

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	6,440.68	6,426.90	6,781.85	7,052.72	8,135.28	7,559.85	9,753.36	13,611.69	0.00	6,558.97	93.00%
Depositos Locales en Bancos	1,553.82	1,471.06	1,374.79	1,520.30	1,420.78	1,342.69	1,568.36	1,421.13	0.00	(99.17)	(6.52%)
A la Vista	248.84	261.58	285.44	296.06	434.40	448.77	468.14	450.40	0.00	154.34	52.13%
A Plazo	1,304.99	1,209.48	1,089.35	1,224.24	986.38	893.92	1,100.22	970.73	0.00	(253.51)	(20.71%)
Depositos Extranjeros en Bancos	4,219.56	4,122.11	4,429.58	4,808.44	6,078.66	5,343.22	7,465.55	11,547.36	0.00	6,738.93	140.15%
A la Vista	845.56	973.29	1,017.87	1,216.39	1,361.80	1,682.78	1,160.06	1,646.25	0.00	429.86	35.34%
A Plazo	3,374.01	3,148.82	3,411.71	3,592.05	4,716.86	3,660.44	6,305.49	9,901.11	0.00	6,309.06	175.64%
Menos Provisiones	0.26	0.25	0.20	0.30	0.33	0.29	0.32	0.44	0.00	0.14	45.63%
Locales	0.19	0.25	0.19	0.27	0.31	0.28	0.30	0.40	0.00	0.13	48.01%
Extranjero	0.07	0.00	0.01	0.03	0.02	0.01	0.02	0.04	0.00	0.01	25.75%
Otros	667.56	833.98	977.68	724.29	636.17	874.23	719.77	643.64	0.00	(80.65)	(11.14%)
CARTERA CREDITICIA	35,687.72	36,239.37	35,838.12	36,301.82	36,363.31	36,538.05	32,895.34	32,216.14	0.00	(4,085.69)	(11.25%)
Locales	33,790.81	34,429.41	34,159.14	34,660.27	34,637.31	34,818.83	31,538.00	31,154.06	0.00	(3,506.21)	(10.12%)
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	459.44	468.97	488.60	506.30	540.88	564.98	578.50	738.52	0.00	232.22	45.87%
Locales	439.50	450.92	467.74	484.38	517.07	540.77	558.32	716.68	0.00	232.30	47.96%
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	11,199.05	10,848.91	10,602.75	11,375.55	11,626.02	11,001.50	10,881.34	11,139.70	0.00	(235.85)	(2.07%)
Locales	5,732.68	5,769.27	5,535.28	5,959.27	6,526.11	6,306.26	5,815.32	5,676.03	0.00	(283.24)	(4.75%)
Extranjero	5,477.57	5,090.04	5,076.41	5,424.23	5,106.97	4,703.15	5,074.29	5,471.12	0.00	46.89	0.86%
Menos Provisiones	11.21	10.39	8.94	7.96	7.06	7.90	8.28	7.45	0.00	(0.50)	(6.31%)
Locales	8.43	9.98	7.10	6.92	5.97	6.64	7.13	6.47	0.00	(0.45)	(6.56%)
Extranjero	2.78	0.41	1.83	1.04	1.08	1.26	1.14	0.99	0.00	(0.05)	(4.65%)
OTROS ACTIVOS	3,009.24	3,053.15	3,086.98	3,228.66	3,112.45	3,744.91	3,326.96	3,431.58	0.00	202.92	6.28%
Locales	2,757.09	2,827.92	2,859.55	2,983.63	2,858.46	3,443.94	3,052.90	3,109.49	0.00	125.86	4.22%
Extranjero	252.15	225.23	227.43	245.03	254.00	300.96	274.06	322.09	0.00	77.06	31.45%
TOTAL DE ACTIVOS	56,336.68	56,568.33	56,309.70	57,958.76	59,237.06	58,844.31	56,857.00	60,399.11	0.00	2,440.35	4.21%

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DEPOSITOS	40,555.94	40,625.12	40,615.98	41,849.49	43,530.04	42,422.53	42,281.89	44,902.11	0.00	3,052.62	7.29%
Locales	36,991.58	37,049.18	36,844.98	38,051.71	39,561.53	38,363.42	39,331.29	42,058.00	0.00	4,006.30	10.53%
Oficiales	7,760.32	7,952.92	7,675.42	8,676.80	9,939.90	8,129.14	10,328.09	12,688.12	0.00	4,011.33	46.23%
De Particulares	27,289.70	27,322.96	27,570.65	27,748.84	27,946.26	28,291.97	27,202.70	27,628.33	0.00	(120.51)	(0.43%)
A la Vista	4,872.23	4,392.72	4,367.18	4,270.16	4,415.18	4,610.59	4,487.73	4,446.33	0.00	176.17	4.13%
A Plazo	15,226.73	15,596.01	15,907.55	16,115.21	16,091.01	16,165.82	14,800.41	14,958.25	0.00	(1,156.96)	(7.18%)
De Ahorros	7,190.74	7,334.23	7,295.92	7,363.47	7,440.07	7,515.56	7,914.57	8,223.75	0.00	860.28	11.68%
De Bancos	1,941.55	1,773.30	1,598.91	1,626.07	1,675.38	1,942.30	1,800.49	1,741.55	0.00	115.48	7.10%
A la Vista	544.28	502.31	596.33	568.69	730.26	961.64	857.85	813.90	0.00	245.21	43.12%
A Plazo	1,397.27	1,270.99	1,002.58	1,057.38	945.11	980.66	942.65	927.65	0.00	(129.73)	(12.27%)
Extranjero	3,564.36	3,575.94	3,771.00	3,797.79	3,968.51	4,059.11	2,950.61	2,844.11	0.00	(953.68)	(25.11%)
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	2,651.42	2,683.97	2,846.67	2,950.07	3,121.80	3,175.33	2,189.00	2,082.81	0.00	(867.26)	(29.40%)
A la Vista	557.84	526.38	497.17	489.97	463.10	426.20	261.73	257.49	0.00	(232.48)	(47.45%)
A Plazo	1,587.07	1,634.29	1,827.83	1,941.51	2,171.91	2,275.94	1,575.37	1,486.78	0.00	(454.73)	(23.42%)
De Ahorros	506.51	523.30	521.66	518.59	486.79	473.18	351.90	338.55	0.00	(180.04)	(34.72%)
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	8,543.85	8,374.64	8,220.60	8,115.61	8,038.65	8,326.97	7,322.26	8,295.66	0.00	180.05	2.22%
Locales	1,745.70	1,613.76	1,554.79	1,544.50	1,743.51	2,013.87	2,073.53	2,736.22	0.00	1,191.72	77.16%
Extranjero	6,798.15	6,760.88	6,665.81	6,571.11	6,295.14	6,313.10	5,248.73	5,559.44	0.00	(1,011.67)	(15.40%)
OTROS PASIVOS	2,029.34	2,182.06	2,063.02	2,410.73	2,120.49	2,682.71	2,256.47	2,163.22	0.00	(247.51)	(10.27%)
Locales	1,757.84	1,922.73	1,797.54	2,117.54	1,841.44	2,339.83	1,958.80	1,879.40	0.00	(238.15)	(11.25%)
Extranjero	271.50	259.33	265.49	293.19	279.05	342.88	297.68	283.82	0.00	(9.37)	(3.19%)
PATRIMONIO	5,207.55	5,386.51	5,410.09	5,582.92	5,547.88	5,412.11	4,996.36	5,038.12	0.00	(544.80)	(9.76%)
Capital	2,827.04	2,834.33	2,720.51	2,804.44	2,809.05	2,719.90	2,445.15	2,545.27	0.00	(259.17)	(9.24%)

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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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	549.55	553.03	540.53	536.06	545.02	546.27	489.90	491.01	0.00	(45.05)	(8.40%)
Provisiones Dinámicas	491.34	492.58	479.86	481.61	485.73	483.88	437.13	433.91	0.00	(47.69)	(9.90%)
Otras Reservas	58.21	60.45	60.67	54.45	59.29	62.39	52.77	57.10	0.00	2.65	4.86%
Utilidad de Periodos Anteriores	1,392.91	1,555.71	1,540.04	1,648.04	1,707.59	1,812.48	1,551.73	1,500.26	0.00	(147.79)	(8.97%)
Utilidad de Periodo	309.26	240.45	366.89	345.54	236.02	193.46	262.97	211.29	0.00	(134.25)	(38.85%)
Ganancia o Perdida en Valores Disponible para la Venta	(19.18)	53.97	90.69	93.78	93.01	(23.71)	81.09	113.68	0.00	19.90	21.22%
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	56,336.68	56,568.33	56,309.70	57,958.76	59,237.06	58,844.31	56,857.00	60,399.11	0.00	2,440.35	4.21%