

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A MARZO 2022  
( En Millones de Balboas)**

	2020	2021				2022				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	4,197.91	4,175.75	4,111.71	3,870.22	3,527.09	3,627.20	0.00	0.00	0.00	(548.55)	(13.14%)
Depositos Locales en Bancos	1,126.35	1,033.44	1,127.93	1,118.33	1,032.80	881.32	0.00	0.00	0.00	(152.12)	(14.72%)
A la Vista	486.90	347.30	435.92	452.09	370.86	361.03	0.00	0.00	0.00	13.73	3.95%
A Plazo	639.45	686.15	692.01	666.24	661.94	520.29	0.00	0.00	0.00	(165.85)	(24.17%)
Depositos Extranjeros en Bancos	2,792.67	2,806.80	2,682.79	2,430.91	2,219.49	2,414.90	0.00	0.00	0.00	(391.91)	(13.96%)
A la Vista	1,107.48	1,346.33	1,088.02	1,046.28	850.15	866.38	0.00	0.00	0.00	(479.94)	(35.65%)
A Plazo	1,685.19	1,460.48	1,594.77	1,384.63	1,369.34	1,548.52	0.00	0.00	0.00	88.04	6.03%
Menos Provisiones	0.12	0.16	0.12	0.19	0.13	0.16	0.00	0.00	0.00	0.00	0.01%
Locales	0.10	0.14	0.10	0.16	0.13	0.12	0.00	0.00	0.00	(0.02)	(11.17%)
Extranjero	0.02	0.02	0.02	0.03	0.00	0.03	0.00	0.00	0.00	0.02	89.03%
Otros	279.00	335.66	301.11	321.17	274.93	331.14	0.00	0.00	0.00	(4.52)	(1.35%)
<b>CARTERA CREDITICIA</b>	24,007.85	23,695.16	23,661.81	23,709.89	23,503.24	23,550.82	0.00	0.00	0.00	(144.33)	(0.61%)
Locales	22,946.08	22,724.16	22,664.41	22,650.28	22,455.54	22,595.30	0.00	0.00	0.00	(128.86)	(0.57%)
Extranjero	1,751.44	1,696.49	1,774.57	1,877.68	1,893.42	1,831.18	0.00	0.00	0.00	134.69	7.94%
Menos Provisiones	689.67	725.49	777.17	818.07	845.72	875.65	0.00	0.00	0.00	150.16	20.70%
Locales	659.00	694.10	741.29	781.23	807.18	840.69	0.00	0.00	0.00	146.58	21.12%
Extranjero	30.67	31.39	35.88	36.84	38.53	34.97	0.00	0.00	0.00	3.58	11.40%
<b>INVERSIONES EN VALORES</b>	7,726.20	7,935.14	8,344.04	8,396.84	8,764.25	8,632.05	0.00	0.00	0.00	696.91	8.78%
Locales	3,574.67	3,466.89	3,512.79	3,447.87	3,375.26	3,495.63	0.00	0.00	0.00	28.75	0.83%
Extranjero	4,155.51	4,471.73	4,834.68	4,952.58	5,393.59	5,140.91	0.00	0.00	0.00	669.18	14.96%
Menos Provisiones	3.99	3.48	3.43	3.61	4.61	4.49	0.00	0.00	0.00	1.01	29.13%
Locales	3.48	3.07	3.10	3.28	4.45	4.34	0.00	0.00	0.00	1.27	41.24%
Extranjero	0.51	0.40	0.33	0.33	0.16	0.15	0.00	0.00	0.00	(0.25)	(63.15%)
<b>OTROS ACTIVOS</b>	2,872.61	2,934.28	2,889.91	2,818.50	2,759.02	2,752.03	0.00	0.00	0.00	(182.25)	(6.21%)
Locales	2,582.87	2,643.78	2,648.09	2,572.79	2,536.96	2,568.63	0.00	0.00	0.00	(75.16)	(2.84%)
Extranjero	289.74	290.50	241.82	245.71	222.06	183.41	0.00	0.00	0.00	(107.09)	(36.86%)
<b>TOTAL DE ACTIVOS</b>	<b>38,804.57</b>	<b>38,740.33</b>	<b>39,007.47</b>	<b>38,795.45</b>	<b>38,553.60</b>	<b>38,562.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(178.22)</b>	<b>(0.46%)</b>

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A MARZO 2022  
( En Millones de Balboas)**

	2020	2021				2022				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>DEPOSITOS</b>	28,234.38	28,555.13	28,821.52	28,916.77	29,075.29	28,829.62	0.00	0.00	0.00	274.49	0.96%
<b>Locales</b>	25,553.48	25,837.99	26,119.78	26,176.94	26,396.55	26,230.22	0.00	0.00	0.00	392.24	1.52%
Oficiales	262.94	311.26	275.99	273.18	272.79	273.16	0.00	0.00	0.00	(38.10)	(12.24%)
De Particulares	24,773.25	24,730.96	25,335.74	25,366.60	25,612.01	25,482.72	0.00	0.00	0.00	751.77	3.04%
A la Vista	4,458.53	4,562.29	4,662.10	4,535.96	4,641.27	4,587.14	0.00	0.00	0.00	24.85	0.54%
A Plazo	13,651.34	13,263.09	13,620.63	13,504.87	13,286.02	13,181.23	0.00	0.00	0.00	(81.85)	(0.62%)
De Ahorros	6,663.38	6,905.58	7,053.01	7,325.76	7,684.72	7,714.35	0.00	0.00	0.00	808.77	11.71%
De Bancos	517.29	795.77	508.04	537.16	511.75	474.33	0.00	0.00	0.00	(321.43)	(40.39%)
A la Vista	48.43	44.79	32.12	55.52	59.17	53.23	0.00	0.00	0.00	8.44	18.84%
A Plazo	468.86	750.97	475.93	481.64	452.58	421.10	0.00	0.00	0.00	(329.87)	(43.93%)
<b>Extranjero</b>	2,680.90	2,717.15	2,701.74	2,739.82	2,678.73	2,599.40	0.00	0.00	0.00	(117.75)	(4.33%)
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	1,945.23	2,005.94	2,012.51	2,001.43	1,963.46	1,899.69	0.00	0.00	0.00	(106.25)	(5.30%)
A la Vista	236.87	234.87	244.16	306.06	275.49	275.48	0.00	0.00	0.00	40.61	17.29%
A Plazo	1,369.73	1,436.09	1,414.40	1,319.94	1,318.00	1,234.09	0.00	0.00	0.00	(202.00)	(14.07%)
De Ahorros	338.64	334.98	353.95	375.42	369.97	390.12	0.00	0.00	0.00	55.14	16.46%
De Bancos	735.66	711.21	689.23	738.40	715.27	699.71	0.00	0.00	0.00	(11.50)	(1.62%)
A la Vista	266.73	234.71	237.82	270.63	265.39	246.30	0.00	0.00	0.00	11.59	4.94%
A Plazo	468.93	476.50	451.41	467.77	449.88	453.41	0.00	0.00	0.00	(23.09)	(4.85%)
<b>OBLIGACIONES</b>	5,285.00	5,161.24	5,205.34	4,859.91	4,719.81	4,878.22	0.00	0.00	0.00	(283.02)	(5.48%)
<b>Locales</b>	1,235.57	1,415.24	1,076.33	969.08	932.40	923.69	0.00	0.00	0.00	(491.55)	(34.73%)
<b>Extranjero</b>	4,049.43	3,746.00	4,129.01	3,890.83	3,787.42	3,954.53	0.00	0.00	0.00	208.53	5.57%
<b>OTROS PASIVOS</b>	1,634.82	1,639.98	1,558.15	1,565.76	1,331.57	1,563.38	0.00	0.00	0.00	(76.60)	(4.67%)
<b>Locales</b>	1,382.03	1,382.34	1,311.62	1,315.02	1,120.09	1,386.72	0.00	0.00	0.00	4.38	0.32%
<b>Extranjero</b>	252.79	257.64	246.53	250.74	211.48	176.66	0.00	0.00	0.00	(80.98)	(31.43%)
<b>PATRIMONIO</b>	3,650.38	3,383.98	3,422.46	3,453.01	3,426.93	3,290.89	0.00	0.00	0.00	(93.09)	(2.75%)
<b>Capital</b>	1,527.34	1,527.47	1,548.86	1,536.93	1,537.25	1,537.70	0.00	0.00	0.00	10.24	0.67%

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A MARZO 2022  
( En Millones de Balboas)**

	2020	2021				2022				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	430.83	417.01	399.21	409.75	405.94	407.02	0.00	0.00	0.00	(9.99)	(2.40%)
Provisiones Dinámicas	330.83	330.68	330.65	337.82	338.21	338.29	0.00	0.00	0.00	7.60	2.30%
Otras Reservas	100.01	86.33	68.56	71.93	67.73	68.73	0.00	0.00	0.00	(17.60)	(20.38%)
Utilidad de Periodos Anteriores	1,335.70	1,294.00	1,297.91	1,343.14	1,336.19	1,375.33	0.00	0.00	0.00	81.33	6.29%
Utilidad de Periodo	14.77	64.36	80.54	68.16	85.53	89.63	0.00	0.00	0.00	25.28	39.27%
Ganancia o Perdida en Valores Disponible para la Venta	142.88	81.14	95.95	95.03	62.02	(118.79)	0.00	0.00	0.00	(199.94)	(246.40%)
Deuda Subordinada	198.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>38,804.57</b>	<b>38,740.33</b>	<b>39,007.47</b>	<b>38,795.45</b>	<b>38,553.60</b>	<b>38,562.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(178.22)</b>	<b>(0.46%)</b>