

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A DICIEMBRE 2019
(En Millones de Balboas)**

| | 2017 | 2018 | | | | 2019 | | | | VARIACION ABSOLUTA | % |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|----------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | | |
| ACTIVOS LIQUIDOS | 4,175.65 | 3,907.54 | 4,054.20 | 3,830.17 | 3,867.96 | 4,020.41 | 4,311.48 | 3,968.82 | 3,732.60 | (135.37) | (3.50%) |
| Depositos Locales en Bancos | 1,135.02 | 909.14 | 1,055.91 | 938.73 | 1,012.58 | 1,030.48 | 1,012.36 | 962.32 | 880.88 | (131.70) | (13.01%) |
| A la Vista | 259.44 | 204.76 | 203.51 | 242.74 | 237.60 | 247.31 | 271.77 | 280.61 | 309.59 | 71.99 | 30.30% |
| A Plazo | 875.58 | 704.38 | 852.41 | 696.00 | 774.98 | 783.17 | 740.59 | 681.72 | 571.29 | (203.69) | (26.28%) |
| Depositos Extranjeros en Bancos | 2,579.76 | 2,684.29 | 2,591.95 | 2,482.23 | 2,497.00 | 2,575.01 | 2,707.65 | 2,674.86 | 2,505.16 | 8.16 | 0.33% |
| A la Vista | 831.26 | 918.00 | 823.64 | 737.44 | 778.29 | 851.35 | 914.96 | 892.57 | 919.39 | 141.10 | 18.13% |
| A Plazo | 1,748.50 | 1,766.29 | 1,768.31 | 1,744.79 | 1,718.70 | 1,723.66 | 1,792.70 | 1,782.29 | 1,585.77 | (132.94) | (7.73%) |
| Menos Provisiones | 0.00 | 0.00 | 0.01 | 0.09 | 0.14 | 0.09 | 0.07 | 0.11 | 0.10 | (0.03) | (24.09%) |
| Locales | 0.00 | 0.00 | 0.01 | 0.04 | 0.07 | 0.09 | 0.06 | 0.07 | 0.08 | 0.02 | 21.60% |
| Extranjero | 0.00 | 0.00 | 0.00 | 0.05 | 0.07 | 0.00 | 0.01 | 0.03 | 0.02 | (0.05) | (71.46%) |
| Otros | 460.87 | 314.11 | 406.34 | 409.29 | 358.52 | 415.00 | 591.53 | 331.74 | 346.66 | (11.86) | (3.31%) |
| CARTERA CREDITICIA | 27,909.90 | 27,967.45 | 28,310.41 | 28,300.26 | 28,687.24 | 28,777.94 | 28,731.31 | 28,908.07 | 28,940.41 | 253.18 | 0.88% |
| Locales | 25,980.57 | 26,140.92 | 26,418.38 | 26,412.00 | 26,693.41 | 26,870.36 | 26,949.99 | 27,151.23 | 27,081.72 | 388.31 | 1.45% |
| Extranjero | 2,201.93 | 2,171.14 | 2,235.50 | 2,236.33 | 2,356.35 | 2,278.93 | 2,167.58 | 2,147.86 | 2,266.88 | (89.47) | (3.80%) |
| Menos Provisiones | 272.59 | 344.61 | 343.47 | 348.07 | 362.52 | 371.35 | 386.27 | 391.02 | 408.19 | 45.67 | 12.60% |
| Locales | 258.09 | 333.44 | 332.91 | 332.30 | 342.58 | 353.30 | 365.41 | 369.10 | 384.37 | 41.79 | 12.20% |
| Extranjero | 14.50 | 11.17 | 10.56 | 15.77 | 19.94 | 18.04 | 20.86 | 21.92 | 23.82 | 3.88 | 19.44% |
| INVERSIONES EN VALORES | 7,716.21 | 7,572.32 | 7,831.10 | 7,877.95 | 8,312.69 | 8,026.40 | 7,717.92 | 8,146.11 | 8,271.27 | (41.42) | (0.50%) |
| Locales | 3,641.29 | 3,569.42 | 3,682.33 | 3,691.19 | 3,892.69 | 3,929.33 | 3,675.96 | 4,012.70 | 4,210.22 | 317.52 | 8.16% |
| Extranjero | 4,077.15 | 4,010.02 | 4,155.93 | 4,193.04 | 4,426.25 | 4,102.65 | 4,046.09 | 4,136.57 | 4,064.36 | (361.89) | (8.18%) |
| Menos Provisiones | 2.23 | 7.12 | 7.16 | 6.28 | 6.25 | 5.57 | 4.13 | 3.15 | 3.31 | (2.95) | (47.12%) |
| Locales | 2.08 | 4.86 | 6.95 | 3.80 | 3.47 | 5.16 | 2.94 | 2.65 | 2.67 | (0.80) | (23.13%) |
| Extranjero | 0.15 | 2.26 | 0.20 | 2.48 | 2.78 | 0.41 | 1.19 | 0.50 | 0.63 | (2.14) | (77.15%) |
| OTROS ACTIVOS | 2,106.98 | 2,223.24 | 2,054.87 | 2,245.84 | 2,447.57 | 2,520.12 | 2,574.63 | 2,678.18 | 2,667.83 | 220.26 | 9.00% |
| Locales | 1,931.17 | 2,021.00 | 1,866.70 | 2,051.80 | 2,209.75 | 2,304.98 | 2,357.19 | 2,444.13 | 2,424.93 | 215.19 | 9.74% |
| Extranjero | 175.81 | 202.23 | 188.16 | 194.04 | 237.83 | 215.14 | 217.44 | 234.05 | 242.90 | 5.07 | 2.13% |
| TOTAL DE ACTIVOS | 41,908.74 | 41,670.55 | 42,250.58 | 42,254.22 | 43,315.47 | 43,344.87 | 43,335.33 | 43,701.18 | 43,612.11 | 296.65 | 0.68% |

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A DICIEMBRE 2019
(En Millones de Balboas)**

| | 2017 | 2018 | | | | 2019 | | | | VARIACION ABSOLUTA | % |
|-----------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|----------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | | |
| DEPOSITOS | 28,427.66 | 28,291.02 | 28,475.25 | 28,459.56 | 29,142.92 | 29,068.41 | 29,346.53 | 29,492.80 | 29,803.49 | 660.57 | 2.27% |
| Locales | 24,708.47 | 24,643.23 | 24,768.35 | 24,879.59 | 25,623.29 | 25,521.98 | 25,595.46 | 25,714.20 | 25,853.91 | 230.63 | 0.90% |
| Oficiales | 385.89 | 382.22 | 378.14 | 377.11 | 381.32 | 363.74 | 376.35 | 376.34 | 371.88 | (9.44) | (2.47%) |
| De Particulares | 23,333.11 | 23,368.56 | 23,537.14 | 23,560.28 | 24,188.65 | 24,254.41 | 24,401.28 | 24,501.09 | 24,685.62 | 496.97 | 2.05% |
| A la Vista | 4,195.32 | 4,025.34 | 4,062.08 | 3,994.64 | 4,497.07 | 4,032.19 | 4,044.09 | 3,910.35 | 4,075.67 | (421.40) | (9.37%) |
| A Plazo | 13,694.36 | 13,860.12 | 14,087.13 | 14,185.72 | 14,231.80 | 14,592.75 | 14,778.11 | 14,954.21 | 14,933.37 | 701.58 | 4.93% |
| De Ahorros | 5,443.44 | 5,483.10 | 5,387.94 | 5,379.92 | 5,459.78 | 5,629.47 | 5,579.08 | 5,636.53 | 5,676.58 | 216.79 | 3.97% |
| De Bancos | 989.47 | 892.45 | 853.07 | 942.21 | 1,053.32 | 903.84 | 817.83 | 836.76 | 796.41 | (256.91) | (24.39%) |
| A la Vista | 72.93 | 96.48 | 61.62 | 87.09 | 70.58 | 54.71 | 52.07 | 53.80 | 55.06 | (15.52) | (21.99%) |
| A Plazo | 916.54 | 795.97 | 791.45 | 855.11 | 982.75 | 849.13 | 765.76 | 782.96 | 741.36 | (241.39) | (24.56%) |
| Extranjero | 3,719.19 | 3,647.80 | 3,706.90 | 3,579.98 | 3,519.63 | 3,546.42 | 3,751.08 | 3,778.60 | 3,949.58 | 429.95 | 12.22% |
| 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 | 2,759.10 | 2,658.18 | 2,694.28 | 2,593.70 | 2,606.69 | 2,654.46 | 2,826.74 | 2,930.88 | 3,102.87 | 496.18 | 19.03% |
| A la Vista | 621.68 | 630.81 | 611.58 | 558.79 | 532.29 | 515.20 | 493.60 | 487.03 | 460.56 | (71.74) | (13.48%) |
| A Plazo | 1,571.43 | 1,485.48 | 1,500.43 | 1,499.91 | 1,570.94 | 1,618.71 | 1,812.89 | 1,926.56 | 2,156.95 | 586.01 | 37.30% |
| De Ahorros | 565.99 | 541.89 | 582.27 | 535.00 | 503.45 | 520.54 | 520.25 | 517.29 | 485.36 | (18.09) | (3.59%) |
| De Bancos | 960.09 | 989.62 | 1,012.62 | 986.27 | 912.95 | 891.97 | 924.33 | 847.72 | 846.71 | (66.23) | (7.25%) |
| A la Vista | 350.08 | 366.14 | 367.79 | 370.74 | 383.36 | 384.46 | 401.23 | 355.44 | 359.43 | (23.93) | (6.24%) |
| A Plazo | 610.00 | 623.48 | 644.83 | 615.54 | 529.58 | 507.51 | 523.11 | 492.28 | 487.28 | (42.30) | (7.99%) |
| OBLIGACIONES | 8,052.47 | 7,958.51 | 8,340.16 | 8,298.42 | 8,473.75 | 8,294.51 | 8,170.60 | 8,115.61 | 7,782.91 | (690.84) | (8.15%) |
| Locales | 1,447.95 | 1,463.39 | 1,633.52 | 1,640.11 | 1,675.60 | 1,533.63 | 1,554.79 | 1,544.50 | 1,537.77 | (137.83) | (8.23%) |
| Extranjero | 6,604.52 | 6,495.12 | 6,706.64 | 6,658.31 | 6,798.15 | 6,760.88 | 6,615.81 | 6,571.11 | 6,245.14 | (553.01) | (8.13%) |
| OTROS PASIVOS | 1,639.47 | 1,653.09 | 1,601.93 | 1,676.55 | 1,660.95 | 1,813.37 | 1,670.08 | 1,817.24 | 1,740.85 | 79.90 | 4.81% |
| Locales | 1,401.88 | 1,369.00 | 1,346.89 | 1,398.00 | 1,390.12 | 1,554.65 | 1,405.30 | 1,524.71 | 1,462.48 | 72.36 | 5.21% |
| Extranjero | 237.59 | 284.09 | 255.05 | 278.55 | 270.83 | 258.71 | 264.78 | 292.54 | 278.37 | 7.54 | 2.78% |
| PATRIMONIO | 3,789.15 | 3,767.93 | 3,833.24 | 3,819.68 | 4,037.85 | 4,168.58 | 4,148.12 | 4,275.52 | 4,284.86 | 247.01 | 6.12% |
| Capital | 1,777.81 | 1,740.41 | 1,742.57 | 1,734.18 | 1,918.40 | 1,925.68 | 1,801.86 | 1,885.79 | 1,890.41 | (27.99) | (1.46%) |

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A DICIEMBRE 2019
(En Millones de Balboas)**

| | 2017 | 2018 | | | | 2019 | | | | VARIACION ABSOLUTA | % |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | | |
| Reservas de Capital | 0.00 | 16.37 | 16.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| Otras Reservas | 438.72 | 438.61 | 452.76 | 463.07 | 449.32 | 451.39 | 438.19 | 433.50 | 441.12 | (8.20) | (1.83%) |
| Provisiones Dinámicas | 389.16 | 384.45 | 386.24 | 386.94 | 398.31 | 398.31 | 385.59 | 387.34 | 391.13 | (7.18) | (1.80%) |
| Otras Reservas | 49.56 | 54.16 | 66.52 | 76.12 | 51.01 | 53.08 | 52.61 | 46.16 | 49.99 | (1.03) | (2.01%) |
| Utilidad de Periodos Anteriores | 1,097.55 | 1,227.38 | 1,198.59 | 1,296.18 | 1,288.72 | 1,414.27 | 1,409.30 | 1,517.53 | 1,489.59 | 200.87 | 15.59% |
| Utilidad de Periodo | 309.96 | 196.21 | 293.40 | 203.72 | 262.60 | 187.53 | 270.17 | 204.42 | 228.36 | (34.25) | (13.04%) |
| Ganancia o Perdida en Valores Disponible para la Venta | 19.03 | 2.58 | (17.45) | (25.00) | (29.17) | 40.67 | 77.15 | 79.22 | 78.20 | 107.36 | (368.11%) |
| Deuda Subordinada | 146.09 | 146.37 | 146.99 | 147.54 | 147.97 | 149.04 | 151.44 | 155.07 | 157.19 | 9.22 | 6.23% |
| PASIVO Y PATRIMONIO | 41,908.74 | 41,670.55 | 42,250.58 | 42,254.22 | 43,315.47 | 43,344.87 | 43,335.33 | 43,701.18 | 43,612.11 | 296.65 | 0.68% |