

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
A JUNIO 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	11,014.41	0.00	0.00	(2,175.78)	(16.50%)
Depositos Locales en Bancos	1,702.13	1,575.84	1,658.99	1,636.49	1,589.91	1,436.84	1,264.34	0.00	0.00	(394.65)	(23.79%)
A la Vista	521.97	371.60	494.89	485.74	400.51	389.63	372.22	0.00	0.00	(122.68)	(24.79%)
A Plazo	1,180.16	1,204.24	1,164.09	1,150.75	1,189.40	1,047.21	892.12	0.00	0.00	(271.97)	(23.36%)
Depositos Extranjeros en Bancos	11,196.46	11,209.95	10,878.87	9,306.49	9,566.97	9,934.82	8,970.71	0.00	0.00	(1,908.16)	(17.54%)
A la Vista	1,540.29	1,841.86	1,444.78	1,312.78	1,269.03	1,148.29	908.68	0.00	0.00	(536.10)	(37.11%)
A Plazo	9,656.17	9,368.10	9,434.09	7,993.71	8,297.94	8,786.52	8,062.03	0.00	0.00	(1,372.06)	(14.54%)
Menos Provisiones	0.31	0.37	0.40	0.44	0.35	0.27	0.54	0.00	0.00	0.14	35.43%
Locales	0.29	0.36	0.38	0.41	0.35	0.23	0.48	0.00	0.00	0.10	25.05%
Extranjero	0.02	0.02	0.02	0.03	0.00	0.04	0.06	0.00	0.00	0.05	255.80%
Otros	646.77	683.47	652.73	781.00	657.45	727.48	779.90	0.00	0.00	127.17	19.48%
<b>CARTERA CREDITICIA</b>	32,073.18	31,800.55	31,862.30	32,027.80	31,978.17	32,240.28	32,863.95	0.00	0.00	1,001.65	3.14%
Locales	31,199.08	31,025.39	31,068.97	31,173.69	31,155.02	31,522.19	32,039.91	0.00	0.00	970.94	3.13%
Extranjero	1,751.44	1,696.49	1,774.57	1,877.68	1,893.42	1,831.18	1,946.37	0.00	0.00	171.80	9.68%
Menos Provisiones	877.34	921.33	981.24	1,023.58	1,070.26	1,113.09	1,122.33	0.00	0.00	141.09	14.38%
Locales	846.67	889.94	945.36	986.73	1,031.73	1,078.12	1,084.91	0.00	0.00	139.55	14.76%
Extranjero	30.67	31.39	35.88	36.84	38.53	34.97	37.42	0.00	0.00	1.54	4.29%
<b>INVERSIONES EN VALORES</b>	11,347.56	10,852.77	11,294.95	11,418.95	11,777.34	12,314.21	12,156.92	0.00	0.00	861.97	7.63%
Locales	5,660.21	5,504.71	5,624.39	5,621.79	5,513.74	5,722.17	5,806.03	0.00	0.00	181.65	3.23%
Extranjero	5,696.66	5,359.50	5,682.50	5,808.70	6,272.23	6,600.45	6,361.95	0.00	0.00	679.44	11.96%
Menos Provisiones	9.31	11.44	11.94	11.55	8.62	8.41	11.42	0.00	0.00	(0.52)	(4.34%)
Locales	8.64	10.84	11.41	11.08	8.33	8.10	10.79	0.00	0.00	(0.61)	(5.38%)
Extranjero	0.67	0.60	0.53	0.48	0.29	0.31	0.63	0.00	0.00	0.10	18.11%
<b>OTROS ACTIVOS</b>	3,526.36	3,514.80	3,467.94	3,431.22	3,387.66	3,389.29	3,341.57	0.00	0.00	(126.36)	(3.64%)
Locales	3,209.42	3,197.03	3,187.56	3,159.25	3,140.91	3,179.98	3,116.82	0.00	0.00	(70.74)	(2.22%)
Extranjero	316.94	317.77	280.38	271.97	246.75	209.31	224.75	0.00	0.00	(55.63)	(19.84%)
<b>TOTAL DE ACTIVOS</b>	60,492.15	59,637.01	59,815.37	58,601.50	58,957.16	60,042.64	59,376.85	0.00	0.00	(438.52)	(0.73%)

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	46,000.41	45,441.80	45,596.00	44,673.06	45,297.96	46,095.13	45,491.23	0.00	0.00	(104.77)	(0.23%)
Locales	43,301.11	42,706.51	42,876.90	41,915.28	42,600.66	43,478.14	42,786.80	0.00	0.00	(90.10)	(0.21%)
Oficiales	12,502.26	12,139.18	11,955.75	10,991.62	11,279.44	12,392.61	11,546.56	0.00	0.00	(409.19)	(3.42%)
De Particulares	28,488.96	28,595.80	29,174.17	29,262.69	29,578.44	29,446.18	29,432.84	0.00	0.00	258.67	0.89%
A la Vista	4,838.89	4,968.75	5,046.14	4,911.97	5,045.76	5,000.97	4,969.40	0.00	0.00	(76.73)	(1.52%)
A Plazo	14,927.45	14,659.31	15,006.18	14,915.26	14,735.85	14,647.05	14,699.23	0.00	0.00	(306.96)	(2.05%)
De Ahorros	8,722.62	8,967.74	9,121.85	9,435.45	9,796.84	9,798.16	9,764.21	0.00	0.00	642.36	7.04%
De Bancos	2,309.88	1,971.53	1,746.99	1,660.97	1,742.77	1,639.36	1,807.41	0.00	0.00	60.41	3.46%
A la Vista	1,136.82	926.46	984.05	857.54	901.01	793.84	912.39	0.00	0.00	(71.65)	(7.28%)
A Plazo	1,173.07	1,045.08	762.95	803.43	841.77	845.52	895.01	0.00	0.00	132.07	17.31%
Extranjero	2,699.31	2,735.28	2,719.10	2,757.77	2,697.30	2,616.99	2,704.43	0.00	0.00	(14.67)	(0.54%)
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	2,014.34	0.00	0.00	(15.52)	(0.76%)
A la Vista	237.30	235.11	244.44	306.38	275.92	275.86	276.32	0.00	0.00	31.88	13.04%
A Plazo	1,385.51	1,451.63	1,429.14	1,334.74	1,333.19	1,248.74	1,292.42	0.00	0.00	(136.71)	(9.57%)
De Ahorros	340.83	337.34	356.29	378.26	372.91	392.67	445.60	0.00	0.00	89.31	25.07%
De Bancos	735.66	711.21	689.23	738.40	715.27	699.71	690.08	0.00	0.00	0.85	0.12%
A la Vista	266.73	234.71	237.82	270.63	265.39	246.30	247.91	0.00	0.00	10.09	4.24%
A Plazo	468.93	476.50	451.41	467.77	449.88	453.41	442.17	0.00	0.00	(9.24)	(2.05%)
OBLIGACIONES	7,512.41	7,433.39	7,477.50	7,098.14	7,176.48	7,346.49	7,451.76	0.00	0.00	(25.74)	(0.34%)
Locales	1,481.31	1,660.98	1,322.07	1,213.28	1,416.59	1,427.19	1,483.18	0.00	0.00	161.11	12.19%
Extranjero	6,031.11	5,772.42	6,155.43	5,884.86	5,759.88	5,919.30	5,968.58	0.00	0.00	(186.86)	(3.04%)
OTROS PASIVOS	1,991.59	2,021.07	1,918.24	1,928.49	1,655.01	1,901.73	1,859.28	0.00	0.00	(58.97)	(3.07%)
Locales	1,720.65	1,753.69	1,634.55	1,674.39	1,427.27	1,717.74	1,657.99	0.00	0.00	23.44	1.43%
Extranjero	270.94	267.38	283.69	254.10	227.73	183.99	201.29	0.00	0.00	(82.40)	(29.05%)
PATRIMONIO	4,987.74	4,740.75	4,823.63	4,901.82	4,827.72	4,699.29	4,574.59	0.00	0.00	(249.04)	(5.16%)
Capital	2,545.99	2,546.11	2,567.50	2,555.58	2,555.89	2,556.35	2,661.09	0.00	0.00	93.58	3.64%

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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	516.11	524.75	0.00	0.00	17.96	3.54%
Provisiones Dinámicas	423.58	423.43	423.40	430.57	430.96	431.04	431.19	0.00	0.00	7.79	1.84%
Otras Reservas	123.70	101.82	83.39	83.43	83.72	85.07	93.56	0.00	0.00	10.16	12.19%
Utilidad de Periodos Anteriores	1,509.63	1,481.47	1,486.04	1,534.60	1,583.11	1,628.64	1,494.77	0.00	0.00	8.74	0.59%
Utilidad de Periodo	25.48	93.17	154.47	189.77	99.18	120.65	224.69	0.00	0.00	70.22	45.46%
Ganancia o Perdida en Valores Disponible para la Venta	160.51	94.74	108.83	107.87	74.84	(122.46)	(330.71)	0.00	0.00	(439.54)	(403.89%)
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>60,042.64</b>	<b>59,376.85</b>	<b>0.00</b>	<b>0.00</b>	<b>(438.52)</b>	<b>(0.73%)</b>