

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A SEPTIEMBRE 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		
ACTIVOS LIQUIDOS	3,732.60	4,385.29	3,798.80	3,861.98	4,197.91	4,174.88	4,111.71	3,870.22	0.00	8.24	0.21%
Depositos Locales en Bancos	880.88	941.75	973.19	966.00	1,126.35	1,033.32	1,127.93	1,118.33	0.00	152.33	15.77%
A la Vista	309.59	395.76	433.71	427.98	486.90	347.18	435.92	452.09	0.00	24.11	5.63%
A Plazo	571.29	545.99	539.48	538.02	639.45	686.15	692.01	666.24	0.00	128.22	23.83%
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	2,430.91	0.00	(165.07)	(6.36%)
A la Vista	919.39	1,484.29	984.02	1,134.98	1,107.48	1,345.57	1,088.02	1,046.28	0.00	(88.70)	(7.82%)
A Plazo	1,585.77	1,591.20	1,512.46	1,461.00	1,685.19	1,460.48	1,594.77	1,384.63	0.00	(76.37)	(5.23%)
Menos Provisiones	0.10	0.15	0.11	0.20	0.12	0.16	0.12	0.19	0.00	(0.01)	(6.37%)
Locales	0.08	0.14	0.09	0.16	0.10	0.14	0.10	0.16	0.00	0.00	(1.38%)
Extranjero	0.02	0.01	0.02	0.04	0.02	0.02	0.02	0.03	0.00	(0.01)	(25.97%)
Otros	346.66	368.20	329.24	300.20	279.00	335.66	301.11	321.17	0.00	20.97	6.99%
CARTERA CREDITICIA	28,940.41	28,928.49	25,257.67	24,703.84	24,007.85	23,694.10	23,668.86	23,709.89	0.00	(993.94)	(4.02%)
Locales	27,081.72	27,075.65	23,765.48	23,468.35	22,946.08	22,724.16	22,664.41	22,650.28	0.00	(818.07)	(3.49%)
Extranjero	2,266.88	2,284.20	1,935.84	1,800.60	1,751.44	1,696.49	1,774.57	1,877.68	0.00	77.08	4.28%
Menos Provisiones	408.19	431.37	443.65	565.11	689.67	726.55	770.13	818.07	0.00	252.96	44.76%
Locales	384.37	407.15	423.47	543.27	659.00	696.46	734.93	781.23	0.00	237.96	43.80%
Extranjero	23.82	24.21	20.18	21.84	30.67	30.09	35.20	36.84	0.00	15.00	68.70%
INVERSIONES EN VALORES	8,271.27	7,817.78	7,621.80	7,452.98	7,726.20	7,944.11	8,384.74	8,396.84	0.00	943.86	12.66%
Locales	4,210.22	3,874.48	3,456.83	3,453.57	3,574.67	3,466.90	3,553.49	3,447.87	0.00	(5.70)	(0.17%)
Extranjero	4,064.36	3,947.33	4,169.25	4,003.46	4,155.51	4,481.56	4,834.68	4,952.58	0.00	949.12	23.71%
Menos Provisiones	3.31	4.03	4.28	4.05	3.99	4.36	3.43	3.61	0.00	(0.44)	(10.76%)
Locales	2.67	3.08	3.41	3.25	3.48	3.75	3.10	3.28	0.00	0.03	1.00%
Extranjero	0.63	0.96	0.87	0.80	0.51	0.61	0.33	0.33	0.00	(0.47)	(58.64%)
OTROS ACTIVOS	2,667.83	3,296.79	2,809.17	2,806.95	2,872.61	3,013.82	2,850.65	2,818.50	0.00	11.55	0.41%
Locales	2,424.93	3,004.20	2,541.78	2,514.39	2,582.87	2,735.49	2,608.83	2,572.79	0.00	58.40	2.32%
Extranjero	242.90	292.59	267.39	292.57	289.74	278.33	241.82	245.71	0.00	(46.86)	(16.02%)
TOTAL DE ACTIVOS	43,612.11	44,428.35	39,487.45	38,825.75	38,804.57	38,826.90	39,015.96	38,795.45	0.00	(30.30)	(0.08%)

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DEPOSITOS	29,803.49	30,097.21	27,498.29	27,618.10	28,234.38	28,555.13	28,821.52	28,916.77	0.00	1,298.67	4.70%
Locales	25,853.91	26,055.10	24,565.59	24,791.99	25,553.48	25,837.99	26,119.78	26,176.94	0.00	1,384.96	5.59%
Oficiales	371.88	372.39	261.91	262.08	262.94	311.26	275.99	273.18	0.00	11.10	4.24%
De Particulares	24,685.62	25,044.82	23,714.02	24,003.12	24,773.25	25,020.59	25,335.74	25,366.60	0.00	1,363.48	5.68%
A la Vista	4,075.67	4,281.37	4,122.16	4,080.42	4,458.53	4,562.29	4,662.10	4,535.96	0.00	455.55	11.16%
A Plazo	14,933.37	14,990.43	13,583.88	13,680.40	13,651.34	13,552.72	13,620.63	13,504.87	0.00	(175.53)	(1.28%)
De Ahorros	5,676.58	5,773.02	6,007.98	6,242.30	6,663.38	6,905.58	7,053.01	7,325.76	0.00	1,083.47	17.36%
De Bancos	796.41	637.90	589.67	526.79	517.29	506.13	508.04	537.16	0.00	10.37	1.97%
A la Vista	55.06	81.71	45.32	49.98	48.43	44.79	32.12	55.52	0.00	5.54	11.09%
A Plazo	741.36	556.19	544.36	476.81	468.86	461.34	475.93	481.64	0.00	4.83	1.01%
Extranjero	3,949.58	4,042.11	2,932.69	2,826.11	2,680.90	2,717.15	2,701.74	2,739.82	0.00	(86.29)	(3.05%)
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	2,001.43	0.00	(63.39)	(3.07%)
A la Vista	460.56	425.59	260.94	256.90	236.87	234.87	244.16	306.06	0.00	49.16	19.13%
A Plazo	2,156.95	2,260.94	1,559.75	1,471.16	1,369.73	1,442.67	1,414.40	1,319.94	0.00	(151.21)	(10.28%)
De Ahorros	485.36	471.80	350.39	336.75	338.64	334.98	353.95	375.42	0.00	38.67	11.48%
De Bancos	846.71	883.78	761.61	761.30	735.66	704.63	689.23	738.40	0.00	(22.90)	(3.01%)
A la Vista	359.43	388.45	293.80	289.45	266.73	234.71	237.82	270.63	0.00	(18.82)	(6.50%)
A Plazo	487.28	495.34	467.80	471.85	468.93	469.92	451.41	467.77	0.00	(4.08)	(0.87%)
OBLIGACIONES	7,782.91	7,879.09	6,475.48	5,714.42	5,285.00	4,960.24	5,205.34	4,859.91	0.00	(854.50)	(14.95%)
Locales	1,537.77	1,615.99	1,380.82	1,240.65	1,235.57	1,214.45	1,076.33	969.08	0.00	(271.57)	(21.89%)
Extranjero	6,245.14	6,263.10	5,094.66	4,473.76	4,049.43	3,745.78	4,129.01	3,890.83	0.00	(582.94)	(13.03%)
OTROS PASIVOS	1,740.85	2,347.00	1,875.07	1,827.03	1,634.82	1,719.15	1,556.64	1,565.76	0.00	(261.27)	(14.30%)
Locales	1,462.48	2,004.84	1,580.61	1,548.14	1,382.03	1,461.52	1,310.12	1,315.02	0.00	(233.12)	(15.06%)
Extranjero	278.37	342.15	294.46	278.89	252.79	257.63	246.53	250.74	0.00	(28.15)	(10.09%)
PATRIMONIO	4,284.86	4,105.05	3,638.61	3,666.20	3,650.38	3,592.38	3,432.45	3,453.01	0.00	(213.20)	(5.82%)
Capital	1,890.41	1,801.26	1,526.50	1,526.62	1,527.34	1,527.47	1,548.86	1,536.93	0.00	10.31	0.68%

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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	428.10	405.14	409.75	0.00	21.09	5.43%
Provisiones Dinámicas	391.13	391.13	343.39	341.16	330.83	330.68	330.65	337.82	0.00	(3.34)	(0.98%)
Otras Reservas	49.99	52.88	43.41	47.50	100.01	97.42	74.49	71.93	0.00	24.43	51.44%
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	1,343.14	0.00	(35.00)	(2.54%)
Utilidad de Periodo	228.36	140.29	162.40	97.51	14.77	64.34	89.45	68.16	0.00	(29.35)	(30.10%)
Ganancia o Perdida en Valores Disponible para la Venta	78.20	(34.47)	68.90	98.67	142.88	69.39	95.86	95.03	0.00	(3.65)	(3.69%)
Deuda Subordinada	157.19	163.71	165.53	176.61	198.85	202.15	0.00	0.00	0.00	(176.61)	(100.00%)
PASIVO Y PATRIMONIO	43,612.11	44,428.35	39,487.45	38,825.75	38,804.57	38,826.90	39,015.96	38,795.45	0.00	(30.30)	(0.08%)