

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A SEPTIEMBRE 2018
(En Millones de Balboas)**

	2016	2017				2018				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	4,238.68	4,091.30	3,779.99	4,009.27	4,175.65	3,907.53	4,054.20	3,830.17	0.00	(179.10)	(4.47%)
Depositos Locales en Bancos	1,235.41	1,082.33	1,092.12	961.52	1,135.02	909.14	1,055.91	938.73	0.00	(22.79)	(2.37%)
A la Vista	277.86	288.89	245.27	246.74	259.44	204.76	203.51	242.74	0.00	(4.00)	(1.62%)
A Plazo	957.55	793.44	846.85	714.79	875.58	704.38	852.41	696.00	0.00	(18.79)	(2.63%)
Depositos Extranjeros en Bancos	2,585.68	2,663.35	2,322.29	2,655.97	2,579.76	2,684.28	2,591.95	2,482.23	0.00	(173.74)	(6.54%)
A la Vista	914.91	1,025.90	926.27	742.61	831.26	917.99	823.64	737.44	0.00	(5.17)	(0.70%)
A Plazo	1,670.77	1,637.45	1,396.02	1,913.36	1,748.50	1,766.29	1,768.31	1,744.79	0.00	(168.57)	(8.81%)
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	0.00	0.09	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	0.00	0.04	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.05	0.00%
Otros	417.59	345.62	365.59	391.77	460.87	314.11	406.34	409.29	0.00	17.52	4.47%
CARTERA CREDITICIA	26,786.36	27,328.95	27,664.45	27,706.58	27,909.90	27,970.19	28,310.41	28,300.26	0.00	593.68	2.14%
Locales	24,150.99	24,635.67	25,183.11	25,695.23	25,980.57	26,140.92	26,418.38	26,412.00	0.00	716.77	2.79%
Extranjero	2,888.37	2,950.07	2,738.15	2,277.46	2,201.93	2,171.14	2,235.50	2,236.33	0.00	(41.13)	(1.81%)
Menos Provisiones	252.99	256.80	256.81	266.11	272.59	341.87	343.47	348.07	0.00	81.96	30.80%
Locales	243.79	246.52	244.41	253.97	258.09	330.23	332.91	332.30	0.00	78.33	30.84%
Extranjero	9.21	10.28	12.40	12.13	14.50	11.64	10.56	15.77	0.00	3.64	29.98%
INVERSIONES EN VALORES	6,890.61	6,929.39	6,903.62	7,310.64	7,716.21	7,572.59	7,825.61	7,877.95	0.00	567.31	7.76%
Locales	3,262.32	3,232.49	3,190.89	3,472.17	3,641.29	3,569.42	3,676.83	3,691.19	0.00	219.02	6.31%
Extranjero	3,633.68	3,700.90	3,716.58	3,840.65	4,077.15	4,009.32	4,155.93	4,193.04	0.00	352.39	9.18%
Menos Provisiones	5.39	4.00	3.85	2.18	2.23	6.15	7.16	6.28	0.00	4.10	187.55%
Locales	1.97	2.15	2.01	2.09	2.08	6.11	6.95	3.80	0.00	1.70	81.26%
Extranjero	3.42	1.85	1.85	0.09	0.15	0.04	0.20	2.48	0.00	2.39	2,675.88%
OTROS ACTIVOS	1,667.60	2,030.84	1,878.23	2,134.36	2,106.98	2,222.25	2,062.34	2,245.84	0.00	111.47	5.22%
Locales	1,548.11	1,891.40	1,700.99	1,851.24	1,931.17	2,020.01	1,874.17	2,051.80	0.00	200.56	10.83%
Extranjero	119.49	139.44	177.24	283.12	175.81	202.23	188.16	194.04	0.00	(89.09)	(31.47%)
TOTAL DE ACTIVOS	39,583.25	40,380.48	40,226.28	41,160.86	41,908.74	41,672.56	42,252.55	42,254.22	0.00	1,093.36	2.66%

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DEPOSITOS	27,633.94	28,077.88	27,968.98	27,875.86	28,427.66	28,291.02	28,475.25	28,459.56	0.00	583.71	2.09%
Locales	23,833.76	24,048.47	24,246.91	24,173.36	24,708.47	24,643.23	24,768.35	24,879.59	0.00	706.23	2.92%
Oficiales	363.12	362.12	360.90	401.54	385.89	382.22	378.14	377.11	0.00	(24.43)	(6.09%)
De Particulares	22,486.69	22,628.30	22,765.30	22,766.52	23,333.11	23,368.56	23,537.14	23,560.28	0.00	793.75	3.49%
A la Vista	4,366.06	4,117.33	4,024.04	3,885.57	4,195.32	4,025.34	4,062.08	3,994.64	0.00	109.07	2.81%
A Plazo	12,883.04	13,331.94	13,457.22	13,598.64	13,694.36	13,860.12	14,087.13	14,185.72	0.00	587.08	4.32%
De Ahorros	5,237.59	5,179.03	5,284.04	5,282.32	5,443.44	5,483.10	5,387.94	5,379.92	0.00	97.60	1.85%
De Bancos	983.94	1,058.05	1,120.71	1,005.30	989.47	892.45	853.07	942.21	0.00	(63.09)	(6.28%)
A la Vista	60.04	159.57	64.17	83.15	72.93	96.48	61.62	87.09	0.00	3.94	4.74%
A Plazo	923.91	898.48	1,056.54	922.15	916.54	795.97	791.45	855.11	0.00	(67.04)	(7.27%)
Extranjero	3,800.17	4,029.41	3,722.07	3,702.50	3,719.19	3,647.80	3,706.90	3,579.98	0.00	(122.52)	(3.31%)
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	2,777.69	2,796.80	2,761.55	2,723.36	2,759.10	2,658.18	2,694.28	2,593.70	0.00	(129.66)	(4.76%)
A la Vista	670.89	678.67	624.16	602.47	621.68	630.81	611.58	558.79	0.00	(43.67)	(7.25%)
A Plazo	1,506.40	1,518.57	1,554.85	1,557.34	1,571.43	1,485.48	1,500.43	1,499.91	0.00	(57.43)	(3.69%)
De Ahorros	600.41	599.56	582.54	563.55	565.99	541.89	582.27	535.00	0.00	(28.55)	(5.07%)
De Bancos	1,022.48	1,232.61	960.53	979.14	960.09	989.62	1,012.62	986.27	0.00	7.14	0.73%
A la Vista	365.55	450.60	257.04	316.92	350.08	366.14	367.79	370.74	0.00	53.82	16.98%
A Plazo	656.93	782.00	703.49	662.22	610.00	623.48	644.83	615.54	0.00	(46.68)	(7.05%)
OBLIGACIONES	7,231.27	7,125.93	7,190.38	7,830.83	8,052.47	7,958.51	8,340.16	8,298.42	0.00	467.59	5.97%
Locales	1,586.71	1,590.39	1,552.91	1,465.94	1,447.95	1,463.39	1,633.52	1,640.11	0.00	174.17	11.88%
Extranjero	5,644.56	5,535.54	5,637.47	6,364.89	6,604.52	6,495.12	6,706.64	6,658.31	0.00	293.42	4.61%
OTROS PASIVOS	1,288.26	1,643.41	1,427.35	1,712.49	1,639.47	1,653.36	1,601.94	1,676.55	0.00	(35.94)	(2.10%)
Locales	1,112.48	1,439.16	1,234.28	1,386.18	1,401.88	1,369.27	1,346.89	1,398.00	0.00	11.83	0.85%
Extranjero	175.78	204.25	193.08	326.31	237.59	284.09	255.05	278.55	0.00	(47.77)	(14.64%)
PATRIMONIO	3,429.78	3,533.26	3,639.57	3,741.68	3,789.15	3,769.67	3,835.20	3,819.68	0.00	78.00	2.08%
Capital	1,762.08	1,766.85	1,776.87	1,778.19	1,777.81	1,740.41	1,742.57	1,734.18	0.00	(44.01)	(2.48%)

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Reservas de Capital	0.00	0.00	0.00	0.00	0.00	16.37	16.37	0.00	0.00	0.00	0.00%
Otras Reservas	396.65	414.00	425.62	432.42	438.72	438.61	451.13	463.07	0.00	30.64	7.09%
Provisiones Dinámicas	375.86	376.22	383.85	386.52	389.16	384.45	386.24	386.94	0.00	0.42	0.11%
Otras Reservas	20.79	37.77	41.78	45.90	49.56	54.16	64.89	76.12	0.00	30.23	65.85%
Utilidad de Periodos Anteriores	921.39	1,041.15	1,006.06	1,112.34	1,097.55	1,230.84	1,201.34	1,296.18	0.00	183.84	16.53%
Utilidad de Periodo	211.28	152.95	262.55	230.64	309.96	195.18	292.95	203.72	0.00	(26.92)	(11.67%)
Ganancia o Perdida en Valores Disponible para la Venta	(2.74)	14.58	26.60	44.01	19.03	1.88	(16.16)	(25.00)	0.00	(69.01)	(156.81%)
Deuda Subordinada	141.12	143.74	141.86	144.08	146.09	146.37	146.99	147.54	0.00	3.46	2.40%
PASIVO Y PATRIMONIO	39,583.25	40,380.48	40,226.28	41,160.86	41,908.74	41,672.56	42,252.55	42,254.22	0.00	1,093.36	2.66%