

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
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>         | 13,545.05    | 13,468.88   | 13,190.19    | 11,723.54     | 11,813.98    | 12,098.86   | 0.00         | 0.00          | 0.00         | (1,370.02)         | (10.17%) |
| Depositos Locales en Bancos     | 1,702.13     | 1,575.84    | 1,658.99     | 1,636.49      | 1,589.91     | 1,436.84    | 0.00         | 0.00          | 0.00         | (139.00)           | (8.82%)  |
| A la Vista                      | 521.97       | 371.60      | 494.89       | 485.74        | 400.51       | 389.63      | 0.00         | 0.00          | 0.00         | 18.03              | 4.85%    |
| A Plazo                         | 1,180.16     | 1,204.24    | 1,164.09     | 1,150.75      | 1,189.40     | 1,047.21    | 0.00         | 0.00          | 0.00         | (157.03)           | (13.04%) |
| Depositos Extranjeros en Bancos | 11,196.46    | 11,209.95   | 10,878.87    | 9,306.49      | 9,566.97     | 9,934.82    | 0.00         | 0.00          | 0.00         | (1,275.13)         | (11.38%) |
| A la Vista                      | 1,540.29     | 1,841.86    | 1,444.78     | 1,312.78      | 1,269.03     | 1,148.29    | 0.00         | 0.00          | 0.00         | (693.56)           | (37.66%) |
| A Plazo                         | 9,656.17     | 9,368.10    | 9,434.09     | 7,993.71      | 8,297.94     | 8,786.52    | 0.00         | 0.00          | 0.00         | (581.57)           | (6.21%)  |
| Menos Provisiones               | 0.31         | 0.37        | 0.40         | 0.44          | 0.35         | 0.27        | 0.00         | 0.00          | 0.00         | (0.10)             | (27.87%) |
| Locales                         | 0.29         | 0.36        | 0.38         | 0.41          | 0.35         | 0.23        | 0.00         | 0.00          | 0.00         | (0.13)             | (35.59%) |
| Extranjero                      | 0.02         | 0.02        | 0.02         | 0.03          | 0.00         | 0.04        | 0.00         | 0.00          | 0.00         | 0.02               | 128.58%  |
| Otros                           | 646.77       | 683.47      | 652.73       | 781.00        | 657.45       | 727.48      | 0.00         | 0.00          | 0.00         | 44.01              | 6.44%    |
| <b>CARTERA CREDITICIA</b>       | 32,073.18    | 31,800.55   | 31,862.30    | 32,027.80     | 31,978.17    | 32,240.04   | 0.00         | 0.00          | 0.00         | 439.49             | 1.38%    |
| Locales                         | 31,199.08    | 31,025.39   | 31,068.97    | 31,173.69     | 31,155.02    | 31,522.19   | 0.00         | 0.00          | 0.00         | 496.80             | 1.60%    |
| 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               | 877.34       | 921.33      | 981.24       | 1,023.58      | 1,070.26     | 1,113.33    | 0.00         | 0.00          | 0.00         | 192.00             | 20.84%   |
| Locales                         | 846.67       | 889.94      | 945.36       | 986.73        | 1,031.73     | 1,078.36    | 0.00         | 0.00          | 0.00         | 188.43             | 21.17%   |
| 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>   | 11,347.56    | 10,852.77   | 11,294.95    | 11,418.95     | 11,777.34    | 12,314.21   | 0.00         | 0.00          | 0.00         | 1,461.44           | 13.47%   |
| Locales                         | 5,660.21     | 5,504.71    | 5,624.39     | 5,621.79      | 5,513.74     | 5,722.17    | 0.00         | 0.00          | 0.00         | 217.46             | 3.95%    |
| Extranjero                      | 5,696.66     | 5,359.50    | 5,682.50     | 5,808.70      | 6,272.23     | 6,600.45    | 0.00         | 0.00          | 0.00         | 1,240.95           | 23.15%   |
| Menos Provisiones               | 9.31         | 11.44       | 11.94        | 11.55         | 8.62         | 8.41        | 0.00         | 0.00          | 0.00         | (3.03)             | (26.53%) |
| Locales                         | 8.64         | 10.84       | 11.41        | 11.08         | 8.33         | 8.10        | 0.00         | 0.00          | 0.00         | (2.74)             | (25.28%) |
| Extranjero                      | 0.67         | 0.60        | 0.53         | 0.48          | 0.29         | 0.31        | 0.00         | 0.00          | 0.00         | (0.29)             | (49.05%) |
| <b>OTROS ACTIVOS</b>            | 3,526.36     | 3,514.80    | 3,467.94     | 3,431.22      | 3,387.66     | 3,389.54    | 0.00         | 0.00          | 0.00         | (125.26)           | (3.56%)  |
| Locales                         | 3,209.42     | 3,197.03    | 3,187.56     | 3,159.25      | 3,140.91     | 3,180.23    | 0.00         | 0.00          | 0.00         | (16.80)            | (0.53%)  |
| Extranjero                      | 316.94       | 317.77      | 280.38       | 271.97        | 246.75       | 209.31      | 0.00         | 0.00          | 0.00         | (108.46)           | (34.13%) |
| <b>TOTAL DE ACTIVOS</b>         | 60,492.15    | 59,637.01   | 59,815.37    | 58,601.50     | 58,957.16    | 60,042.65   | 0.00         | 0.00          | 0.00         | 405.65             | 0.68%    |

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| DEPOSITOS       | 46,000.41    | 45,441.80   | 45,596.00    | 44,673.06     | 45,297.96    | 46,095.13   | 0.00         | 0.00          | 0.00         | 653.33             | 1.44%    |
| Locales         | 43,301.11    | 42,706.51   | 42,876.90    | 41,915.28     | 42,600.66    | 43,478.14   | 0.00         | 0.00          | 0.00         | 771.63             | 1.81%    |
| Oficiales       | 12,502.26    | 12,139.18   | 11,955.75    | 10,991.62     | 11,279.44    | 12,392.61   | 0.00         | 0.00          | 0.00         | 253.42             | 2.09%    |
| De Particulares | 28,488.96    | 28,595.80   | 29,174.17    | 29,262.69     | 29,578.44    | 29,446.18   | 0.00         | 0.00          | 0.00         | 850.38             | 2.97%    |
| A la Vista      | 4,838.89     | 4,968.75    | 5,046.14     | 4,911.97      | 5,045.76     | 5,000.97    | 0.00         | 0.00          | 0.00         | 32.22              | 0.65%    |
| A Plazo         | 14,927.45    | 14,659.31   | 15,006.18    | 14,915.26     | 14,735.85    | 14,647.05   | 0.00         | 0.00          | 0.00         | (12.27)            | (0.08%)  |
| De Ahorros      | 8,722.62     | 8,967.74    | 9,121.85     | 9,435.45      | 9,796.84     | 9,798.16    | 0.00         | 0.00          | 0.00         | 830.42             | 9.26%    |
| De Bancos       | 2,309.88     | 1,971.53    | 1,746.99     | 1,660.97      | 1,742.77     | 1,639.36    | 0.00         | 0.00          | 0.00         | (332.18)           | (16.85%) |
| A la Vista      | 1,136.82     | 926.46      | 984.05       | 857.54        | 901.01       | 793.84      | 0.00         | 0.00          | 0.00         | (132.62)           | (14.31%) |
| A Plazo         | 1,173.07     | 1,045.08    | 762.95       | 803.43        | 841.77       | 845.52      | 0.00         | 0.00          | 0.00         | (199.56)           | (19.10%) |
| Extranjero      | 2,699.31     | 2,735.28    | 2,719.10     | 2,757.77      | 2,697.30     | 2,616.99    | 0.00         | 0.00          | 0.00         | (118.30)           | (4.32%)  |
| 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 | 1,963.64     | 2,024.08    | 2,029.87     | 2,019.38      | 1,982.03     | 1,917.28    | 0.00         | 0.00          | 0.00         | (106.80)           | (5.28%)  |
| A la Vista      | 237.30       | 235.11      | 244.44       | 306.38        | 275.92       | 275.86      | 0.00         | 0.00          | 0.00         | 40.75              | 17.33%   |
| A Plazo         | 1,385.51     | 1,451.63    | 1,429.14     | 1,334.74      | 1,333.19     | 1,248.74    | 0.00         | 0.00          | 0.00         | (202.89)           | (13.98%) |
| De Ahorros      | 340.83       | 337.34      | 356.29       | 378.26        | 372.91       | 392.67      | 0.00         | 0.00          | 0.00         | 55.34              | 16.40%   |
| 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%)  |
| OBLIGACIONES    | 7,512.41     | 7,433.39    | 7,477.50     | 7,098.14      | 7,176.48     | 7,346.50    | 0.00         | 0.00          | 0.00         | (86.89)            | (1.17%)  |
| Locales         | 1,481.31     | 1,660.98    | 1,322.07     | 1,213.28      | 1,416.59     | 1,427.20    | 0.00         | 0.00          | 0.00         | (233.78)           | (14.07%) |
| Extranjero      | 6,031.11     | 5,772.42    | 6,155.43     | 5,884.86      | 5,759.88     | 5,919.30    | 0.00         | 0.00          | 0.00         | 146.89             | 2.54%    |
| OTROS PASIVOS   | 1,991.59     | 2,021.07    | 1,918.24     | 1,928.49      | 1,655.01     | 1,901.73    | 0.00         | 0.00          | 0.00         | (119.34)           | (5.90%)  |
| Locales         | 1,720.65     | 1,753.69    | 1,634.55     | 1,674.39      | 1,427.27     | 1,717.73    | 0.00         | 0.00          | 0.00         | (35.95)            | (2.05%)  |
| Extranjero      | 270.94       | 267.38      | 283.69       | 254.10        | 227.73       | 183.99      | 0.00         | 0.00          | 0.00         | (83.39)            | (31.19%) |
| PATRIMONIO      | 4,987.74     | 4,740.75    | 4,823.63     | 4,901.82      | 4,827.72     | 4,699.29    | 0.00         | 0.00          | 0.00         | (41.45)            | (0.87%)  |
| Capital         | 2,545.99     | 2,546.11    | 2,567.50     | 2,555.58      | 2,555.89     | 2,556.35    | 0.00         | 0.00          | 0.00         | 10.24              | 0.40%    |

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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   | 547.28           | 525.25           | 506.79           | 514.00           | 514.68           | 516.12           | 0.00         | 0.00          | 0.00         | (9.14)             | (1.74%)      |
| Provisiones Dinámicas                                  | 423.58           | 423.43           | 423.40           | 430.57           | 430.96           | 431.04           | 0.00         | 0.00          | 0.00         | 7.60               | 1.80%        |
| Otras Reservas   | 123.70           | 101.82           | 83.39            | 83.43            | 83.72            | 85.08            | 0.00         | 0.00          | 0.00         | (16.74)            | (16.44%)     |
| Utilidad de Periodos Anteriores                        | 1,509.63         | 1,481.47         | 1,486.04         | 1,534.60         | 1,583.11         | 1,628.64         | 0.00         | 0.00          | 0.00         | 147.17             | 9.93%        |
| Utilidad de Periodo                                    | 25.48            | 93.17            | 154.47           | 189.77           | 99.18            | 120.65           | 0.00         | 0.00          | 0.00         | 27.48              | 29.49%       |
| Ganancia o Perdida en Valores Disponible para la Venta | 160.51           | 94.74            | 108.83           | 107.87           | 74.84            | (122.46)         | 0.00         | 0.00          | 0.00         | (217.20)           | (229.26%)    |
| 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>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>60,042.65</b> | <b>0.00</b>  | <b>0.00</b>   | <b>0.00</b>  | <b>405.65</b>      | <b>0.68%</b> |