

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A MARZO 2021  
( En Millones de Balboas)**

	2019	2020				2021				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	3,732.60	4,385.29	3,798.80	3,861.98	4,197.91	4,174.88	0.00	0.00	0.00	(210.42)	(4.80%)
Depositos Locales en Bancos	880.88	941.75	973.19	966.00	1,126.35	1,033.32	0.00	0.00	0.00	91.57	9.72%
A la Vista	309.59	395.76	433.71	427.98	486.90	347.18	0.00	0.00	0.00	(48.58)	(12.28%)
A Plazo	571.29	545.99	539.48	538.02	639.45	686.15	0.00	0.00	0.00	140.15	25.67%
Depositos Extranjeros en Bancos	2,505.16	3,075.49	2,496.48	2,595.98	2,792.67	2,806.05	0.00	0.00	0.00	(269.44)	(8.76%)
A la Vista	919.39	1,484.29	984.02	1,134.98	1,107.48	1,345.57	0.00	0.00	0.00	(138.72)	(9.35%)
A Plazo	1,585.77	1,591.20	1,512.46	1,461.00	1,685.19	1,460.48	0.00	0.00	0.00	(130.72)	(8.22%)
Menos Provisiones	0.10	0.15	0.11	0.20	0.12	0.16	0.00	0.00	0.00	0.01	6.08%
Locales	0.08	0.14	0.09	0.16	0.10	0.14	0.00	0.00	0.00	0.00	1.63%
Extranjero	0.02	0.01	0.02	0.04	0.02	0.02	0.00	0.00	0.00	0.01	62.70%
Otros	346.66	368.20	329.24	300.20	279.00	335.66	0.00	0.00	0.00	(32.53)	(8.84%)
<b>CARTERA CREDITICIA</b>	28,940.41	28,928.49	25,257.67	24,703.84	24,007.85	23,694.04	0.00	0.00	0.00	(5,234.45)	(18.09%)
Locales	27,081.72	27,075.65	23,765.48	23,468.35	22,946.08	22,724.16	0.00	0.00	0.00	(4,351.49)	(16.07%)
Extranjero	2,266.88	2,284.20	1,935.84	1,800.60	1,751.44	1,696.49	0.00	0.00	0.00	(587.71)	(25.73%)
Menos Provisiones	408.19	431.37	443.65	565.11	689.67	726.61	0.00	0.00	0.00	295.24	68.44%
Locales	384.37	407.15	423.47	543.27	659.00	696.52	0.00	0.00	0.00	289.37	71.07%
Extranjero	23.82	24.21	20.18	21.84	30.67	30.09	0.00	0.00	0.00	5.88	24.28%
<b>INVERSIONES EN VALORES</b>	8,271.27	7,817.78	7,621.80	7,452.98	7,726.20	7,945.17	0.00	0.00	0.00	127.39	1.63%
Locales	4,210.22	3,874.48	3,456.83	3,453.57	3,574.67	3,467.96	0.00	0.00	0.00	(406.52)	(10.49%)
Extranjero	4,064.36	3,947.33	4,169.25	4,003.46	4,155.51	4,481.56	0.00	0.00	0.00	534.23	13.53%
Menos Provisiones	3.31	4.03	4.28	4.05	3.99	4.35	0.00	0.00	0.00	0.31	7.79%
Locales	2.67	3.08	3.41	3.25	3.48	3.74	0.00	0.00	0.00	0.67	21.65%
Extranjero	0.63	0.96	0.87	0.80	0.51	0.60	0.00	0.00	0.00	(0.35)	(36.77%)
<b>OTROS ACTIVOS</b>	2,667.83	3,296.79	2,809.17	2,806.95	2,872.61	3,018.98	0.00	0.00	0.00	(277.81)	(8.43%)
Locales	2,424.93	3,004.20	2,541.78	2,514.39	2,582.87	2,740.70	0.00	0.00	0.00	(263.50)	(8.77%)
Extranjero	242.90	292.59	267.39	292.57	289.74	278.28	0.00	0.00	0.00	(14.31)	(4.89%)
<b>TOTAL DE ACTIVOS</b>	43,612.11	44,428.35	39,487.45	38,825.75	38,804.57	38,833.06	0.00	0.00	0.00	(5,595.29)	(12.59%)

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DEPOSITOS	29,803.49	30,097.21	27,498.29	27,618.10	28,234.38	28,555.13	0.00	0.00	0.00	(1,542.08)	(5.12%)
Locales	25,853.91	26,055.10	24,565.59	24,791.99	25,553.48	25,837.99	0.00	0.00	0.00	(217.12)	(0.83%)
Oficiales	371.88	372.39	261.91	262.08	262.94	311.26	0.00	0.00	0.00	(61.12)	(16.41%)
De Particulares	24,685.62	25,044.82	23,714.02	24,003.12	24,773.25	25,020.59	0.00	0.00	0.00	(24.23)	(0.10%)
A la Vista	4,075.67	4,281.37	4,122.16	4,080.42	4,458.53	4,562.29	0.00	0.00	0.00	280.93	6.56%
A Plazo	14,933.37	14,990.43	13,583.88	13,680.40	13,651.34	13,552.72	0.00	0.00	0.00	(1,437.72)	(9.59%)
De Ahorros	5,676.58	5,773.02	6,007.98	6,242.30	6,663.38	6,905.58	0.00	0.00	0.00	1,132.56	19.62%
De Bancos	796.41	637.90	589.67	526.79	517.29	506.13	0.00	0.00	0.00	(131.77)	(20.66%)
A la Vista	55.06	81.71	45.32	49.98	48.43	44.79	0.00	0.00	0.00	(36.92)	(45.18%)
A Plazo	741.36	556.19	544.36	476.81	468.86	461.34	0.00	0.00	0.00	(94.85)	(17.05%)
Extranjero	3,949.58	4,042.11	2,932.69	2,826.11	2,680.90	2,717.15	0.00	0.00	0.00	(1,324.96)	(32.78%)
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	3,102.87	3,158.33	2,171.09	2,064.81	1,945.23	2,012.52	0.00	0.00	0.00	(1,145.81)	(36.28%)
A la Vista	460.56	425.59	260.94	256.90	236.87	234.87	0.00	0.00	0.00	(190.72)	(44.81%)
A Plazo	2,156.95	2,260.94	1,559.75	1,471.16	1,369.73	1,442.67	0.00	0.00	0.00	(818.27)	(36.19%)
De Ahorros	485.36	471.80	350.39	336.75	338.64	334.98	0.00	0.00	0.00	(136.81)	(29.00%)
De Bancos	846.71	883.78	761.61	761.30	735.66	704.63	0.00	0.00	0.00	(179.15)	(20.27%)
A la Vista	359.43	388.45	293.80	289.45	266.73	234.71	0.00	0.00	0.00	(153.74)	(39.58%)
A Plazo	487.28	495.34	467.80	471.85	468.93	469.92	0.00	0.00	0.00	(25.41)	(5.13%)
OBLIGACIONES	7,782.91	7,879.09	6,475.48	5,714.42	5,285.00	4,960.36	0.00	0.00	0.00	(2,918.73)	(37.04%)
Locales	1,537.77	1,615.99	1,380.82	1,240.65	1,235.57	1,214.45	0.00	0.00	0.00	(401.54)	(24.85%)
Extranjero	6,245.14	6,263.10	5,094.66	4,473.76	4,049.43	3,745.90	0.00	0.00	0.00	(2,517.19)	(40.19%)
OTROS PASIVOS	1,740.85	2,347.00	1,875.07	1,827.03	1,634.82	1,719.16	0.00	0.00	0.00	(627.83)	(26.75%)
Locales	1,462.48	2,004.84	1,580.61	1,548.14	1,382.03	1,461.53	0.00	0.00	0.00	(543.31)	(27.10%)
Extranjero	278.37	342.15	294.46	278.89	252.79	257.63	0.00	0.00	0.00	(84.52)	(24.70%)
PATRIMONIO	4,284.86	4,105.05	3,638.61	3,666.20	3,650.38	3,598.41	0.00	0.00	0.00	(506.64)	(12.34%)
Capital	1,890.41	1,801.26	1,526.50	1,526.62	1,527.34	1,527.47	0.00	0.00	0.00	(273.79)	(15.20%)

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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	441.12	444.01	386.80	388.66	430.83	427.96	0.00	0.00	0.00	(16.05)	(3.61%)
Provisiones Dinámicas	391.13	391.13	343.39	341.16	330.83	330.79	0.00	0.00	0.00	(60.34)	(15.43%)
Otras Reservas	49.99	52.88	43.41	47.50	100.01	97.18	0.00	0.00	0.00	44.30	83.77%
Utilidad de Periodos Anteriores	1,489.59	1,590.26	1,328.48	1,378.13	1,335.70	1,300.93	0.00	0.00	0.00	(289.33)	(18.19%)
Utilidad de Periodo	228.36	140.29	162.40	97.51	14.77	64.34	0.00	0.00	0.00	(75.94)	(54.13%)
Ganancia o Perdida en Valores Disponible para la Venta	78.20	(34.47)	68.90	98.67	142.88	75.55	0.00	0.00	0.00	110.02	(319.19%)
Deuda Subordinada	157.19	163.71	165.53	176.61	198.85	202.15	0.00	0.00	0.00	38.45	23.49%
<b>PASIVO Y PATRIMONIO</b>	<b>43,612.11</b>	<b>44,428.35</b>	<b>39,487.45</b>	<b>38,825.75</b>	<b>38,804.57</b>	<b>38,833.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(5,595.29)</b>	<b>(12.59%)</b>