

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A SEPTIEMBRE 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		
ACTIVOS LIQUIDOS	4,031.26	4,039.82	4,182.76	3,967.50	4,238.68	4,091.30	3,778.63	4,000.77	0.00	33.27	0.84%
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	961.52	0.00	(182.19)	(15.93%)
A la Vista	248.90	293.56	319.43	285.57	277.86	288.89	245.27	246.74	0.00	(38.83)	(13.60%)
A Plazo	916.02	879.46	909.70	858.14	957.55	793.44	846.85	714.79	0.00	(143.36)	(16.71%)
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	2,647.47	0.00	192.03	7.82%
A la Vista	941.04	855.21	1,027.72	850.52	914.91	1,025.90	926.27	742.61	0.00	(107.90)	(12.69%)
A Plazo	1,576.99	1,588.95	1,558.73	1,604.93	1,670.77	1,637.45	1,396.02	1,904.86	0.00	299.93	18.69%
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	391.77	0.00	23.43	6.36%
CARTERA CREDITICIA	24,680.83	25,238.24	25,545.18	26,131.94	26,786.36	27,328.95	27,664.45	27,706.58	0.00	1,574.65	6.03%
Locales	22,240.55	22,720.86	23,190.27	23,686.50	24,150.99	24,635.67	25,183.11	25,695.23	0.00	2,008.73	8.48%
Extranjero	2,668.59	2,751.32	2,595.19	2,696.01	2,888.37	2,950.07	2,738.15	2,277.46	0.00	(418.55)	(15.52%)
Menos Provisiones	228.30	233.94	240.27	250.58	252.99	256.80	256.81	266.11	0.00	15.53	6.20%
Locales	222.75	228.55	231.95	239.45	243.79	246.52	244.41	253.97	0.00	14.52	6.06%
Extranjero	5.56	5.39	8.32	11.12	9.21	10.28	12.40	12.13	0.00	1.01	9.10%
INVERSIONES EN VALORES	6,461.40	6,720.87	6,816.21	6,873.61	6,890.61	6,929.39	6,903.05	7,318.54	0.00	444.93	6.47%
Locales	2,990.23	3,075.02	3,238.86	3,244.76	3,262.32	3,232.49	3,190.33	3,471.57	0.00	226.81	6.99%
Extranjero	3,471.77	3,647.26	3,579.57	3,633.99	3,633.68	3,700.90	3,716.58	3,849.15	0.00	215.17	5.92%
Menos Provisiones	0.59	1.41	2.22	5.13	5.39	4.00	3.85	2.18	0.00	(2.95)	(57.45%)
Locales	0.51	1.32	2.14	5.13	1.97	2.15	2.01	2.09	0.00	(3.04)	(59.20%)
Extranjero	0.08	0.08	0.08	0.00	3.42	1.85	1.85	0.09	0.00	0.09	0.00%
OTROS ACTIVOS	1,509.69	1,608.73	1,579.46	1,711.24	1,667.60	2,030.84	1,884.12	2,134.97	0.00	423.73	24.76%
Locales	1,407.18	1,461.73	1,433.46	1,578.45	1,548.11	1,891.40	1,706.88	1,851.84	0.00	273.40	17.32%
Extranjero	102.51	147.00	146.00	132.79	119.49	139.44	177.24	283.12	0.00	150.33	113.21%
TOTAL DE ACTIVOS	36,683.18	37,607.67	38,123.61	38,684.29	39,583.25	40,380.48	40,230.25	41,160.86	0.00	2,476.57	6.40%

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DEPOSITOS	26,187.67	26,678.08	27,117.99	27,147.26	27,633.94	28,077.88	27,968.98	27,875.86	0.00	728.60	2.68%
Locales	22,471.01	22,805.18	23,258.07	23,316.83	23,833.76	24,048.47	24,246.91	24,173.36	0.00	856.53	3.67%
Oficiales	373.16	377.61	380.39	371.75	363.12	362.12	360.90	401.54	0.00	29.79	8.01%
De Particulares	21,117.44	21,521.57	21,858.66	22,039.37	22,486.69	22,628.30	22,765.30	22,766.52	0.00	727.15	3.30%
A la Vista	4,262.71	4,152.31	4,176.25	4,163.99	4,366.06	4,117.33	4,024.04	3,885.57	0.00	(278.42)	(6.69%)
A Plazo	11,880.70	12,333.73	12,557.58	12,811.21	12,883.04	13,331.94	13,457.22	13,598.64	0.00	787.43	6.15%
De Ahorros	4,974.03	5,035.52	5,124.82	5,064.18	5,237.59	5,179.03	5,284.04	5,282.32	0.00	218.14	4.31%
De Bancos	980.41	906.01	1,019.03	905.70	983.94	1,058.05	1,120.71	1,005.30	0.00	99.60	11.00%
A la Vista	89.52	101.68	69.47	53.81	60.04	159.57	64.17	83.15	0.00	29.34	54.51%
A Plazo	890.89	804.33	949.55	851.89	923.91	898.48	1,056.54	922.15	0.00	70.26	8.25%
Extranjero	3,716.67	3,872.89	3,859.92	3,830.43	3,800.17	4,029.41	3,722.07	3,702.50	0.00	(127.93)	(3.34%)
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	2,723.36	0.00	(146.03)	(5.09%)
A la Vista	760.56	805.06	807.79	765.40	670.89	678.67	624.16	602.47	0.00	(162.93)	(21.29%)
A Plazo	1,433.82	1,479.13	1,518.87	1,478.31	1,506.40	1,518.57	1,554.85	1,557.34	0.00	79.03	5.35%
De Ahorros	660.60	645.39	634.85	625.68	600.41	599.56	582.54	563.55	0.00	(62.13)	(9.93%)
De Bancos	861.69	943.32	898.41	961.04	1,022.48	1,232.61	960.53	979.14	0.00	18.10	1.88%
A la Vista	247.76	316.51	252.54	331.18	365.55	450.60	257.04	316.92	0.00	(14.26)	(4.31%)
A Plazo	613.93	626.81	645.87	629.86	656.93	782.00	703.49	662.22	0.00	32.36	5.14%
OBLIGACIONES	6,281.90	6,461.92	6,484.27	6,787.16	7,231.27	7,125.93	7,190.38	7,830.83	0.00	1,043.67	15.38%
Locales	1,736.79	1,672.43	1,685.81	1,662.53	1,586.71	1,590.39	1,552.91	1,465.94	0.00	(196.58)	(11.82%)
Extranjero	4,545.11	4,789.48	4,798.46	5,124.63	5,644.56	5,535.54	5,637.47	6,364.89	0.00	1,240.25	24.20%
OTROS PASIVOS	1,125.61	1,258.85	1,177.56	1,312.56	1,288.26	1,643.41	1,427.35	1,712.49	0.00	399.93	30.47%
Locales	990.63	1,114.50	1,036.01	1,150.99	1,112.48	1,439.16	1,234.27	1,386.18	0.00	235.18	20.43%
Extranjero	134.98	144.35	141.55	161.56	175.78	204.25	193.08	326.31	0.00	164.75	101.98%
PATRIMONIO	3,087.99	3,208.83	3,343.79	3,437.32	3,429.78	3,533.26	3,643.54	3,741.68	0.00	304.36	8.85%
Capital	1,741.39	1,750.40	1,759.26	1,739.49	1,762.08	1,766.85	1,776.87	1,778.19	0.00	38.70	2.22%

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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	432.17	0.00	38.89	9.89%
Provisiones Dinámicas	335.77	340.40	340.66	362.67	375.86	376.22	383.85	386.27	0.00	23.60	6.51%
Otras Reservas	24.08	7.69	13.44	30.61	20.79	37.77	41.38	45.90	0.00	15.29	49.96%
Utilidad de Periodos Anteriores	784.08	889.58	865.31	955.58	921.39	1,041.15	1,010.56	1,112.60	0.00	157.02	16.43%
Utilidad de Periodo	210.04	144.46	230.02	177.91	211.28	152.95	262.42	230.64	0.00	52.73	29.64%
Ganancia o Perdida en Valores Disponible para la Venta	(110.97)	(27.30)	2.53	33.58	(2.74)	14.58	26.60	44.01	0.00	10.43	31.06%
Deuda Subordinada	103.60	103.61	132.56	137.49	141.12	143.74	141.86	144.08	0.00	6.59	4.79%
PASIVO Y PATRIMONIO	36,683.18	37,607.67	38,123.61	38,684.29	39,583.25	40,380.48	40,230.25	41,160.86	0.00	2,476.57	6.40%