

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A SEPTIEMBRE 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	3,468.01	2,986.21	0.00	(884.01)	(22.84%)
Depositos Locales en Bancos	1,126.35	1,033.44	1,127.93	1,118.33	1,032.80	881.32	763.40	677.28	0.00	(441.06)	(39.44%)
A la Vista	486.90	347.30	435.92	452.09	370.86	361.03	319.46	314.35	0.00	(137.74)	(30.47%)
A Plazo	639.45	686.15	692.01	666.24	661.94	520.29	443.94	362.93	0.00	(303.32)	(45.53%)
Depositos Extranjeros en Bancos	2,792.67	2,806.80	2,682.79	2,430.91	2,219.49	2,414.90	2,360.04	1,952.58	0.00	(478.32)	(19.68%)
A la Vista	1,107.48	1,346.33	1,088.02	1,046.28	850.15	866.38	759.38	724.10	0.00	(322.18)	(30.79%)
A Plazo	1,685.19	1,460.48	1,594.77	1,384.63	1,369.34	1,548.52	1,600.66	1,228.49	0.00	(156.14)	(11.28%)
Menos Provisiones	0.12	0.16	0.12	0.19	0.13	0.16	0.37	0.19	0.00	0.00	0.99%
Locales	0.10	0.14	0.10	0.16	0.13	0.12	0.35	0.18	0.00	0.02	14.15%
Extranjero	0.02	0.02	0.02	0.03	0.00	0.03	0.02	0.01	0.00	(0.02)	(67.87%)
Otros	279.00	335.66	301.11	321.17	274.93	331.14	344.94	356.54	0.00	35.37	11.01%
<b>CARTERA CREDITICIA</b>	24,007.85	23,695.16	23,661.81	23,709.89	23,503.24	23,551.06	23,802.73	24,154.66	0.00	444.77	1.88%
Locales	22,946.08	22,724.16	22,664.41	22,650.28	22,455.54	22,595.30	22,732.82	22,872.59	0.00	222.30	0.98%
Extranjero	1,751.44	1,696.49	1,774.57	1,877.68	1,893.42	1,831.18	1,946.37	2,161.35	0.00	283.67	15.11%
Menos Provisiones	689.67	725.49	777.17	818.07	845.72	875.41	876.46	879.28	0.00	61.21	7.48%
Locales	659.00	694.10	741.29	781.23	807.18	840.45	839.04	838.97	0.00	57.74	7.39%
Extranjero	30.67	31.39	35.88	36.84	38.53	34.97	37.42	40.31	0.00	3.47	9.41%
<b>INVERSIONES EN VALORES</b>	7,726.20	7,935.14	8,344.04	8,396.84	8,764.25	8,632.05	8,439.74	8,354.80	0.00	(42.04)	(0.50%)
Locales	3,574.67	3,466.89	3,512.79	3,447.87	3,375.26	3,495.63	3,511.12	3,454.65	0.00	6.78	0.20%
Extranjero	4,155.51	4,471.73	4,834.68	4,952.58	5,393.59	5,140.91	4,933.36	4,905.37	0.00	(47.21)	(0.95%)
Menos Provisiones	3.99	3.48	3.43	3.61	4.61	4.49	5.10	5.23	0.00	1.62	44.82%
Locales	3.48	3.07	3.10	3.28	4.45	4.34	4.64	4.29	0.00	1.01	30.71%
Extranjero	0.51	0.40	0.33	0.33	0.16	0.15	0.46	0.94	0.00	0.61	185.04%
<b>OTROS ACTIVOS</b>	2,872.61	2,934.28	2,889.91	2,818.50	2,759.02	2,751.78	2,709.24	2,824.10	0.00	5.60	0.20%
Locales	2,582.87	2,643.78	2,648.09	2,572.79	2,536.96	2,568.38	2,511.03	2,620.60	0.00	47.82	1.86%
Extranjero	289.74	290.50	241.82	245.71	222.06	183.41	198.22	203.49	0.00	(42.22)	(17.18%)
<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>38,562.10</b>	<b>38,419.73</b>	<b>38,319.76</b>	<b>0.00</b>	<b>(475.69)</b>	<b>(1.23%)</b>

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<b>DEPOSITOS</b>	28,234.38	28,555.13	28,821.52	28,916.77	29,075.29	28,829.62	28,832.21	28,543.65	0.00	(373.12)	(1.29%)
<b>Locales</b>	25,553.48	25,837.99	26,119.78	26,176.94	26,396.55	26,230.22	26,145.37	25,848.90	0.00	(328.04)	(1.25%)
Oficiales	262.94	311.26	275.99	273.18	272.79	273.16	190.55	317.46	0.00	44.27	16.21%
De Particulares	24,773.25	24,730.96	25,335.74	25,366.60	25,612.01	25,482.72	25,470.39	25,014.49	0.00	(352.11)	(1.39%)
A la Vista	4,458.53	4,562.29	4,662.10	4,535.96	4,641.27	4,587.14	4,599.17	4,111.09	0.00	(424.87)	(9.37%)
A Plazo	13,651.34	13,263.09	13,620.63	13,504.87	13,286.02	13,181.23	13,197.11	13,258.61	0.00	(246.26)	(1.82%)
De Ahorros	6,663.38	6,905.58	7,053.01	7,325.76	7,684.72	7,714.35	7,674.11	7,644.79	0.00	319.03	4.35%
De Bancos	517.29	795.77	508.04	537.16	511.75	474.33	484.44	516.95	0.00	(20.21)	(3.76%)
A la Vista	48.43	44.79	32.12	55.52	59.17	53.23	50.36	65.91	0.00	10.39	18.72%
A Plazo	468.86	750.97	475.93	481.64	452.58	421.10	434.08	451.03	0.00	(30.60)	(6.35%)
<b>Extranjero</b>	2,680.90	2,717.15	2,701.74	2,739.82	2,678.73	2,599.40	2,686.83	2,694.75	0.00	(45.08)	(1.65%)
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	1,996.75	1,951.09	0.00	(50.34)	(2.52%)
A la Vista	236.87	234.87	244.16	306.06	275.49	275.48	276.01	251.54	0.00	(54.52)	(17.81%)
A Plazo	1,369.73	1,436.09	1,414.40	1,319.94	1,318.00	1,234.09	1,277.76	1,251.05	0.00	(68.90)	(5.22%)
De Ahorros	338.64	334.98	353.95	375.42	369.97	390.12	442.98	448.50	0.00	73.08	19.47%
De Bancos	735.66	711.21	689.23	738.40	715.27	699.71	690.08	743.66	0.00	5.26	0.71%
A la Vista	266.73	234.71	237.82	270.63	265.39	246.30	247.91	272.64	0.00	2.01	0.74%
A Plazo	468.93	476.50	451.41	467.77	449.88	453.41	442.17	471.02	0.00	3.25	0.69%
<b>OBLIGACIONES</b>	5,285.00	5,161.24	5,205.34	4,859.91	4,719.81	4,878.21	4,954.39	5,058.20	0.00	198.29	4.08%
<b>Locales</b>	1,235.57	1,415.24	1,076.33	969.08	932.40	923.68	979.67	1,029.07	0.00	59.99	6.19%
<b>Extranjero</b>	4,049.43	3,746.00	4,129.01	3,890.83	3,787.42	3,954.53	3,974.72	4,029.13	0.00	138.31	3.55%
<b>OTROS PASIVOS</b>	1,634.82	1,639.98	1,558.15	1,565.76	1,331.57	1,563.39	1,489.53	1,601.45	0.00	35.68	2.28%
<b>Locales</b>	1,382.03	1,382.34	1,311.62	1,315.02	1,120.09	1,386.73	1,304.61	1,411.16	0.00	96.14	7.31%
<b>Extranjero</b>	252.79	257.64	246.53	250.74	211.48	176.66	184.92	190.29	0.00	(60.46)	(24.11%)
<b>PATRIMONIO</b>	3,650.38	3,383.98	3,422.46	3,453.01	3,426.93	3,290.88	3,143.61	3,116.47	0.00	(336.54)	(9.75%)
<b>Capital</b>	1,527.34	1,527.47	1,548.86	1,536.93	1,537.25	1,537.70	1,542.44	1,542.66	0.00	5.73	0.37%

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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	430.83	417.01	399.21	409.75	405.94	407.01	414.66	416.06	0.00	6.31	1.54%
Provisiones Dinámicas	330.83	330.68	330.65	337.82	338.21	338.29	338.44	338.16	0.00	0.34	0.10%
Otras Reservas	100.01	86.33	68.56	71.93	67.73	68.73	76.22	77.90	0.00	5.97	8.30%
Utilidad de Periodos Anteriores	1,335.70	1,294.00	1,297.91	1,343.14	1,336.19	1,375.33	1,342.45	1,386.80	0.00	43.67	3.25%
Utilidad de Periodo	14.77	64.36	80.54	68.16	85.53	89.63	142.83	167.38	0.00	99.22	145.58%
Ganancia o Perdida en Valores Disponible para la Venta	142.88	81.14	95.95	95.03	62.02	(118.79)	(298.77)	(396.44)	0.00	(491.47)	(517.19%)
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>38,562.10</b>	<b>38,419.73</b>	<b>38,319.76</b>	<b>0.00</b>	<b>(475.69)</b>	<b>(1.23%)</b>