

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A JUNIO 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	4,111.71	0.00	0.00	312.91	8.24%
Depositos Locales en Bancos	880.88	941.75	973.19	966.00	1,126.35	1,033.32	1,127.93	0.00	0.00	154.74	15.90%
A la Vista	309.59	395.76	433.71	427.98	486.90	347.18	435.92	0.00	0.00	2.22	0.51%
A Plazo	571.29	545.99	539.48	538.02	639.45	686.15	692.01	0.00	0.00	152.53	28.27%
Depositos Extranjeros en Bancos	2,505.16	3,075.49	2,496.48	2,595.98	2,792.67	2,806.05	2,682.79	0.00	0.00	186.31	7.46%
A la Vista	919.39	1,484.29	984.02	1,134.98	1,107.48	1,345.57	1,088.02	0.00	0.00	104.00	10.57%
A Plazo	1,585.77	1,591.20	1,512.46	1,461.00	1,685.19	1,460.48	1,594.77	0.00	0.00	82.31	5.44%
Menos Provisiones	0.10	0.15	0.11	0.20	0.12	0.16	0.12	0.00	0.00	0.01	6.18%
Locales	0.08	0.14	0.09	0.16	0.10	0.14	0.10	0.00	0.00	0.01	14.48%
Extranjero	0.02	0.01	0.02	0.04	0.02	0.02	0.02	0.00	0.00	(0.01)	(25.07%)
Otros	346.66	368.20	329.24	300.20	279.00	335.66	301.11	0.00	0.00	(28.13)	(8.55%)
<b>CARTERA CREDITICIA</b>	28,940.41	28,928.49	25,257.67	24,703.84	24,007.85	23,694.10	23,668.86	0.00	0.00	(1,588.82)	(6.29%)
Locales	27,081.72	27,075.65	23,765.48	23,468.35	22,946.08	22,724.16	22,664.41	0.00	0.00	(1,101.06)	(4.63%)
Extranjero	2,266.88	2,284.20	1,935.84	1,800.60	1,751.44	1,696.49	1,774.57	0.00	0.00	(161.27)	(8.33%)
Menos Provisiones	408.19	431.37	443.65	565.11	689.67	726.55	770.13	0.00	0.00	326.48	73.59%
Locales	384.37	407.15	423.47	543.27	659.00	696.46	734.93	0.00	0.00	311.46	73.55%
Extranjero	23.82	24.21	20.18	21.84	30.67	30.09	35.20	0.00	0.00	15.02	74.40%
<b>INVERSIONES EN VALORES</b>	8,271.27	7,817.78	7,621.80	7,452.98	7,726.20	7,944.11	8,384.74	0.00	0.00	762.94	10.01%
Locales	4,210.22	3,874.48	3,456.83	3,453.57	3,574.67	3,466.90	3,553.49	0.00	0.00	96.66	2.80%
Extranjero	4,064.36	3,947.33	4,169.25	4,003.46	4,155.51	4,481.56	4,834.68	0.00	0.00	665.43	15.96%
Menos Provisiones	3.31	4.03	4.28	4.05	3.99	4.36	3.43	0.00	0.00	(0.85)	(19.94%)
Locales	2.67	3.08	3.41	3.25	3.48	3.75	3.10	0.00	0.00	(0.31)	(9.20%)
Extranjero	0.63	0.96	0.87	0.80	0.51	0.61	0.33	0.00	0.00	(0.54)	(62.26%)
<b>OTROS ACTIVOS</b>	2,667.83	3,296.79	2,809.17	2,806.95	2,872.61	3,013.82	2,850.65	0.00	0.00	41.48	1.48%
Locales	2,424.93	3,004.20	2,541.78	2,514.39	2,582.87	2,735.49	2,608.83	0.00	0.00	67.05	2.64%
Extranjero	242.90	292.59	267.39	292.57	289.74	278.33	241.82	0.00	0.00	(25.58)	(9.56%)
<b>TOTAL DE ACTIVOS</b>	43,612.11	44,428.35	39,487.45	38,825.75	38,804.57	38,826.90	39,015.96	0.00	0.00	(471.49)	(1.19%)

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A JUNIO 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>DEPOSITOS</b>	29,803.49	30,097.21	27,498.29	27,618.10	28,234.38	28,555.13	28,821.52	0.00	0.00	1,323.23	4.81%
Locales	25,853.91	26,055.10	24,565.59	24,791.99	25,553.48	25,837.99	26,119.78	0.00	0.00	1,554.18	6.33%
Oficiales	371.88	372.39	261.91	262.08	262.94	311.26	275.99	0.00	0.00	14.09	5.38%
De Particulares	24,685.62	25,044.82	23,714.02	24,003.12	24,773.25	25,020.59	25,335.74	0.00	0.00	1,621.72	6.84%
A la Vista	4,075.67	4,281.37	4,122.16	4,080.42	4,458.53	4,562.29	4,662.10	0.00	0.00	539.95	13.10%
A Plazo	14,933.37	14,990.43	13,583.88	13,680.40	13,651.34	13,552.72	13,620.63	0.00	0.00	36.75	0.27%
De Ahorros	5,676.58	5,773.02	6,007.98	6,242.30	6,663.38	6,905.58	7,053.01	0.00	0.00	1,045.03	17.39%
De Bancos	796.41	637.90	589.67	526.79	517.29	506.13	508.04	0.00	0.00	(81.63)	(13.84%)
A la Vista	55.06	81.71	45.32	49.98	48.43	44.79	32.12	0.00	0.00	(13.20)	(29.13%)
A Plazo	741.36	556.19	544.36	476.81	468.86	461.34	475.93	0.00	0.00	(68.43)	(12.57%)
Extranjero	3,949.58	4,042.11	2,932.69	2,826.11	2,680.90	2,717.15	2,701.74	0.00	0.00	(230.95)	(7.88%)
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	2,012.51	0.00	0.00	(158.58)	(7.30%)
A la Vista	460.56	425.59	260.94	256.90	236.87	234.87	244.16	0.00	0.00	(16.78)	(6.43%)
A Plazo	2,156.95	2,260.94	1,559.75	1,471.16	1,369.73	1,442.67	1,414.40	0.00	0.00	(145.35)	(9.32%)
De Ahorros	485.36	471.80	350.39	336.75	338.64	334.98	353.95	0.00	0.00	3.56	1.01%
De Bancos	846.71	883.78	761.61	761.30	735.66	704.63	689.23	0.00	0.00	(72.37)	(9.50%)
A la Vista	359.43	388.45	293.80	289.45	266.73	234.71	237.82	0.00	0.00	(55.99)	(19.06%)
A Plazo	487.28	495.34	467.80	471.85	468.93	469.92	451.41	0.00	0.00	(16.39)	(3.50%)
<b>OBLIGACIONES</b>	7,782.91	7,879.09	6,475.48	5,714.42	5,285.00	4,960.24	5,205.34	0.00	0.00	(1,270.14)	(19.61%)
Locales	1,537.77	1,615.99	1,380.82	1,240.65	1,235.57	1,214.45	1,076.33	0.00	0.00	(304.49)	(22.05%)
Extranjero	6,245.14	6,263.10	5,094.66	4,473.76	4,049.43	3,745.78	4,129.01	0.00	0.00	(965.64)	(18.95%)
<b>OTROS PASIVOS</b>	1,740.85	2,347.00	1,875.07	1,827.03	1,634.82	1,719.15	1,556.64	0.00	0.00	(318.43)	(16.98%)
Locales	1,462.48	2,004.84	1,580.61	1,548.14	1,382.03	1,461.52	1,310.12	0.00	0.00	(270.50)	(17.11%)
Extranjero	278.37	342.15	294.46	278.89	252.79	257.63	246.53	0.00	0.00	(47.93)	(16.28%)
<b>PATRIMONIO</b>	4,284.86	4,105.05	3,638.61	3,666.20	3,650.38	3,592.38	3,432.45	0.00	0.00	(206.16)	(5.67%)
Capital	1,890.41	1,801.26	1,526.50	1,526.62	1,527.34	1,527.47	1,548.86	0.00	0.00	22.36	1.46%

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A JUNIO 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		
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	428.10	405.14	0.00	0.00	18.33	4.74%
Provisiones Dinámicas	391.13	391.13	343.39	341.16	330.83	330.68	330.65	0.00	0.00	(12.75)	(3.71%)
Otras Reservas	49.99	52.88	43.41	47.50	100.01	97.42	74.49	0.00	0.00	31.08	71.60%
Utilidad de Periodos Anteriores	1,489.59	1,590.26	1,328.48	1,378.13	1,335.70	1,300.93	1,293.15	0.00	0.00	(35.33)	(2.66%)
Utilidad de Periodo	228.36	140.29	162.40	97.51	14.77	64.34	89.45	0.00	0.00	(72.95)	(44.92%)
Ganancia o Perdida en Valores Disponible para la Venta	78.20	(34.47)	68.90	98.67	142.88	69.39	95.86	0.00	0.00	26.96	39.13%
Deuda Subordinada	157.19	163.71	165.53	176.61	198.85	202.15	0.00	0.00	0.00	(165.53)	(100.00%)
<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>38,826.90</b>	<b>39,015.96</b>	<b>0.00</b>	<b>0.00</b>	<b>(471.49)</b>	<b>(1.19%)</b>