

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A DICIEMBRE 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	4,175.51	(63.17)	(1.49%)
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	1,135.02	(100.39)	(8.13%)
A la Vista	248.90	293.56	319.43	285.57	277.86	288.89	245.27	246.74	259.44	(18.42)	(6.63%)
A Plazo	916.02	879.46	909.70	858.14	957.55	793.44	846.85	714.79	875.58	(81.96)	(8.56%)
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	2,579.62	(6.06)	(0.23%)
A la Vista	941.04	855.21	1,027.72	850.52	914.91	1,025.90	926.27	742.61	831.12	(83.79)	(9.16%)
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	1,748.50	77.73	4.65%
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	460.87	43.28	10.37%
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	27,913.60	1,127.24	4.21%
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	25,980.57	1,829.59	7.58%
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	2,201.93	(686.44)	(23.77%)
Menos Provisiones	228.30	233.94	240.27	250.58	252.99	256.80	256.81	266.11	268.90	15.91	6.29%
Locales	222.75	228.55	231.95	239.45	243.79	246.52	244.41	253.97	254.40	10.61	4.35%
Extranjero	5.56	5.39	8.32	11.12	9.21	10.28	12.40	12.13	14.50	5.29	57.49%
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	7,718.60	827.99	12.02%
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	3,645.35	383.03	11.74%
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	4,077.15	443.47	12.20%
Menos Provisiones	0.59	1.41	2.22	5.13	5.39	4.00	3.85	2.18	3.90	(1.49)	(27.66%)
Locales	0.51	1.32	2.14	5.13	1.97	2.15	2.01	2.09	3.75	1.78	90.20%
Extranjero	0.08	0.08	0.08	0.00	3.42	1.85	1.85	0.09	0.15	(3.27)	(95.72%)
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	2,101.84	434.24	26.04%
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	1,926.03	377.92	24.41%
Extranjero	102.51	147.00	146.00	132.79	119.49	139.44	177.24	283.12	175.81	56.32	47.13%
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	41,909.55	2,326.31	5.88%

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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	27,875.86	28,427.66	793.72	2.87%
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	24,708.47	874.71	3.67%
Oficiales	373.16	377.61	380.39	371.75	363.12	362.12	360.90	401.54	385.89	22.76	6.27%
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	23,333.11	846.42	3.76%
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	4,195.32	(170.75)	(3.91%)
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	13,694.36	811.32	6.30%
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	5,443.44	205.85	3.93%
De Bancos	980.41	906.01	1,019.03	905.70	983.94	1,058.05	1,120.71	1,005.30	989.47	5.53	0.56%
A la Vista	89.52	101.68	69.47	53.81	60.04	159.57	64.17	83.15	72.93	12.90	21.48%
A Plazo	890.89	804.33	949.55	851.89	923.91	898.48	1,056.54	922.15	916.54	(7.37)	(0.80%)
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	3,719.19	(80.98)	(2.13%)
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	2,759.10	(18.59)	(0.67%)
A la Vista	760.56	805.06	807.79	765.40	670.89	678.67	624.16	602.47	621.68	(49.21)	(7.33%)
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	1,571.43	65.03	4.32%
De Ahorros	660.60	645.39	634.85	625.68	600.41	599.56	582.54	563.55	565.99	(34.41)	(5.73%)
De Bancos	861.69	943.32	898.41	961.04	1,022.48	1,232.61	960.53	979.14	960.09	(62.39)	(6.10%)
A la Vista	247.76	316.51	252.54	331.18	365.55	450.60	257.04	316.92	350.08	(15.46)	(4.23%)
A Plazo	613.93	626.81	645.87	629.86	656.93	782.00	703.49	662.22	610.00	(46.93)	(7.14%)
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	8,052.47	821.20	11.36%
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	1,447.95	(138.77)	(8.75%)
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	6,604.52	959.97	17.01%
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	1,639.88	351.62	27.29%
Locales	990.63	1,114.50	1,036.01	1,150.99	1,112.48	1,439.16	1,234.27	1,386.18	1,402.29	289.81	26.05%
Extranjero	134.98	144.35	141.55	161.56	175.78	204.25	193.08	326.31	237.59	61.81	35.17%
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	3,789.54	359.76	10.49%
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	1,778.29	16.21	0.92%

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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	432.17	439.54	42.89	10.81%
Provisiones Dinámicas	335.77	340.40	340.66	362.67	375.86	376.22	383.85	386.27	389.16	13.30	3.54%
Otras Reservas	24.08	7.69	13.44	30.61	20.79	37.77	41.38	45.90	50.38	29.59	142.33%
Utilidad de Periodos Anteriores	784.08	889.58	865.31	955.58	921.39	1,041.15	1,010.56	1,112.60	1,096.22	174.83	18.97%
Utilidad de Periodo	210.04	144.46	230.02	177.91	211.28	152.95	262.42	230.64	310.70	99.42	47.06%
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	18.71	21.44	(783.43%)
Deuda Subordinada	103.60	103.61	132.56	137.49	141.12	143.74	141.86	144.08	146.09	4.97	3.52%
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	41,909.55	2,326.31	5.88%