

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A SEPTIEMBRE 2020
(En Millones de Balboas)**

	2018	2019				2020				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	3,867.96	4,020.41	4,311.48	3,968.82	3,732.60	4,385.29	3,798.80	3,861.98	0.00	(106.84)	(2.69%)
Depositos Locales en Bancos	1,012.58	1,030.48	1,012.36	962.32	880.88	941.75	973.19	966.00	0.00	3.68	0.38%
A la Vista	237.60	247.31	271.77	280.61	309.59	395.76	433.71	427.98	0.00	147.37	52.52%
A Plazo	774.98	783.17	740.59	681.72	571.29	545.99	539.48	538.02	0.00	(143.69)	(21.08%)
Depositos Extranjeros en Bancos	2,497.00	2,575.01	2,707.65	2,674.86	2,505.16	3,075.49	2,496.48	2,595.98	0.00	(78.88)	(2.95%)
A la Vista	778.29	851.35	914.96	892.57	919.39	1,484.29	984.02	1,134.98	0.00	242.41	27.16%
A Plazo	1,718.70	1,723.66	1,792.70	1,782.29	1,585.77	1,591.20	1,512.46	1,461.00	0.00	(321.29)	(18.03%)
Menos Provisiones	0.14	0.09	0.07	0.11	0.10	0.15	0.11	0.20	0.00	0.10	90.02%
Locales	0.07	0.09	0.06	0.07	0.08	0.14	0.09	0.16	0.00	0.09	118.46%
Extranjero	0.07	0.00	0.01	0.03	0.02	0.01	0.02	0.04	0.00	0.01	25.75%
Otros	358.52	415.00	591.53	331.74	346.66	368.20	329.24	300.20	0.00	(31.54)	(9.51%)
CARTERA CREDITICIA	28,687.24	28,777.94	28,731.31	28,908.07	28,940.41	28,928.49	25,268.55	24,703.84	0.00	(4,204.23)	(14.54%)
Locales	26,693.41	26,870.36	26,949.99	27,151.23	27,081.72	27,075.65	23,765.48	23,468.35	0.00	(3,682.88)	(13.56%)
Extranjero	2,356.35	2,278.93	2,167.58	2,147.86	2,266.88	2,284.20	1,935.84	1,800.60	0.00	(347.26)	(16.17%)
Menos Provisiones	362.52	371.35	386.27	391.02	408.19	431.37	432.77	565.11	0.00	174.09	44.52%
Locales	342.58	353.30	365.41	369.10	384.37	407.15	412.59	543.27	0.00	174.18	47.19%
Extranjero	19.94	18.04	20.86	21.92	23.82	24.21	20.18	21.84	0.00	(0.08)	(0.38%)
INVERSIONES EN VALORES	8,312.69	8,026.40	7,717.92	8,146.11	8,271.27	7,817.78	7,621.11	7,452.98	0.00	(693.13)	(8.51%)
Locales	3,892.69	3,929.33	3,675.96	4,012.70	4,210.22	3,874.48	3,456.14	3,453.57	0.00	(559.13)	(13.93%)
Extranjero	4,426.25	4,102.65	4,046.09	4,136.57	4,064.36	3,947.33	4,169.25	4,003.46	0.00	(133.11)	(3.22%)
Menos Provisiones	6.25	5.57	4.13	3.15	3.31	4.03	4.28	4.05	0.00	0.90	28.45%
Locales	3.47	5.16	2.94	2.65	2.67	3.08	3.41	3.25	0.00	0.60	22.51%
Extranjero	2.78	0.41	1.19	0.50	0.63	0.96	0.87	0.80	0.00	0.30	60.04%
OTROS ACTIVOS	2,447.57	2,520.12	2,574.63	2,678.18	2,667.83	3,296.79	2,827.86	2,806.95	0.00	128.78	4.81%
Locales	2,209.75	2,304.98	2,357.19	2,444.13	2,424.93	3,004.20	2,560.16	2,514.39	0.00	70.26	2.87%
Extranjero	237.83	215.14	217.44	234.05	242.90	292.59	267.70	292.57	0.00	58.52	25.00%
TOTAL DE ACTIVOS	43,315.47	43,344.87	43,335.33	43,701.18	43,612.11	44,428.35	39,516.32	38,825.75	0.00	(4,875.43)	(11.16%)

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DEPOSITOS	29,142.92	29,068.41	29,346.53	29,492.80	29,803.49	30,097.21	27,498.29	27,618.10	0.00	(1,874.70)	(6.36%)
Locales	25,623.29	25,521.98	25,595.46	25,714.20	25,853.91	26,055.10	24,565.59	24,791.99	0.00	(922.21)	(3.59%)
Oficiales	381.32	363.74	376.35	376.34	371.88	372.39	261.91	262.08	0.00	(114.26)	(30.36%)
De Particulares	24,188.65	24,254.41	24,401.28	24,501.09	24,685.62	25,044.82	23,714.02	24,003.12	0.00	(497.97)	(2.03%)
A la Vista	4,497.07	4,032.19	4,044.09	3,910.35	4,075.67	4,281.37	4,122.16	4,080.42	0.00	170.07	4.35%
A Plazo	14,231.80	14,592.75	14,778.11	14,954.21	14,933.37	14,990.43	13,583.88	13,680.40	0.00	(1,273.81)	(8.52%)
De Ahorros	5,459.78	5,629.47	5,579.08	5,636.53	5,676.58	5,773.02	6,007.98	6,242.30	0.00	605.76	10.75%
De Bancos	1,053.32	903.84	817.83	836.76	796.41	637.90	589.67	526.79	0.00	(309.98)	(37.04%)
A la Vista	70.58	54.71	52.07	53.80	55.06	81.71	45.32	49.98	0.00	(3.82)	(7.10%)
A Plazo	982.75	849.13	765.76	782.96	741.36	556.19	544.36	476.81	0.00	(306.16)	(39.10%)
Extranjero	3,519.63	3,546.42	3,751.08	3,778.60	3,949.58	4,042.11	2,932.69	2,826.11	0.00	(952.49)	(25.21%)
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	2,606.69	2,654.46	2,826.74	2,930.88	3,102.87	3,158.33	2,171.09	2,064.81	0.00	(866.07)	(29.55%)
A la Vista	532.29	515.20	493.60	487.03	460.56	425.59	260.94	256.90	0.00	(230.13)	(47.25%)
A Plazo	1,570.94	1,618.71	1,812.89	1,926.56	2,156.95	2,260.94	1,559.75	1,471.16	0.00	(455.40)	(23.64%)
De Ahorros	503.45	520.54	520.25	517.29	485.36	471.80	350.39	336.75	0.00	(180.54)	(34.90%)
De Bancos	912.95	891.97	924.33	847.72	846.71	883.78	761.61	761.30	0.00	(86.42)	(10.19%)
A la Vista	383.36	384.46	401.23	355.44	359.43	388.45	293.80	289.45	0.00	(65.99)	(18.57%)
A Plazo	529.58	507.51	523.11	492.28	487.28	495.34	467.80	471.85	0.00	(20.43)	(4.15%)
OBLIGACIONES	8,473.75	8,294.51	8,170.60	8,115.61	7,782.91	7,879.09	6,479.55	5,714.42	0.00	(2,401.19)	(29.59%)
Locales	1,675.60	1,533.63	1,554.79	1,544.50	1,537.77	1,615.99	1,380.82	1,240.65	0.00	(303.85)	(19.67%)
Extranjero	6,798.15	6,760.88	6,615.81	6,571.11	6,245.14	6,263.10	5,098.73	4,473.76	0.00	(2,097.35)	(31.92%)
OTROS PASIVOS	1,660.95	1,813.37	1,670.08	1,817.24	1,740.85	2,347.00	1,885.89	1,827.03	0.00	9.79	0.54%
Locales	1,390.12	1,554.65	1,405.30	1,524.71	1,462.48	2,004.84	1,591.37	1,548.14	0.00	23.43	1.54%
Extranjero	270.83	258.71	264.78	292.54	278.37	342.15	294.52	278.89	0.00	(13.64)	(4.66%)
PATRIMONIO	4,037.85	4,168.58	4,148.12	4,275.52	4,284.86	4,105.05	3,652.59	3,666.20	0.00	(609.32)	(14.25%)
Capital	1,918.40	1,925.68	1,801.86	1,885.79	1,890.41	1,801.26	1,526.50	1,526.62	0.00	(359.17)	(19.05%)

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Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	449.32	451.39	438.19	433.50	441.12	444.01	387.11	388.66	0.00	(44.84)	(10.34%)
Provisiones Dinámicas	398.31	398.31	385.59	387.34	391.13	391.13	344.38	341.16	0.00	(46.17)	(11.92%)
Otras Reservas	51.01	53.08	52.61	46.16	49.99	52.88	42.73	47.50	0.00	1.34	2.90%
Utilidad de Periodos Anteriores	1,288.72	1,414.27	1,409.30	1,517.53	1,489.59	1,590.26	1,330.04	1,378.13	0.00	(139.40)	(9.19%)
Utilidad de Periodo	262.60	187.53	270.17	204.42	228.36	140.29	173.76	97.51	0.00	(106.91)	(52.30%)
Ganancia o Perdida en Valores Disponible para la Venta	(29.17)	40.67	77.15	79.22	78.20	(34.47)	69.65	98.67	0.00	19.45	24.55%
Deuda Subordinada	147.97	149.04	151.44	155.07	157.19	163.71	165.53	176.61	0.00	21.54	13.89%
PASIVO Y PATRIMONIO	43,315.47	43,344.87	43,335.33	43,701.18	43,612.11	44,428.35	39,516.32	38,825.75	0.00	(4,875.43)	(11.16%)