

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	7,681.48	6,338.27	6,623.17	5,599.88	6,440.68	6,426.90	6,781.85	7,052.72	8,135.28	1,694.60	26.31%
Depositos Locales en Bancos	1,936.69	1,521.91	1,632.63	1,422.98	1,553.82	1,471.06	1,374.79	1,520.30	1,420.78	(133.04)	(8.56%)
A la Vista	271.99	216.99	215.22	255.37	248.84	261.58	285.44	296.06	434.40	185.56	74.57%
A Plazo	1,664.71	1,304.92	1,417.41	1,167.61	1,304.99	1,209.48	1,089.35	1,224.24	986.38	(318.60)	(24.41%)
Depositos Extranjeros en Bancos	4,888.60	4,196.86	4,226.42	3,371.55	4,219.56	4,122.11	4,429.58	4,808.44	6,078.66	1,859.10	44.06%
A la Vista	921.87	984.27	933.79	848.86	845.56	973.29	1,017.87	1,216.39	1,361.80	516.24	61.05%
A Plazo	3,966.74	3,212.59	3,292.63	2,522.69	3,374.01	3,148.82	3,411.71	3,592.05	4,716.86	1,342.86	39.80%
Menos Provisiones	0.00	0.65	1.05	0.86	0.26	0.25	0.20	0.30	0.33	0.07	26.69%
Locales	0.00	0.65	1.05	0.81	0.19	0.25	0.19	0.27	0.31	0.12	60.65%
Extranjero	0.00	0.00	0.00	0.05	0.07	0.00	0.01	0.03	0.02	(0.05)	(71.46%)
Otros	856.18	620.15	765.17	806.21	667.56	833.98	977.68	724.29	636.17	(31.38)	(4.70%)
CARTERA CREDITICIA	34,084.90	34,362.42	34,896.35	35,387.66	35,687.72	36,239.37	35,838.12	36,301.82	36,363.31	675.59	1.89%
Locales	32,220.64	32,628.03	33,093.11	33,596.92	33,790.81	34,429.41	34,159.14	34,660.27	34,637.31	846.50	2.51%
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	337.67	436.75	432.26	445.59	459.44	468.97	488.60	506.30	540.88	81.44	17.73%
Locales	323.17	425.58	421.70	429.82	439.50	450.92	467.74	484.38	517.07	77.56	17.65%
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	11,138.82	11,103.39	10,886.32	10,947.30	11,199.05	10,848.91	10,602.75	11,375.55	11,626.02	426.97	3.81%
Locales	5,973.30	5,958.64	5,580.06	5,622.48	5,732.68	5,769.27	5,535.28	5,959.27	6,526.11	793.43	13.84%
Extranjero	5,167.75	5,155.08	5,316.01	5,334.84	5,477.57	5,090.04	5,076.41	5,424.23	5,106.97	(370.61)	(6.77%)
Menos Provisiones	2.23	10.33	9.75	10.01	11.21	10.39	8.94	7.96	7.06	(4.15)	(37.04%)
Locales	2.08	8.07	9.55	7.53	8.43	9.98	7.10	6.92	5.97	(2.46)	(29.13%)
Extranjero	0.15	2.26	0.20	2.48	2.78	0.41	1.83	1.04	1.08	(1.69)	(61.06%)
OTROS ACTIVOS	2,607.69	2,727.54	2,565.02	2,802.98	3,009.24	3,053.15	3,086.98	3,228.66	3,112.45	103.22	3.43%
Locales	2,427.30	2,521.70	2,364.72	2,582.14	2,757.09	2,827.92	2,859.55	2,983.63	2,858.46	101.37	3.68%
Extranjero	180.40	205.84	200.29	220.84	252.15	225.23	227.43	245.03	254.00	1.85	0.73%
TOTAL DE ACTIVOS	55,512.89	54,531.61	54,970.85	54,737.81	56,336.68	56,568.33	56,309.70	57,958.76	59,237.06	2,900.38	5.15%

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DEPOSITOS	40,397.77	39,409.31	39,623.94	39,242.21	40,555.94	40,625.12	40,615.98	41,849.49	43,530.04	2,974.10	7.33%
Locales	36,634.66	35,715.84	35,875.35	35,618.73	36,991.58	37,049.18	36,844.98	38,051.71	39,561.53	2,569.95	6.95%
Oficiales	8,088.74	7,605.07	7,589.79	7,210.86	7,760.32	7,952.92	7,675.42	8,676.80	9,939.90	2,179.58	28.09%
De Particulares	26,418.94	26,492.21	26,627.13	26,648.82	27,289.70	27,322.96	27,570.65	27,748.84	27,946.26	656.55	2.41%
A la Vista	4,595.35	4,425.06	4,459.41	4,364.77	4,872.23	4,392.72	4,367.18	4,270.16	4,415.18	(457.05)	(9.38%)
A Plazo	14,696.11	14,915.15	15,111.68	15,218.17	15,226.73	15,596.01	15,907.55	16,115.21	16,091.01	864.28	5.68%
De Ahorros	7,127.48	7,152.00	7,056.04	7,065.88	7,190.74	7,334.23	7,295.92	7,363.47	7,440.07	249.32	3.47%
De Bancos	2,126.97	1,618.56	1,658.43	1,759.05	1,941.55	1,773.30	1,598.91	1,626.07	1,675.38	(266.18)	(13.71%)
A la Vista	575.69	529.52	533.25	632.50	544.28	502.31	596.33	568.69	730.26	185.98	34.17%
A Plazo	1,551.28	1,089.05	1,125.18	1,126.55	1,397.27	1,270.99	1,002.58	1,057.38	945.11	(452.16)	(32.36%)
Extranjero	3,763.11	3,693.47	3,748.58	3,623.48	3,564.36	3,575.94	3,771.00	3,797.79	3,968.51	404.15	11.34%
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	2,803.02	2,703.86	2,735.96	2,637.21	2,651.42	2,683.97	2,846.67	2,950.07	3,121.80	470.38	17.74%
A la Vista	642.90	655.59	631.40	581.12	557.84	526.38	497.17	489.97	463.10	(94.74)	(16.98%)
A Plazo	1,589.03	1,501.46	1,517.55	1,516.30	1,587.07	1,634.29	1,827.83	1,941.51	2,171.91	584.84	36.85%
De Ahorros	571.09	546.81	587.01	539.78	506.51	523.30	521.66	518.59	486.79	(19.72)	(3.89%)
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	8,158.51	8,340.16	8,378.52	8,543.85	8,374.64	8,220.60	8,115.61	8,038.65	(505.20)	(5.91%)
Locales	1,447.95	1,663.39	1,633.52	1,720.21	1,745.70	1,613.76	1,554.79	1,544.50	1,743.51	(2.19)	(0.13%)
Extranjero	6,604.52	6,495.12	6,706.64	6,658.31	6,798.15	6,760.88	6,665.81	6,571.11	6,295.14	(503.01)	(7.40%)
OTROS PASIVOS	2,053.59	2,029.21	1,995.97	2,084.18	2,029.34	2,182.06	2,063.02	2,410.73	2,120.49	91.15	4.49%
Locales	1,815.41	1,744.40	1,740.30	1,804.95	1,757.84	1,922.73	1,797.54	2,117.54	1,841.44	83.60	4.76%
Extranjero	238.19	284.81	255.67	279.24	271.50	259.33	265.49	293.19	279.05	7.56	2.78%
PATRIMONIO	5,009.05	4,934.58	5,010.79	5,032.90	5,207.55	5,386.51	5,410.09	5,582.92	5,547.88	340.33	6.54%
Capital	2,606.45	2,569.05	2,651.22	2,642.82	2,827.04	2,834.33	2,720.51	2,804.44	2,809.05	(17.99)	(0.64%)

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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	0.00	16.37	16.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	538.55	536.75	551.89	561.50	549.55	553.03	540.53	536.06	545.02	(4.53)	(0.82%)
Provisiones Dinámicas	482.18	477.48	479.27	479.97	491.34	492.58	479.86	481.61	485.73	(5.61)	(1.14%)
Otras Reservas	56.37	59.27	72.63	81.53	58.21	60.45	60.67	54.45	59.29	1.08	1.86%
Utilidad de Periodos Anteriores	1,256.72	1,400.14	1,290.35	1,369.37	1,392.91	1,555.71	1,540.04	1,648.04	1,707.59	314.68	22.59%
Utilidad de Periodo	351.50	249.72	360.62	326.51	309.26	240.45	366.89	345.54	236.02	(73.24)	(23.68%)
Ganancia o Perdida en Valores Disponible para la Venta	109.73	16.18	(6.65)	(14.83)	(19.18)	53.97	90.69	93.78	93.01	112.19	(584.97%)
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	55,512.89	54,531.61	54,970.85	54,737.81	56,336.68	56,568.33	56,309.70	57,958.76	59,237.06	2,900.38	5.15%