00          | 0.00         | 159.22             | 3.11%    |
| De Bancos       | 980.41       | 906.01      | 1,019.03     | 905.70        | 983.94       | 1,058.05    | 1,120.71     | 0.00          | 0.00         | 101.69             | 9.98%    |
| A la Vista      | 89.52        | 101.68      | 69.47        | 53.81         | 60.04        | 159.57      | 64.17        | 0.00          | 0.00         | (5.30)             | (7.63%)  |
| A Plazo         | 890.89       | 804.33      | 949.55       | 851.89        | 923.91       | 898.48      | 1,056.54     | 0.00          | 0.00         | 106.99             | 11.27%   |
| Extranjero      | 3,716.67     | 3,872.89    | 3,859.92     | 3,830.43      | 3,800.17     | 4,029.41    | 3,722.07     | 0.00          | 0.00         | (137.85)           | (3.57%)  |
| 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 | 2,854.98     | 2,929.58    | 2,961.51     | 2,869.39      | 2,777.69     | 2,796.80    | 2,761.55     | 0.00          | 0.00         | (199.97)           | (6.75%)  |
| A la Vista      | 760.56       | 805.06      | 807.79       | 765.40        | 670.89       | 678.67      | 624.16       | 0.00          | 0.00         | (183.63)           | (22.73%) |
| A Plazo         | 1,433.82     | 1,479.13    | 1,518.87     | 1,478.31      | 1,506.40     | 1,518.57    | 1,554.85     | 0.00          | 0.00         | 35.98              | 2.37%    |
| De Ahorros      | 660.60       | 645.39      | 634.85       | 625.68        | 600.41       | 599.56      | 582.54       | 0.00          | 0.00         | (52.32)            | (8.24%)  |
| De Bancos       | 861.69       | 943.32      | 898.41       | 961.04        | 1,022.48     | 1,232.61    | 960.53       | 0.00          | 0.00         | 62.12              | 6.91%    |
| A la Vista      | 247.76       | 316.51      | 252.54       | 331.18        | 365.55       | 450.60      | 257.04       | 0.00          | 0.00         | 4.50               | 1.78%    |
| A Plazo         | 613.93       | 626.81      | 645.87       | 629.86        | 656.93       | 782.00      | 703.49       | 0.00          | 0.00         | 57.62              | 8.92%    |
| OBLIGACIONES    | 6,281.90     | 6,461.92    | 6,484.27     | 6,787.16      | 7,231.27     | 7,125.93    | 7,190.38     | 0.00          | 0.00         | 706.11             | 10.89%   |
| Locales         | 1,736.79     | 1,672.43    | 1,685.81     | 1,662.53      | 1,586.71     | 1,590.39    | 1,552.91     | 0.00          | 0.00         | (132.90)           | (7.88%)  |
| Extranjero      | 4,545.11     | 4,789.48    | 4,798.46     | 5,124.63      | 5,644.56     | 5,535.54    | 5,637.47     | 0.00          | 0.00         | 839.01             | 17.48%   |
| OTROS PASIVOS   | 1,125.61     | 1,258.85    | 1,177.56     | 1,312.56      | 1,288.26     | 1,643.41    | 1,427.35     | 0.00          | 0.00         | 249.79             | 21.21%   |
| Locales         | 990.63       | 1,114.50    | 1,036.01     | 1,150.99      | 1,112.48     | 1,439.16    | 1,234.27     | 0.00          | 0.00         | 198.26             | 19.14%   |
| Extranjero      | 134.98       | 144.35      | 141.55       | 161.56        | 175.78       | 204.25      | 193.08       | 0.00          | 0.00         | 51.53              | 36.40%   |
| PATRIMONIO      | 3,087.99     | 3,208.83    | 3,343.79     | 3,437.32      | 3,429.78     | 3,533.26    | 3,643.54     | 0.00          | 0.00         | 299.75             | 8.96%    |
| Capital         | 1,741.39     | 1,750.40    | 1,759.26     | 1,739.49      | 1,762.08     | 1,766.85    | 1,776.87     | 0.00          | 0.00         | 17.61              | 1.00%    |

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|  | 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   | 359.85           | 348.09           | 354.10           | 393.28           | 396.65           | 414.00           | 425.22           | 0.00          | 0.00         | 71.12              | 20.09%       |
| Provisiones Dinámicas                                  | 335.77           | 340.40           | 340.66           | 362.67           | 375.86           | 376.22           | 383.85           | 0.00          | 0.00         | 43.19              | 12.68%       |
| Otras Reservas   | 24.08            | 7.69             | 13.44            | 30.61            | 20.79            | 37.77            | 41.38            | 0.00          | 0.00         | 27.94              | 207.82%      |
| Utilidad de Periodos Anteriores                        | 784.08           | 889.58           | 865.31           | 955.58           | 921.39           | 1,041.15         | 1,010.56         | 0.00          | 0.00         | 145.25             | 16.79%       |
| Utilidad de Periodo                                    | 210.04           | 144.46           | 230.02           | 177.91           | 211.28           | 152.95           | 262.42           | 0.00          | 0.00         | 32.40              | 14.09%       |
| Ganancia o Perdida en Valores Disponible para la Venta | (110.97)         | (27.30)          | 2.53             | 33.58            | (2.74)           | 14.58            | 26.60            | 0.00          | 0.00         | 24.07              | 950.09%      |
| Deuda Subordinada                                      | 103.60           | 103.61           | 132.56           | 137.49           | 141.12           | 143.74           | 141.86           | 0.00          | 0.00         | 9.30               | 7.02%        |
| <b>PASIVO Y PATRIMONIO</b>                             | <b>36,683.18</b> | <b>37,607.67</b> | <b>38,123.61</b> | <b>38,684.29</b> | <b>39,583.25</b> | <b>40,380.48</b> | <b>40,230.25</b> | <b>0.00</b>   | <b>0.00</b>  | <b>2,106.64</b>    | <b>5.53%</b> |