

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A DICIEMBRE 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         | 3,413.71         | (113.38)           | (3.21%)      |
| 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           | 773.05           | (259.75)           | (25.15%)     |
| A la Vista                      | 486.90           | 347.30           | 435.92           | 452.09           | 370.86           | 361.03           | 319.46           | 314.35           | 313.16           | (57.70)            | (15.56%)     |
| A Plazo                         | 639.45           | 686.15           | 692.01           | 666.24           | 661.94           | 520.29           | 443.94           | 362.93           | 459.90           | (202.05)           | (30.52%)     |
| 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         | 2,319.73         | 100.24             | 4.52%        |
| A la Vista                      | 1,107.48         | 1,346.33         | 1,088.02         | 1,046.28         | 850.15           | 866.38           | 759.38           | 724.10           | 806.53           | (43.63)            | (5.13%)      |
| 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         | 1,513.21         | 143.87             | 10.51%       |
| Menos Provisiones               | 0.12             | 0.16             | 0.12             | 0.19             | 0.13             | 0.16             | 0.37             | 0.19             | 0.22             | 0.08               | 60.54%       |
| Locales                         | 0.10             | 0.14             | 0.10             | 0.16             | 0.13             | 0.12             | 0.35             | 0.18             | 0.20             | 0.06               | 45.72%       |
| Extranjero                      | 0.02             | 0.02             | 0.02             | 0.03             | 0.00             | 0.03             | 0.02             | 0.01             | 0.02             | 0.02               | 0.00%        |
| Otros                           | 279.00           | 335.66           | 301.11           | 321.17           | 274.93           | 331.14           | 344.94           | 356.54           | 321.14           | 46.21              | 16.81%       |
| <b>CARTERA CREDITICIA</b>       | 24,007.85        | 23,695.16        | 23,661.81        | 23,709.89        | 23,503.22        | 23,551.06        | 23,802.73        | 24,154.66        | 24,625.06        | 1,121.84           | 4.77%        |
| 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        | 23,164.87        | 709.33             | 3.16%        |
| 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         | 2,313.54         | 420.12             | 22.19%       |
| Menos Provisiones               | 689.67           | 725.49           | 777.17           | 818.07           | 845.74           | 875.41           | 876.46           | 879.28           | 853.35           | 7.61               | 0.90%        |
| Locales                         | 659.00           | 694.10           | 741.29           | 781.23           | 807.22           | 840.45           | 839.04           | 838.97           | 813.15           | 5.93               | 0.73%        |
| Extranjero                      | 30.67            | 31.39            | 35.88            | 36.84            | 38.53            | 34.97            | 37.42            | 40.31            | 40.20            | 1.68               | 4.35%        |
| <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         | 8,082.12         | (682.13)           | (7.78%)      |
| 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         | 3,266.90         | (108.36)           | (3.21%)      |
| 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         | 4,820.87         | (572.73)           | (10.62%)     |
| Menos Provisiones               | 3.99             | 3.48             | 3.43             | 3.61             | 4.61             | 4.49             | 5.10             | 5.23             | 5.65             | 1.04               | 22.65%       |
| Locales                         | 3.48             | 3.07             | 3.10             | 3.28             | 4.45             | 4.34             | 4.64             | 4.29             | 4.58             | 0.13               | 2.91%        |
| Extranjero                      | 0.51             | 0.40             | 0.33             | 0.33             | 0.16             | 0.15             | 0.46             | 0.94             | 1.07             | 0.91               | 589.00%      |
| <b>OTROS ACTIVOS</b>            | 2,872.61         | 2,934.28         | 2,889.91         | 2,818.50         | 2,757.03         | 2,751.78         | 2,709.24         | 2,824.10         | 2,847.13         | 90.10              | 3.27%        |
| Locales                         | 2,582.87         | 2,643.78         | 2,648.09         | 2,572.79         | 2,534.97         | 2,568.38         | 2,511.03         | 2,620.60         | 2,646.01         | 111.05             | 4.38%        |
| Extranjero                      | 289.74           | 290.50           | 241.82           | 245.71           | 222.06           | 183.41           | 198.22           | 203.49           | 201.12           | (20.94)            | (9.43%)      |
| <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>38,551.59</b> | <b>38,562.10</b> | <b>38,419.73</b> | <b>38,319.76</b> | <b>38,968.02</b> | <b>416.44</b>      | <b>1.08%</b> |

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|----------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|----------|
|                      | 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   | 28,832.21    | 28,543.65     | 28,571.91    | (503.38)           | (1.73%)  |
| <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     | 25,942.32    | (454.23)           | (1.72%)  |
| Oficiales            | 262.94       | 311.26      | 275.99       | 273.18        | 272.79       | 273.16      | 190.55       | 317.46        | 317.42       | 44.63              | 16.36%   |
| 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     | 25,101.84    | (510.17)           | (1.99%)  |
| 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      | 4,277.84     | (363.43)           | (7.83%)  |
| 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     | 13,239.89    | (46.13)            | (0.35%)  |
| 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      | 7,584.10     | (100.61)           | (1.31%)  |
| De Bancos            | 517.29       | 795.77      | 508.04       | 537.16        | 511.75       | 474.33      | 484.44       | 516.95        | 523.06       | 11.31              | 2.21%    |
| A la Vista           | 48.43        | 44.79       | 32.12        | 55.52         | 59.17        | 53.23       | 50.36        | 65.91         | 53.76        | (5.41)             | (9.15%)  |
| A Plazo              | 468.86       | 750.97      | 475.93       | 481.64        | 452.58       | 421.10      | 434.08       | 451.03        | 469.30       | 16.72              | 3.69%    |
| <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      | 2,629.59     | (49.15)            | (1.83%)  |
| 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      | 1,904.69     | (58.77)            | (2.99%)  |
| A la Vista           | 236.87       | 234.87      | 244.16       | 306.06        | 275.49       | 275.48      | 276.01       | 251.54        | 297.04       | 21.54              | 7.82%    |
| 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      | 1,176.98     | (141.02)           | (10.70%) |
| De Ahorros           | 338.64       | 334.98      | 353.95       | 375.42        | 369.97       | 390.12      | 442.98       | 448.50        | 430.68       | 60.71              | 16.41%   |
| De Bancos            | 735.66       | 711.21      | 689.23       | 738.40        | 715.27       | 699.71      | 690.08       | 743.66        | 724.89       | 9.62               | 1.35%    |
| A la Vista           | 266.73       | 234.71      | 237.82       | 270.63        | 265.39       | 246.30      | 247.91       | 272.64        | 269.59       | 4.20               | 1.58%    |
| A Plazo              | 468.93       | 476.50      | 451.41       | 467.77        | 449.88       | 453.41      | 442.17       | 471.02        | 455.30       | 5.43               | 1.21%    |
| <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      | 5,350.88     | 631.07             | 13.37%   |
| <b>Locales</b>       | 1,235.57     | 1,415.24    | 1,076.33     | 969.08        | 932.40       | 923.68      | 979.67       | 1,029.07      | 1,150.76     | 218.37             | 23.42%   |
| <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      | 4,200.12     | 412.70             | 10.90%   |
| <b>OTROS PASIVOS</b> | 1,634.82     | 1,639.98    | 1,558.15     | 1,565.76      | 1,329.59     | 1,563.39    | 1,489.53     | 1,601.36      | 1,615.88     | 286.29             | 21.53%   |
| <b>Locales</b>       | 1,382.03     | 1,382.34    | 1,311.62     | 1,315.02      | 1,118.11     | 1,386.73    | 1,304.61     | 1,411.07      | 1,444.97     | 326.86             | 29.23%   |
| <b>Extranjero</b>    | 252.79       | 257.64      | 246.53       | 250.74        | 211.48       | 176.66      | 184.92       | 190.29        | 170.91       | (40.57)            | (19.18%) |
| <b>PATRIMONIO</b>    | 3,650.38     | 3,383.98    | 3,422.46     | 3,453.01      | 3,426.90     | 3,290.88    | 3,143.61     | 3,116.55      | 3,429.36     | 2.45               | 0.07%    |
| <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      | 1,566.33     | 29.09              | 1.89%    |

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| 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           | 405.74           | 407.01           | 414.66           | 416.06           | 413.32           | 7.58               | 1.87%        |
| Provisiones Dinámicas                                  | 330.83           | 330.68           | 330.65           | 337.82           | 338.21           | 338.29           | 338.44           | 338.16           | 339.89           | 1.68               | 0.50%        |
| Otras Reservas   | 100.01           | 86.33            | 68.56            | 71.93            | 67.53            | 68.73            | 76.22            | 77.90            | 73.43            | 5.90               | 8.73%        |
| Utilidad de Periodos Anteriores                        | 1,335.70         | 1,294.00         | 1,297.91         | 1,343.14         | 1,336.39         | 1,375.33         | 1,342.45         | 1,386.80         | 1,490.36         | 153.97             | 11.52%       |
| Utilidad de Periodo                                    | 14.77            | 64.36            | 80.54            | 68.16            | 85.50            | 89.63            | 142.83           | 167.47           | 269.72           | 184.22             | 215.45%      |
| 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)         | (310.37)         | (372.39)           | (600.44%)    |
| 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>38,551.59</b> | <b>38,562.10</b> | <b>38,419.73</b> | <b>38,319.76</b> | <b>38,968.02</b> | <b>416.44</b>      | <b>1.08%</b> |