

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	8,135.28	7,559.85	9,753.36	13,611.69	13,545.05	13,468.01	13,190.19	11,723.54	0.00	(1,888.15)	(13.87%)
Depositos Locales en Bancos	1,420.78	1,342.69	1,568.36	1,421.13	1,702.13	1,575.72	1,658.99	1,636.49	0.00	215.36	15.15%
A la Vista	434.40	448.77	468.14	450.40	521.97	371.48	494.89	485.74	0.00	35.35	7.85%
A Plazo	986.38	893.92	1,100.22	970.73	1,180.16	1,204.24	1,164.09	1,150.75	0.00	180.01	18.54%
Depositos Extranjeros en Bancos	6,078.66	5,343.22	7,465.55	11,547.36	11,196.46	11,209.20	10,878.87	9,306.49	0.00	(2,240.87)	(19.41%)
A la Vista	1,361.80	1,682.78	1,160.06	1,646.25	1,540.29	1,841.10	1,444.78	1,312.78	0.00	(333.47)	(20.26%)
A Plazo	4,716.86	3,660.44	6,305.49	9,901.11	9,656.17	9,368.10	9,434.09	7,993.71	0.00	(1,907.40)	(19.26%)
Menos Provisiones	0.33	0.29	0.32	0.44	0.31	0.37	0.40	0.44	0.00	0.00	(0.45%)
Locales	0.31	0.28	0.30	0.40	0.29	0.36	0.38	0.41	0.00	0.01	1.80%
Extranjero	0.02	0.01	0.02	0.04	0.02	0.02	0.02	0.03	0.00	(0.01)	(22.60%)
Otros	636.17	874.23	719.77	643.64	646.77	683.47	652.73	781.00	0.00	137.36	21.34%
CARTERA CREDITICIA	36,363.31	36,538.05	32,875.96	32,216.14	32,073.18	31,798.66	31,869.35	32,027.80	0.00	(188.34)	(0.58%)
Locales	34,637.31	34,818.83	31,538.00	31,154.06	31,199.08	31,025.39	31,068.97	31,173.69	0.00	19.64	0.06%
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	540.88	564.98	597.88	738.52	877.34	923.22	974.19	1,023.58	0.00	285.06	38.60%
Locales	517.07	540.77	577.70	716.68	846.67	893.13	939.00	986.73	0.00	270.05	37.68%
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	11,626.02	11,001.50	10,882.03	11,139.70	11,347.56	10,861.73	11,335.65	11,418.95	0.00	279.24	2.51%
Locales	6,526.11	6,306.26	5,816.01	5,676.03	5,660.21	5,504.73	5,665.09	5,621.79	0.00	(54.24)	(0.96%)
Extranjero	5,106.97	4,703.15	5,074.29	5,471.12	5,696.66	5,369.33	5,682.50	5,808.70	0.00	337.58	6.17%
Menos Provisiones	7.06	7.90	8.28	7.45	9.31	12.32	11.94	11.55	0.00	4.10	54.96%
Locales	5.97	6.64	7.13	6.47	8.64	11.52	11.41	11.08	0.00	4.61	71.29%
Extranjero	1.08	1.26	1.14	0.99	0.67	0.80	0.53	0.48	0.00	(0.51)	(51.90%)
OTROS ACTIVOS	3,112.45	3,744.91	3,308.27	3,431.58	3,526.36	3,632.74	3,428.68	3,431.22	0.00	(0.36)	(0.01%)
Locales	2,858.46	3,443.94	3,034.51	3,109.49	3,209.42	3,327.14	3,148.30	3,159.25	0.00	49.76	1.60%
Extranjero	254.00	300.96	273.75	322.09	316.94	305.61	280.38	271.97	0.00	(50.13)	(15.56%)
TOTAL DE ACTIVOS	59,237.06	58,844.31	56,819.62	60,399.11	60,492.15	59,761.14	59,823.86	58,601.50	0.00	(1,797.61)	(2.98%)

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DEPOSITOS	43,530.04	42,422.53	42,281.89	44,902.11	46,000.41	45,441.80	45,596.00	44,673.06	0.00	(229.06)	(0.51%)
Locales	39,561.53	38,363.42	39,331.29	42,058.00	43,301.11	42,706.51	42,876.90	41,915.28	0.00	(142.72)	(0.34%)
Oficiales	9,939.90	8,129.14	10,328.09	12,688.12	12,502.26	12,139.18	11,955.75	10,991.62	0.00	(1,696.50)	(13.37%)
De Particulares	27,946.26	28,291.97	27,202.70	27,628.33	28,488.96	28,885.43	29,174.17	29,262.69	0.00	1,634.36	5.92%
A la Vista	4,415.18	4,610.59	4,487.73	4,446.33	4,838.89	4,968.75	5,046.14	4,911.97	0.00	465.64	10.47%
A Plazo	16,091.01	16,165.82	14,800.41	14,958.25	14,927.45	14,948.94	15,006.18	14,915.26	0.00	(42.99)	(0.29%)
De Ahorros	7,440.07	7,515.56	7,914.57	8,223.75	8,722.62	8,967.74	9,121.85	9,435.45	0.00	1,211.70	14.73%
De Bancos	1,675.38	1,942.30	1,800.49	1,741.55	2,309.88	1,681.90	1,746.99	1,660.97	0.00	(80.57)	(4.63%)
A la Vista	730.26	961.64	857.85	813.90	1,136.82	926.46	984.05	857.54	0.00	43.64	5.36%
A Plazo	945.11	980.66	942.65	927.65	1,173.07	755.45	762.95	803.43	0.00	(124.21)	(13.39%)
Extranjero	3,968.51	4,059.11	2,950.61	2,844.11	2,699.31	2,735.28	2,719.10	2,757.77	0.00	(86.34)	(3.04%)
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	3,121.80	3,175.33	2,189.00	2,082.81	1,963.64	2,030.65	2,029.87	2,019.38	0.00	(63.43)	(3.05%)
A la Vista	463.10	426.20	261.73	257.49	237.30	235.11	244.44	306.38	0.00	48.90	18.99%
A Plazo	2,171.91	2,275.94	1,575.37	1,486.78	1,385.51	1,458.21	1,429.14	1,334.74	0.00	(152.04)	(10.23%)
De Ahorros	486.79	473.18	351.90	338.55	340.83	337.34	356.29	378.26	0.00	39.71	11.73%
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	8,038.65	8,326.97	7,318.19	8,295.66	7,512.41	7,232.39	7,477.50	7,098.14	0.00	(1,197.52)	(14.44%)
Locales	1,743.51	2,013.87	2,073.53	2,736.22	1,481.31	1,460.19	1,322.07	1,213.28	0.00	(1,522.94)	(55.66%)
Extranjero	6,295.14	6,313.10	5,244.66	5,559.44	6,031.11	5,772.20	6,155.43	5,884.86	0.00	325.42	5.85%
OTROS PASIVOS	2,120.49	2,682.71	2,245.65	2,163.22	1,991.59	2,137.80	1,916.74	1,928.49	0.00	(234.73)	(10.85%)
Locales	1,841.44	2,339.83	1,948.05	1,879.40	1,720.65	1,870.43	1,633.05	1,674.39	0.00	(205.01)	(10.91%)
Extranjero	279.05	342.88	297.61	283.82	270.94	267.37	283.69	254.10	0.00	(29.73)	(10.47%)
PATRIMONIO	5,547.88	5,412.11	4,973.88	5,038.12	4,987.74	4,949.15	4,833.62	4,901.82	0.00	(136.31)	(2.71%)
Capital	2,809.05	2,719.90	2,445.15	2,545.27	2,545.99	2,546.11	2,567.50	2,555.58	0.00	10.31	0.41%

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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	545.02	546.27	489.59	491.01	547.28	536.34	512.72	514.00	0.00	22.99	4.68%
Provisiones Dinámicas	485.73	483.88	436.14	433.91	423.58	423.43	423.40	430.57	0.00	(3.34)	(0.77%)
Otras Reservas	59.29	62.39	53.45	57.10	123.70	112.90	89.32	83.43	0.00	26.33	46.12%
Utilidad de Periodos Anteriores	1,707.59	1,812.48	1,550.17	1,500.26	1,509.63	1,488.40	1,481.28	1,534.60	0.00	34.34	2.29%
Utilidad de Periodo	236.02	193.46	243.11	211.29	25.48	93.16	163.38	189.77	0.00	(21.53)	(10.19%)
Ganancia o Perdida en Valores Disponible para la Venta	93.01	(23.71)	80.33	113.68	160.51	82.99	108.74	107.87	0.00	(5.81)	(5.11%)
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	59,237.06	58,844.31	56,819.62	60,399.11	60,492.15	59,761.14	59,823.86	58,601.50	0.00	(1,797.61)	(2.98%)