

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
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		
<b>ACTIVOS LIQUIDOS</b>	8,135.28	7,559.85	9,753.36	13,611.69	13,545.05	13,468.88	13,190.19	11,723.54	11,813.98	(1,731.07)	(12.78%)
Depositos Locales en Bancos	1,420.78	1,342.69	1,568.36	1,421.13	1,702.13	1,575.84	1,658.99	1,636.49	1,589.91	(112.22)	(6.59%)
A la Vista	434.40	448.77	468.14	450.40	521.97	371.60	494.89	485.74	400.51	(121.45)	(23.27%)
A Plazo	986.38	893.92	1,100.22	970.73	1,180.16	1,204.24	1,164.09	1,150.75	1,189.40	9.23	0.78%
Depositos Extranjeros en Bancos	6,078.66	5,343.22	7,465.55	11,547.36	11,196.46	11,209.95	10,878.87	9,306.49	9,566.97	(1,629.49)	(14.55%)
A la Vista	1,361.80	1,682.78	1,160.06	1,646.25	1,540.29	1,841.86	1,444.78	1,312.78	1,269.03	(271.26)	(17.61%)
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	8,297.94	(1,358.23)	(14.07%)
Menos Provisiones	0.33	0.29	0.32	0.44	0.31	0.37	0.40	0.44	0.35	0.04	11.79%
Locales	0.31	0.28	0.30	0.40	0.29	0.36	0.38	0.41	0.35	0.05	18.09%
Extranjero	0.02	0.01	0.02	0.04	0.02	0.02	0.02	0.03	0.00	(0.02)	(100.00%)
Otros	636.17	874.23	719.77	643.64	646.77	683.47	652.73	781.00	657.45	10.68	1.65%
<b>CARTERA CREDITICIA</b>	36,363.31	36,538.05	32,875.96	32,216.14	32,073.18	31,800.55	31,862.30	32,027.80	31,978.17	(95.01)	(0.30%)
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	31,155.02	(44.06)	(0.14%)
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	540.88	564.98	597.88	738.52	877.34	921.33	981.24	1,023.58	1,070.26	192.92	21.99%
Locales	517.07	540.77	577.70	716.68	846.67	889.94	945.36	986.73	1,031.73	185.05	21.86%
Extranjero	23.82	24.21	20.18	21.84	30.67	31.39	35.88	36.84	38.53	7.87	25.65%
<b>INVERSIONES EN VALORES</b>	11,626.02	11,001.50	10,882.03	11,139.70	11,347.56	10,852.77	11,294.95	11,418.95	11,777.34	429.78	3.79%
Locales	6,526.11	6,306.26	5,816.01	5,676.03	5,660.21	5,504.71	5,624.39	5,621.79	5,513.74	(146.47)	(2.59%)
Extranjero	5,106.97	4,703.15	5,074.29	5,471.12	5,696.66	5,359.50	5,682.50	5,808.70	6,272.23	575.57	10.10%
Menos Provisiones	7.06	7.90	8.28	7.45	9.31	11.44	11.94	11.55	8.62	(0.69)	(7.38%)
Locales	5.97	6.64	7.13	6.47	8.64	10.84	11.41	11.08	8.33	(0.31)	(3.56%)
Extranjero	1.08	1.26	1.14	0.99	0.67	0.60	0.53	0.48	0.29	(0.38)	(56.57%)
<b>OTROS ACTIVOS</b>	3,112.45	3,744.91	3,308.27	3,431.58	3,526.36	3,514.80	3,467.94	3,431.22	3,387.66	(138.70)	(3.93%)
Locales	2,858.46	3,443.94	3,034.51	3,109.49	3,209.42	3,197.03	3,187.56	3,159.25	3,140.91	(68.51)	(2.13%)
Extranjero	254.00	300.96	273.75	322.09	316.94	317.77	280.38	271.97	246.75	(70.19)	(22.15%)
<b>TOTAL DE ACTIVOS</b>	59,237.06	58,844.31	56,819.62	60,399.11	60,492.15	59,637.01	59,815.37	58,601.50	58,957.16	(1,534.99)	(2.54%)

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
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		
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	45,297.96	(702.46)	(1.53%)
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	42,600.66	(700.45)	(1.62%)
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	11,279.44	(1,222.81)	(9.78%)
De Particulares	27,946.26	28,291.97	27,202.70	27,628.33	28,488.96	28,595.80	29,174.17	29,262.69	29,578.44	1,089.48	3.82%
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	5,045.76	206.87	4.28%
A Plazo	16,091.01	16,165.82	14,800.41	14,958.25	14,927.45	14,659.31	15,006.18	14,915.26	14,735.85	(191.61)	(1.28%)
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	9,796.84	1,074.22	12.32%
De Bancos	1,675.38	1,942.30	1,800.49	1,741.55	2,309.88	1,971.53	1,746.99	1,660.97	1,742.77	(567.11)	(24.55%)
A la Vista	730.26	961.64	857.85	813.90	1,136.82	926.46	984.05	857.54	901.01	(235.81)	(20.74%)
A Plazo	945.11	980.66	942.65	927.65	1,173.07	1,045.08	762.95	803.43	841.77	(331.30)	(28.24%)
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	2,697.30	(2.01)	(0.07%)
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	2,024.08	2,029.87	2,019.38	1,982.03	18.38	0.94%
A la Vista	463.10	426.20	261.73	257.49	237.30	235.11	244.44	306.38	275.92	38.62	16.28%
A Plazo	2,171.91	2,275.94	1,575.37	1,486.78	1,385.51	1,451.63	1,429.14	1,334.74	1,333.19	(52.32)	(3.78%)
De Ahorros	486.79	473.18	351.90	338.55	340.83	337.34	356.29	378.26	372.91	32.08	9.41%
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	8,038.65	8,326.97	7,318.19	8,295.66	7,512.41	7,433.39	7,477.50	7,098.14	7,176.48	(335.93)	(4.47%)
Locales	1,743.51	2,013.87	2,073.53	2,736.22	1,481.31	1,660.98	1,322.07	1,213.28	1,416.59	(64.71)	(4.37%)
Extranjero	6,295.14	6,313.10	5,244.66	5,559.44	6,031.11	5,772.42	6,155.43	5,884.86	5,759.88	(271.22)	(4.50%)
OTROS PASIVOS	2,120.49	2,682.71	2,245.65	2,163.22	1,991.59	2,021.07	1,918.24	1,928.49	1,655.01	(336.59)	(16.90%)
Locales	1,841.44	2,339.83	1,948.05	1,879.40	1,720.65	1,753.69	1,634.55	1,674.39	1,427.27	(293.38)	(17.05%)
Extranjero	279.05	342.88	297.61	283.82	270.94	267.38	283.69	254.10	227.73	(43.21)	(15.95%)
PATRIMONIO	5,547.88	5,412.11	4,973.88	5,038.12	4,987.74	4,740.75	4,823.63	4,901.82	4,827.72	(160.02)	(3.21%)
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	2,555.89	9.90	0.39%

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
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		
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	525.25	506.79	514.00	514.68	(32.60)	(5.96%)
Provisiones Dinámicas	485.73	483.88	436.14	433.91	423.58	423.43	423.40	430.57	430.96	7.39	1.74%
Otras Reservas	59.29	62.39	53.45	57.10	123.70	101.82	83.39	83.43	83.72	(39.98)	(32.32%)
Utilidad de Periodos Anteriores	1,707.59	1,812.48	1,550.17	1,500.26	1,509.63	1,481.47	1,486.04	1,534.60	1,583.11	73.48	4.87%
Utilidad de Periodo	236.02	193.46	243.11	211.29	25.48	93.17	154.47	189.77	99.18	73.71	289.30%
Ganancia o Perdida en Valores Disponible para la Venta	93.01	(23.71)	80.33	113.68	160.51	94.74	108.83	107.87	74.84	(85.67)	(53.37%)
Deuda Subordinada	157.19	163.71	165.53	176.61	198.85	0.00	0.00	0.00	0.00	(198.85)	(100.00%)
<b>PASIVO Y PATRIMONIO</b>	<b>59,237.06</b>	<b>58,844.31</b>	<b>56,819.62</b>	<b>60,399.11</b>	<b>60,492.15</b>	<b>59,637.01</b>	<b>59,815.37</b>	<b>58,601.50</b>	<b>58,957.16</b>	<b>(1,534.99)</b>	<b>(2.54%)</b>