

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	7,978.31	8,591.70	9,027.40	7,999.46	8,609.34	7,603.83	7,908.42	7,627.43	7,681.34	(928.01)	(10.78%)
Depositos Locales en Bancos	1,826.38	1,810.41	2,073.28	1,836.91	1,784.57	1,615.44	1,674.20	1,504.94	1,936.69	152.12	8.52%
A la Vista	264.27	304.06	330.34	295.77	288.70	300.13	257.55	259.38	271.99	(16.71)	(5.79%)
A Plazo	1,562.12	1,506.35	1,742.94	1,541.13	1,495.87	1,315.31	1,416.65	1,245.56	1,664.71	168.84	11.29%
Depositos Extranjeros en Bancos	5,547.21	6,048.59	6,307.06	5,516.96	6,068.41	5,312.13	5,588.53	5,342.27	4,888.46	(1,179.95)	(19.44%)
A la Vista	1,041.47	930.89	1,200.57	931.28	1,005.39	1,107.18	1,012.82	855.21	921.73	(83.66)	(8.32%)
A Plazo	4,505.74	5,117.70	5,106.48	4,585.68	5,063.02	4,204.96	4,575.70	4,487.06	3,966.74	(1,096.29)	(21.65%)
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	604.72	732.71	647.06	645.59	756.36	676.25	645.70	780.22	856.18	99.82	13.20%
CARTERA CREDITICIA	30,230.78	30,872.47	31,412.71	32,229.79	32,719.35	33,396.89	33,810.99	34,000.55	34,088.59	1,369.24	4.18%
Locales	27,826.15	28,394.78	29,097.06	29,822.37	30,132.50	30,754.56	31,382.61	32,048.99	32,220.64	2,088.14	6.93%
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	263.96	273.63	279.54	288.59	301.51	307.75	309.77	325.90	333.97	32.46	10.77%
Locales	258.40	268.24	271.22	277.47	292.30	297.46	297.37	313.77	319.47	27.17	9.29%
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	9,529.40	9,946.17	10,105.32	10,134.80	9,998.93	10,206.42	10,174.68	10,599.56	11,141.21	1,142.28	11.42%
Locales	5,276.79	5,322.11	5,588.78	5,582.72	5,466.77	5,500.85	5,491.00	5,786.39	5,977.37	510.59	9.34%
Extranjero	4,253.20	4,625.46	4,518.76	4,557.21	4,537.55	4,709.56	4,687.53	4,815.35	5,167.75	630.19	13.89%
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	1,884.18	1,985.09	1,969.80	2,131.87	2,074.54	2,442.84	2,331.73	2,596.30	2,602.55	528.02	25.45%
Locales	1,780.05	1,835.97	1,819.12	1,991.45	1,945.20	2,292.84	2,145.52	2,305.73	2,422.16	476.96	24.52%
Extranjero	104.14	149.11	150.68	140.42	129.34	149.99	186.20	290.57	180.40	51.06	39.48%
TOTAL DE ACTIVOS	49,622.67	51,395.43	52,515.22	52,495.91	53,402.17	53,649.97	54,225.82	54,823.83	55,513.69	2,111.53	3.95%

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DEPOSITOS	37,759.69	39,038.26	40,026.74	39,437.52	39,951.90	39,800.86	40,371.14	39,817.53	40,397.77	445.87	1.12%
Locales	33,995.70	35,121.55	36,123.22	35,571.10	36,117.56	35,739.78	36,614.23	36,051.80	36,634.66	517.10	1.43%
Oficiales	8,476.58	9,094.58	9,674.83	9,021.71	8,662.10	8,158.15	8,813.89	8,248.01	8,088.74	(573.35)	(6.62%)
De Particulares	23,486.87	24,323.66	24,609.58	24,872.01	25,315.65	25,652.41	25,899.65	26,007.93	26,418.94	1,103.29	4.36%
A la Vista	4,552.92	4,466.73	4,515.05	4,540.76	4,771.72	4,625.73	4,572.06	4,480.62	4,595.35	(176.37)	(3.70%)
A Plazo	12,584.31	13,448.91	13,543.02	13,808.91	13,830.76	14,285.04	14,439.55	14,626.62	14,696.11	865.35	6.26%
De Ahorros	6,349.63	6,408.03	6,551.51	6,522.33	6,713.18	6,741.64	6,888.04	6,900.69	7,127.48	414.31	6.17%
De Bancos	2,032.25	1,703.31	1,838.81	1,677.38	2,139.81	1,929.22	1,900.69	1,795.86	2,126.97	(12.83)	(0.60%)
A la Vista	604.16	595.28	600.28	578.99	659.56	651.28	501.77	621.05	575.69	(83.87)	(12.72%)
A Plazo	1,428.09	1,108.03	1,238.53	1,098.39	1,480.24	1,277.94	1,398.93	1,174.80	1,551.28	71.04	4.80%
Extranjero	3,763.98	3,916.71	3,903.51	3,866.43	3,834.35	4,061.08	3,756.91	3,765.73	3,763.11	(71.23)	(1.86%)
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	2,796.39	2,786.60	2,803.02	(8.84)	(0.31%)
A la Vista	776.09	818.02	821.70	775.26	680.38	686.44	635.60	642.61	642.90	(37.48)	(5.51%)
A Plazo	1,459.19	1,503.67	1,542.28	1,498.72	1,525.47	1,537.16	1,572.98	1,575.47	1,589.03	63.56	4.17%
De Ahorros	667.02	651.71	641.12	631.41	606.02	604.87	587.81	568.52	571.09	(34.93)	(5.76%)
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	6,341.90	6,513.79	6,519.89	6,787.16	7,296.27	7,160.93	7,209.13	7,849.58	8,052.47	756.20	10.36%
Locales	1,796.79	1,724.31	1,721.43	1,662.53	1,651.71	1,625.39	1,571.66	1,484.69	1,447.95	(203.77)	(12.34%)
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	1,434.22	1,600.88	1,542.10	1,669.91	1,647.97	2,005.66	1,787.15	2,127.00	2,054.01	406.03	24.64%
Locales	1,298.40	1,455.81	1,399.86	1,507.79	1,471.59	1,800.82	1,593.47	1,800.07	1,815.82	344.22	23.39%
Extranjero	135.82	145.08	142.24	162.12	176.38	204.84	193.68	326.93	238.19	61.81	35.04%
PATRIMONIO	4,086.86	4,242.49	4,426.49	4,601.32	4,506.02	4,682.52	4,858.39	5,029.72	5,009.44	503.43	11.17%
Capital	2,560.03	2,569.04	2,577.91	2,558.13	2,580.73	2,585.50	2,595.51	2,596.83	2,606.94	26.21	1.02%

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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	2.65	2.59	2.74	2.73	2.97	2.62	3.20	0.00	0.00	(2.97)	(100.00%)
Otras Reservas	444.41	432.53	441.10	484.46	489.88	507.13	518.65	524.84	539.37	49.49	10.10%
Provisiones Dinámicas	419.48	424.11	424.37	446.38	459.63	460.00	467.62	471.38	482.18	22.55	4.91%
Otras Reservas	24.93	8.42	16.73	38.08	30.25	47.14	51.03	53.47	57.19	26.94	89.07%
Utilidad de Periodos Anteriores	810.34	945.29	918.31	1,004.41	1,017.69	1,148.98	1,117.51	1,223.50	1,255.40	237.71	23.36%
Utilidad de Periodo	239.31	170.20	291.02	283.83	222.36	203.00	367.33	391.64	352.25	129.89	58.41%
Ganancia o Perdida en Valores Disponible para la Venta	(73.49)	19.24	62.85	130.27	51.27	91.56	114.33	148.82	109.40	58.13	113.37%
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	49,622.67	51,395.43	52,515.22	52,495.91	53,402.17	53,649.97	54,225.82	54,823.83	55,513.69	2,111.53	3.95%