

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
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		
<b>ACTIVOS LIQUIDOS</b>	8,609.34	7,603.83	7,909.79	7,635.93	7,681.48	6,338.26	6,623.17	5,599.88	0.00	(2,036.05)	(26.66%)
Depositos Locales en Bancos	1,784.57	1,615.44	1,674.20	1,504.94	1,936.69	1,521.91	1,632.63	1,422.98	0.00	(81.96)	(5.45%)
A la Vista	288.70	300.13	257.55	259.38	271.99	216.99	215.22	255.37	0.00	(4.01)	(1.54%)
A Plazo	1,495.87	1,315.31	1,416.65	1,245.56	1,664.71	1,304.92	1,417.41	1,167.61	0.00	(77.95)	(6.26%)
Depositos Extranjeros en Bancos	6,068.41	5,312.13	5,588.53	5,350.77	4,888.60	4,196.85	4,226.42	3,371.55	0.00	(1,979.22)	(36.99%)
A la Vista	1,005.39	1,107.18	1,012.82	855.21	921.87	984.27	933.79	848.86	0.00	(6.35)	(0.74%)
A Plazo	5,063.02	4,204.96	4,575.70	4,495.56	3,966.74	3,212.59	3,292.63	2,522.69	0.00	(1,972.88)	(43.88%)
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.65	1.05	0.86	0.00	0.86	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	0.65	1.05	0.81	0.00	0.81	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	756.36	676.25	647.06	780.22	856.18	620.15	765.17	806.21	0.00	25.99	3.33%
<b>CARTERA CREDITICIA</b>	32,719.35	33,396.89	33,810.99	34,000.55	34,084.90	34,365.16	34,896.35	35,387.66	0.00	1,387.11	4.08%
Locales	30,132.50	30,754.56	31,382.61	32,048.99	32,220.64	32,628.03	33,093.11	33,596.92	0.00	1,547.93	4.83%
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	301.51	307.75	309.77	325.90	337.67	434.01	432.26	445.59	0.00	119.69	36.73%
Locales	292.30	297.46	297.37	313.77	323.17	422.37	421.70	429.82	0.00	116.05	36.99%
Extranjero	9.21	10.28	12.40	12.13	14.50	11.64	10.56	15.77	0.00	3.64	29.98%
<b>INVERSIONES EN VALORES</b>	9,998.93	10,206.42	10,175.25	10,591.66	11,138.82	11,103.66	10,880.82	10,947.30	0.00	355.64	3.36%
Locales	5,466.77	5,500.85	5,491.56	5,786.99	5,973.30	5,958.64	5,574.56	5,622.48	0.00	(164.52)	(2.84%)
Extranjero	4,537.55	4,709.56	4,687.53	4,806.85	5,167.75	5,154.38	5,316.01	5,334.84	0.00	527.98	10.98%
Menos Provisiones	5.39	4.00	3.85	2.18	2.23	9.36	9.75	10.01	0.00	7.83	358.48%
Locales	1.97	2.15	2.01	2.09	2.08	9.32	9.55	7.53	0.00	5.43	259.48%
Extranjero	3.42	1.85	1.85	0.09	0.15	0.04	0.20	2.48	0.00	2.39	2,675.88%
<b>OTROS ACTIVOS</b>	2,074.54	2,442.84	2,325.83	2,595.70	2,607.69	2,726.55	2,572.48	2,802.98	0.00	207.28	7.99%
Locales	1,945.20	2,292.84	2,139.63	2,305.13	2,427.30	2,520.71	2,372.19	2,582.14	0.00	277.01	12.02%
Extranjero	129.34	149.99	186.20	290.57	180.40	205.84	200.29	220.84	0.00	(69.72)	(24.00%)
<b>TOTAL DE ACTIVOS</b>	53,402.17	53,649.97	54,221.85	54,823.83	55,512.89	54,533.62	54,972.82	54,737.81	0.00	(86.02)	(0.16%)

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DEPOSITOS	39,951.90	39,800.86	40,371.14	39,817.53	40,397.77	39,409.31	39,623.94	39,242.21	0.00	(575.32)	(1.44%)
Locales	36,117.56	35,739.78	36,614.23	36,051.80	36,634.66	35,715.84	35,875.35	35,618.73	0.00	(433.07)	(1.20%)
Oficiales	8,662.10	8,158.15	8,813.89	8,248.01	8,088.74	7,605.07	7,589.79	7,210.86	0.00	(1,037.15)	(12.57%)
De Particulares	25,315.65	25,652.41	25,899.65	26,007.93	26,418.94	26,492.21	26,627.13	26,648.82	0.00	640.89	2.46%
A la Vista	4,771.72	4,625.73	4,572.06	4,480.62	4,595.35	4,425.06	4,459.41	4,364.77	0.00	(115.85)	(2.59%)
A Plazo	13,830.76	14,285.04	14,439.55	14,626.62	14,696.11	14,915.15	15,111.68	15,218.17	0.00	591.55	4.04%
De Ahorros	6,713.18	6,741.64	6,888.04	6,900.69	7,127.48	7,152.00	7,056.04	7,065.88	0.00	165.19	2.39%
De Bancos	2,139.81	1,929.22	1,900.69	1,795.86	2,126.97	1,618.56	1,658.43	1,759.05	0.00	(36.81)	(2.05%)
A la Vista	659.56	651.28	501.77	621.05	575.69	529.52	533.25	632.50	0.00	11.45	1.84%
A Plazo	1,480.24	1,277.94	1,398.93	1,174.80	1,551.28	1,089.05	1,125.18	1,126.55	0.00	(48.25)	(4.11%)
Extranjero	3,834.35	4,061.08	3,756.91	3,765.73	3,763.11	3,693.47	3,748.58	3,623.48	0.00	(142.25)	(3.78%)
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	2,811.87	2,828.47	2,796.39	2,786.60	2,803.02	2,703.86	2,735.96	2,637.21	0.00	(149.39)	(5.36%)
A la Vista	680.38	686.44	635.60	642.61	642.90	655.59	631.40	581.12	0.00	(61.48)	(9.57%)
A Plazo	1,525.47	1,537.16	1,572.98	1,575.47	1,589.03	1,501.46	1,517.55	1,516.30	0.00	(59.17)	(3.76%)
De Ahorros	606.02	604.87	587.81	568.52	571.09	546.81	587.01	539.78	0.00	(28.74)	(5.06%)
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	7,296.27	7,160.93	7,209.13	7,849.58	8,052.47	8,158.51	8,340.16	8,378.52	0.00	528.94	6.74%
Locales	1,651.71	1,625.39	1,571.66	1,484.69	1,447.95	1,663.39	1,633.52	1,720.21	0.00	235.52	15.86%
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	1,647.97	2,005.66	1,787.16	2,127.00	2,053.59	2,029.48	1,995.97	2,084.18	0.00	(42.82)	(2.01%)
Locales	1,471.59	1,800.82	1,593.48	1,800.07	1,815.41	1,744.67	1,740.31	1,804.95	0.00	4.88	0.27%
Extranjero	176.38	204.84	193.68	326.93	238.19	284.81	255.67	279.24	0.00	(47.70)	(14.59%)
PATRIMONIO	4,506.02	4,682.52	4,854.42	5,029.72	5,009.05	4,936.32	5,012.76	5,032.90	0.00	3.18	0.06%
Capital	2,580.73	2,585.50	2,595.51	2,596.83	2,606.45	2,569.05	2,651.22	2,642.82	0.00	45.99	1.77%

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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	2.97	0.00	0.00	0.00	0.00	16.37	16.37	0.00	0.00	0.00	0.00%
Otras Reservas	489.88	509.75	522.25	525.09	538.55	536.75	550.27	561.50	0.00	36.40	6.93%
Provisiones Dinámicas	459.63	460.00	467.62	471.63	482.18	477.48	479.27	479.97	0.00	8.34	1.77%
Otras Reservas	30.25	49.76	54.63	53.47	56.37	59.27	71.00	81.53	0.00	28.06	52.48%
Utilidad de Periodos Anteriores	1,017.69	1,148.98	1,113.01	1,223.25	1,256.72	1,403.60	1,293.10	1,369.37	0.00	146.12	11.95%
Utilidad de Periodo	222.36	203.00	367.46	391.64	351.50	248.69	360.16	326.51	0.00	(65.13)	(16.63%)
Ganancia o Perdida en Valores Disponible para la Venta	51.27	91.56	114.33	148.82	109.73	15.49	(5.35)	(14.83)	0.00	(163.65)	(109.97%)
Deuda Subordinada	141.12	143.74	141.86	144.08	146.09	146.37	146.99	147.54	0.00	3.46	2.40%
<b>PASIVO Y PATRIMONIO</b>	<b>53,402.17</b>	<b>53,649.97</b>	<b>54,221.85</b>	<b>54,823.83</b>	<b>55,512.89</b>	<b>54,533.62</b>	<b>54,972.82</b>	<b>54,737.81</b>	<b>0.00</b>	<b>(86.02)</b>	<b>(0.16%)</b>