

**BALANCE DE SITUACION
BANCA PANAMEÑA
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		
ACTIVOS LIQUIDOS	13,545.05	13,468.88	13,190.19	11,723.54	11,813.98	12,098.86	11,014.41	8,004.17	0.00	(3,719.37)	(31.73%)
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	1,060.65	0.00	(575.84)	(35.19%)
A la Vista	521.97	371.60	494.89	485.74	400.51	389.63	372.22	343.08	0.00	(142.67)	(29.37%)
A Plazo	1,180.16	1,204.24	1,164.09	1,150.75	1,189.40	1,047.21	892.12	717.57	0.00	(433.17)	(37.64%)
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	6,130.09	0.00	(3,176.40)	(34.13%)
A la Vista	1,540.29	1,841.86	1,444.78	1,312.78	1,269.03	1,148.29	908.68	826.90	0.00	(485.88)	(37.01%)
A Plazo	9,656.17	9,368.10	9,434.09	7,993.71	8,297.94	8,786.52	8,062.03	5,303.19	0.00	(2,690.52)	(33.66%)
Menos Provisiones	0.31	0.37	0.40	0.44	0.35	0.27	0.54	0.32	0.00	(0.12)	(26.29%)
Locales	0.29	0.36	0.38	0.41	0.35	0.23	0.48	0.29	0.00	(0.12)	(28.70%)
Extranjero	0.02	0.02	0.02	0.03	0.00	0.04	0.06	0.03	0.00	0.00	4.92%
Otros	646.77	683.47	652.73	781.00	657.45	727.48	779.90	813.75	0.00	32.76	4.19%
CARTERA CREDITICIA	32,073.18	31,800.55	31,862.30	32,027.80	31,978.17	32,240.28	32,863.95	33,942.84	0.00	1,915.05	5.98%
Locales	31,199.08	31,025.39	31,068.97	31,173.69	31,155.02	31,522.19	32,039.91	32,915.44	0.00	1,741.74	5.59%
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	877.34	921.33	981.24	1,023.58	1,070.26	1,113.09	1,122.33	1,133.95	0.00	110.37	10.78%
Locales	846.67	889.94	945.36	986.73	1,031.73	1,078.12	1,084.91	1,093.64	0.00	106.90	10.83%
Extranjero	30.67	31.39	35.88	36.84	38.53	34.97	37.42	40.31	0.00	3.47	9.41%
INVERSIONES EN VALORES	11,347.56	10,852.77	11,294.95	11,418.95	11,777.34	12,314.21	12,156.92	12,082.98	0.00	664.03	5.82%
Locales	5,660.21	5,504.71	5,624.39	5,621.79	5,513.74	5,722.17	5,806.03	5,840.49	0.00	218.69	3.89%
Extranjero	5,696.66	5,359.50	5,682.50	5,808.70	6,272.23	6,600.45	6,361.95	6,256.32	0.00	447.62	7.71%
Menos Provisiones	9.31	11.44	11.94	11.55	8.62	8.41	11.42	13.83	0.00	2.28	19.74%
Locales	8.64	10.84	11.41	11.08	8.33	8.10	10.79	12.71	0.00	1.63	14.75%
Extranjero	0.67	0.60	0.53	0.48	0.29	0.31	0.63	1.12	0.00	0.65	135.89%
OTROS ACTIVOS	3,526.36	3,514.80	3,467.94	3,431.22	3,387.66	3,389.29	3,341.57	3,689.78	0.00	258.56	7.54%
Locales	3,209.42	3,197.03	3,187.56	3,159.25	3,140.91	3,179.98	3,116.82	3,459.03	0.00	299.78	9.49%
Extranjero	316.94	317.77	280.38	271.97	246.75	209.31	224.75	230.75	0.00	(41.21)	(15.15%)
TOTAL DE ACTIVOS	60,492.15	59,637.01	59,815.37	58,601.50	58,957.16	60,042.64	59,376.85	57,719.77	0.00	(881.73)	(1.50%)

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DEPOSITOS	46,000.41	45,441.80	45,596.00	44,673.06	45,297.96	46,095.13	45,491.23	43,731.16	0.00	(941.89)	(2.11%)
Locales	43,301.11	42,706.51	42,876.90	41,915.28	42,600.66	43,478.14	42,786.80	41,017.81	0.00	(897.47)	(2.14%)
Oficiales	12,502.26	12,139.18	11,955.75	10,991.62	11,279.44	12,392.61	11,546.56	10,336.88	0.00	(654.74)	(5.96%)
De Particulares	28,488.96	28,595.80	29,174.17	29,262.69	29,578.44	29,446.18	29,432.84	28,927.47	0.00	(335.22)	(1.15%)
A la Vista	4,838.89	4,968.75	5,046.14	4,911.97	5,045.76	5,000.97	4,969.40	4,496.17	0.00	(415.80)	(8.47%)
A Plazo	14,927.45	14,659.31	15,006.18	14,915.26	14,735.85	14,647.05	14,699.23	14,692.77	0.00	(222.50)	(1.49%)
De Ahorros	8,722.62	8,967.74	9,121.85	9,435.45	9,796.84	9,798.16	9,764.21	9,738.53	0.00	303.08	3.21%
De Bancos	2,309.88	1,971.53	1,746.99	1,660.97	1,742.77	1,639.36	1,807.41	1,753.47	0.00	92.49	5.57%
A la Vista	1,136.82	926.46	984.05	857.54	901.01	793.84	912.39	837.65	0.00	(19.89)	(2.32%)
A Plazo	1,173.07	1,045.08	762.95	803.43	841.77	845.52	895.01	915.82	0.00	112.38	13.99%
Extranjero	2,699.31	2,735.28	2,719.10	2,757.77	2,697.30	2,616.99	2,704.43	2,713.35	0.00	(44.42)	(1.61%)
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	1,969.69	0.00	(49.68)	(2.46%)
A la Vista	237.30	235.11	244.44	306.38	275.92	275.86	276.32	251.95	0.00	(54.44)	(17.77%)
A Plazo	1,385.51	1,451.63	1,429.14	1,334.74	1,333.19	1,248.74	1,292.42	1,266.55	0.00	(68.18)	(5.11%)
De Ahorros	340.83	337.34	356.29	378.26	372.91	392.67	445.60	451.19	0.00	72.94	19.28%
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%
OBLIGACIONES	7,512.41	7,433.39	7,477.50	7,098.14	7,176.48	7,346.49	7,451.76	7,407.85	0.00	309.71	4.36%
Locales	1,481.31	1,660.98	1,322.07	1,213.28	1,416.59	1,427.19	1,483.18	1,531.52	0.00	318.23	26.23%
Extranjero	6,031.11	5,772.42	6,155.43	5,884.86	5,759.88	5,919.30	5,968.58	5,876.34	0.00	(8.52)	(0.14%)
OTROS PASIVOS	1,991.59	2,021.07	1,918.24	1,928.49	1,655.01	1,901.73	1,859.28	1,984.72	0.00	56.23	2.92%
Locales	1,720.65	1,753.69	1,634.55	1,674.39	1,427.27	1,717.74	1,657.99	1,787.35	0.00	112.96	6.75%
Extranjero	270.94	267.38	283.69	254.10	227.73	183.99	201.29	197.37	0.00	(56.73)	(22.33%)
PATRIMONIO	4,987.74	4,740.75	4,823.63	4,901.82	4,827.72	4,699.29	4,574.59	4,596.04	0.00	(305.78)	(6.24%)
Capital	2,545.99	2,546.11	2,567.50	2,555.58	2,555.89	2,556.35	2,661.09	2,661.31	0.00	105.73	4.14%

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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	526.66	0.00	12.66	2.46%
Provisiones Dinámicas	423.58	423.43	423.40	430.57	430.96	431.04	431.19	430.91	0.00	0.34	0.08%
Otras Reservas	123.70	101.82	83.39	83.43	83.72	85.07	93.56	95.75	0.00	12.32	14.76%
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	1,538.62	0.00	4.02	0.26%
Utilidad de Periodo	25.48	93.17	154.47	189.77	99.18	120.65	224.69	318.18	0.00	128.41	67.67%
Ganancia o Perdida en Valores Disponible para la Venta	160.51	94.74	108.83	107.87	74.84	(122.46)	(330.71)	(448.72)	0.00	(556.60)	(515.99%)
Deuda Subordinada	198.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	60,492.15	59,637.01	59,815.37	58,601.50	58,957.16	60,042.64	59,376.85	57,719.77	0.00	(881.73)	(1.50%)