

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A DICIEMBRE 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	4,175.75	4,111.71	3,870.22	3,527.09	(670.82)	(15.98%)
Depositos Locales en Bancos	880.88	941.75	973.19	966.00	1,126.35	1,033.44	1,127.93	1,118.33	1,032.80	(93.55)	(8.31%)
A la Vista	309.59	395.76	433.71	427.98	486.90	347.30	435.92	452.09	370.86	(116.03)	(23.83%)
A Plazo	571.29	545.99	539.48	538.02	639.45	686.15	692.01	666.24	661.94	22.49	3.52%
Depositos Extranjeros en Bancos	2,505.16	3,075.49	2,496.48	2,595.98	2,792.67	2,806.80	2,682.79	2,430.91	2,219.49	(573.18)	(20.52%)
A la Vista	919.39	1,484.29	984.02	1,134.98	1,107.48	1,346.33	1,088.02	1,046.28	850.15	(257.33)	(23.24%)
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	1,369.34	(315.86)	(18.74%)
Menos Provisiones	0.10	0.15	0.11	0.20	0.12	0.16	0.12	0.19	0.13	0.02	15.16%
Locales	0.08	0.14	0.09	0.16	0.10	0.14	0.10	0.16	0.13	0.03	34.14%
Extranjero	0.02	0.01	0.02	0.04	0.02	0.02	0.02	0.03	0.00	(0.02)	(100.00%)
Otros	346.66	368.20	329.24	300.20	279.00	335.66	301.11	321.17	274.93	(4.07)	(1.46%)
CARTERA CREDITICIA	28,940.41	28,928.49	25,257.67	24,703.84	24,007.85	23,695.16	23,661.81	23,709.89	23,503.24	(504.61)	(2.10%)
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	22,455.54	(490.54)	(2.14%)
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	1,893.42	141.98	8.11%
Menos Provisiones	408.19	431.37	443.65	565.11	689.67	725.49	777.17	818.07	845.72	156.05	22.63%
Locales	384.37	407.15	423.47	543.27	659.00	694.10	741.29	781.23	807.18	148.18	22.49%
Extranjero	23.82	24.21	20.18	21.84	30.67	31.39	35.88	36.84	38.53	7.87	25.65%
INVERSIONES EN VALORES	8,271.27	7,817.78	7,621.80	7,452.98	7,726.20	7,935.14	8,344.04	8,396.84	8,764.25	1,038.05	13.44%
Locales	4,210.22	3,874.48	3,456.83	3,453.57	3,574.67	3,466.89	3,512.79	3,447.87	3,375.26	(199.41)	(5.58%)
Extranjero	4,064.36	3,947.33	4,169.25	4,003.46	4,155.51	4,471.73	4,834.68	4,952.58	5,393.59	1,238.08	29.79%
Menos Provisiones	3.31	4.03	4.28	4.05	3.99	3.48	3.43	3.61	4.61	0.62	15.59%
Locales	2.67	3.08	3.41	3.25	3.48	3.07	3.10	3.28	4.45	0.98	28.09%
Extranjero	0.63	0.96	0.87	0.80	0.51	0.40	0.33	0.33	0.16	(0.36)	(69.59%)
OTROS ACTIVOS	2,667.83	3,296.79	2,809.17	2,806.95	2,872.61	2,934.28	2,889.91	2,818.50	2,759.02	(113.59)	(3.95%)
Locales	2,424.93	3,004.20	2,541.78	2,514.39	2,582.87	2,643.78	2,648.09	2,572.79	2,536.96	(45.91)	(1.78%)
Extranjero	242.90	292.59	267.39	292.57	289.74	290.50	241.82	245.71	222.06	(67.68)	(23.36%)
TOTAL DE ACTIVOS	43,612.11	44,428.35	39,487.45	38,825.75	38,804.57	38,740.33	39,007.47	38,795.45	38,553.60	(250.97)	(0.65%)

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
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	29,075.29	840.91	2.98%
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	26,396.55	843.07	3.30%
Oficiales	371.88	372.39	261.91	262.08	262.94	311.26	275.99	273.18	272.79	9.86	3.75%
De Particulares	24,685.62	25,044.82	23,714.02	24,003.12	24,773.25	24,730.96	25,335.74	25,366.60	25,612.01	838.76	3.39%
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	4,641.27	182.74	4.10%
A Plazo	14,933.37	14,990.43	13,583.88	13,680.40	13,651.34	13,263.09	13,620.63	13,504.87	13,286.02	(365.32)	(2.68%)
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	7,684.72	1,021.34	15.33%
De Bancos	796.41	637.90	589.67	526.79	517.29	795.77	508.04	537.16	511.75	(5.54)	(1.07%)
A la Vista	55.06	81.71	45.32	49.98	48.43	44.79	32.12	55.52	59.17	10.74	22.17%
A Plazo	741.36	556.19	544.36	476.81	468.86	750.97	475.93	481.64	452.58	(16.28)	(3.47%)
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	2,678.73	(2.17)	(0.08%)
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	2,005.94	2,012.51	2,001.43	1,963.46	18.23	0.94%
A la Vista	460.56	425.59	260.94	256.90	236.87	234.87	244.16	306.06	275.49	38.62	16.31%
A Plazo	2,156.95	2,260.94	1,559.75	1,471.16	1,369.73	1,436.09	1,414.40	1,319.94	1,318.00	(51.72)	(3.78%)
De Ahorros	485.36	471.80	350.39	336.75	338.64	334.98	353.95	375.42	369.97	31.33	9.25%
De Bancos	846.71	883.78	761.61	761.30	735.66	711.21	689.23	738.40	715.27	(20.39)	(2.77%)
A la Vista	359.43	388.45	293.80	289.45	266.73	234.71	237.82	270.63	265.39	(1.34)	(0.50%)
A Plazo	487.28	495.34	467.80	471.85	468.93	476.50	451.41	467.77	449.88	(19.06)	(4.06%)
OBLIGACIONES	7,782.91	7,879.09	6,475.48	5,714.42	5,285.00	5,161.24	5,205.34	4,859.91	4,719.81	(565.19)	(10.69%)
Locales	1,537.77	1,615.99	1,380.82	1,240.65	1,235.57	1,415.24	1,076.33	969.08	932.40	(303.17)	(24.54%)
Extranjero	6,245.14	6,263.10	5,094.66	4,473.76	4,049.43	3,746.00	4,129.01	3,890.83	3,787.42	(262.02)	(6.47%)
OTROS PASIVOS	1,740.85	2,347.00	1,875.07	1,827.03	1,634.82	1,639.98	1,558.15	1,565.76	1,331.57	(303.24)	(18.55%)
Locales	1,462.48	2,004.84	1,580.61	1,548.14	1,382.03	1,382.34	1,311.62	1,315.02	1,120.09	(261.93)	(18.95%)
Extranjero	278.37	342.15	294.46	278.89	252.79	257.64	246.53	250.74	211.48	(41.31)	(16.34%)
PATRIMONIO	4,284.86	4,105.05	3,638.61	3,666.20	3,650.38	3,383.98	3,422.46	3,453.01	3,426.93	(223.45)	(6.12%)
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	1,537.25	9.90	0.65%

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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	441.12	444.01	386.80	388.66	430.83	417.01	399.21	409.75	405.94	(24.89)	(5.78%)
Provisiones Dinámicas	391.13	391.13	343.39	341.16	330.83	330.68	330.65	337.82	338.21	7.39	2.23%
Otras Reservas	49.99	52.88	43.41	47.50	100.01	86.33	68.56	71.93	67.73	(32.28)	(32.28%)
Utilidad de Periodos Anteriores	1,489.59	1,590.26	1,328.48	1,378.13	1,335.70	1,294.00	1,297.91	1,343.14	1,336.19	0.49	0.04%
Utilidad de Periodo	228.36	140.29	162.40	97.51	14.77	64.36	80.54	68.16	85.53	70.76	479.27%
Ganancia o Perdida en Valores Disponible para la Venta	78.20	(34.47)	68.90	98.67	142.88	81.14	95.95	95.03	62.02	(80.86)	(56.59%)
Deuda Subordinada	157.19	163.71	165.53	176.61	198.85	0.00	0.00	0.00	0.00	(198.85)	(100.00%)
PASIVO Y PATRIMONIO	43,612.11	44,428.35	39,487.45	38,825.75	38,804.57	38,740.33	39,007.47	38,795.45	38,553.60	(250.97)	(0.65%)