

**BANCO PANAMÁ, S.A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A DICIEMBRE 2017**  
**( En Miles de Balboas )**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	976,660.11	1,030,619.22	1,037,035.74	1,069,100.83	1,135,118.52	1,125,380.25	1,132,828.80	1,168,029.94	1,212,222.09
ACTIVOS LIQUIDOS	80,310.63	90,756.45	95,933.10	104,890.41	124,206.63	113,037.06	113,887.52	105,697.82	131,258.86
TOTAL DE PRESTAMOS	654,825.38	696,893.60	701,927.41	711,863.07	747,983.65	749,903.90	754,366.09	769,416.05	789,915.25
LOCALES	625,338.88	666,706.28	668,269.88	679,777.41	707,834.24	714,494.05	709,524.33	720,892.35	739,817.46
EXTRANJEROS	29,486.50	30,187.31	33,657.53	32,085.66	40,149.41	35,409.85	44,841.76	48,523.70	50,097.78
TOTAL DE INVERSIONES	217,900.03	214,977.40	213,992.59	228,212.02	238,539.76	237,756.38	240,627.61	267,324.20	261,248.20
TOTAL DE DEPOSITOS	678,615.05	709,970.36	728,673.52	760,943.81	783,411.63	796,241.76	802,194.78	806,363.56	847,959.76
LOCALES	615,693.97	644,738.90	677,663.44	710,906.22	734,555.67	748,796.51	756,383.23	757,442.01	816,814.63
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	591,692.25	621,572.61	664,410.13	687,103.01	693,894.55	718,470.59	727,467.10	731,017.11	782,584.42
DEPOSITOS DE BANCOS	24,001.72	23,166.30	13,253.31	23,803.21	40,661.12	30,325.91	28,916.13	26,424.91	34,230.21
EXTRANJEROS	62,921.09	65,231.46	51,010.08	50,037.59	48,855.96	47,445.25	45,811.54	48,921.54	31,145.13
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	62,921.09	65,231.46	51,010.08	50,037.59	48,855.96	47,445.25	45,811.54	48,921.54	31,145.13
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	109,859.68	114,289.15	118,535.05	124,016.83	124,284.58	128,553.47	132,106.01	135,869.00	137,963.60
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	894,932.83	937,759.10	962,796.95	1,021,202.45	1,055,889.31	1,077,999.74	1,084,932.27	1,118,565.39	1,173,670.30
ACTIVOS GENERADORES DE INGRESOS	805,608.63	836,210.08	857,822.20	897,046.35	929,624.41	949,765.64	955,456.85	988,407.67	1,018,843.43
TOTAL DE PRESTAMOS	593,076.62	620,094.78	641,633.00	672,906.41	701,404.51	723,398.75	728,146.75	740,639.56	768,949.45
TOTAL DE INVERSIONES	212,532.01	216,115.30	216,189.20	224,139.94	228,219.90	226,366.89	227,310.10	247,768.11	249,893.98
PATRIMONIO TOTAL	100,878.94	104,531.83	113,704.02	115,754.47	117,072.13	121,421.31	125,320.53	129,942.91	131,124.09
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	45,017.99	12,492.32	25,513.39	38,793.74	52,756.65	13,943.16	28,521.22	43,515.44	58,869.32
EGRESOS DE OPERACIONES	27,046.89	7,506.58	15,296.30	23,361.40	31,577.81	8,410.63	17,016.14	25,893.87	35,056.03



ACTIVOS (%)	20.10	21.98	16.71	9.84	16.22	9.19	9.24	9.25	6.79
PRESTAMOS (%)	23.24	28.27	20.74	12.29	14.23	7.61	7.47	8.08	5.61
LOCALES (%)	19.33	23.31	17.35	11.44	13.19	7.17	6.17	6.05	4.52
EXTRANJEROS (%)	305.42	1,045.61	183.21	34.07	36.16	17.30	33.23	51.23	24.78
DEPOSITOS (%)	17.86	16.39	16.92	14.70	15.44	12.15	10.09	5.97	8.24
LOCALES (%)	18.13	16.05	20.03	18.12	19.31	16.14	11.62	6.55	11.20
EXTRANJEROS (%)	15.31	19.84	(13.01)	(18.73)	(22.35)	(27.27)	(10.19)	(2.23)	(36.25)
PATRIMONIO (%)	19.54	20.59	8.87	15.37	13.13	12.48	11.45	9.56	11.01
UTILIDAD NETA (%)	33.09	23.53	23.19	41.27	34.08	(12.56)	(4.67)	(0.12)	3.22
CLASIFICACION PRESTAMOS									
NORMAL	643,442.93	679,933.15	681,469.89	690,541.82	729,435.26	732,420.77	737,822.77	747,456.68	768,630.12
MENCION ESPECIAL	9,841.22	15,427.62	17,747.77	19,984.20	17,123.29	15,667.06	11,449.09	14,501.87	15,197.28
SUBNORMAL	2,813.60	3,002.78	3,672.98	361.85	869.24	2,067.94	5,912.75	6,850.39	6,617.75
DUDOSO	549.77	9.40	390.29	2,709.18	3,260.85	2,918.04	2,902.31	4,752.95	4,006.27
IRRECUPERABLE	17.85	572.81	210.40	338.44	91.18	99.22	0.08	50.34	251.59
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.31	6.41	6.45	6.52	6.51	6.50	6.68	6.64	6.67
AL POR MENOR	6.51	6.45	6.53	6.53	6.53	6.61	6.75	6.67	6.69
CONSUMO									
VIVIENDA HIPOTECARIA	5.39	5.39	5.38	5.10	5.09	5.19	5.22	5.21	5.20
PRESTAMO PERSONAL AUTO	6.24	6.33	6.37	6.36	6.33	6.31	6.40	6.40	6.37
PRESTAMO PERSONAL	5.86	5.80	5.71	5.88	5.97	6.01	6.07	6.07	6.08
TARJETA DE CREDITO	13.24	14.01	14.01	14.04	14.03	14.02	17.87	17.53	17.43
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.18	4.16	4.17	4.19	4.23	4.27	4.30	4.31	4.34
PERSONA JURIDICA	4.15	4.15	4.16	4.16	4.18	4.21	4.20	4.22	4.26