

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A MARZO 2023
(En Millones de Balboas)**

	2021	2022				2023				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	3,527.09	3,627.20	3,468.01	2,986.21	3,413.71	3,595.72	0.00	0.00	0.00	(31.48)	(0.87%)
Depositos Locales en Bancos	1,032.80	881.32	763.40	677.28	773.05	719.66	0.00	0.00	0.00	(161.66)	(18.34%)
A la Vista	370.86	361.03	319.46	314.35	313.16	296.62	0.00	0.00	0.00	(64.41)	(17.84%)
A Plazo	661.94	520.29	443.94	362.93	459.90	423.04	0.00	0.00	0.00	(97.25)	(18.69%)
Depositos Extranjeros en Bancos	2,219.49	2,414.90	2,360.04	1,952.58	2,319.73	2,559.70	0.00	0.00	0.00	144.80	6.00%
A la Vista	850.15	866.38	759.38	724.10	806.53	860.50	0.00	0.00	0.00	(5.88)	(0.68%)
A Plazo	1,369.34	1,548.52	1,600.66	1,228.49	1,513.21	1,699.20	0.00	0.00	0.00	150.68	9.73%
Menos Provisiones	0.13	0.16	0.37	0.19	0.22	0.35	0.00	0.00	0.00	0.19	119.13%
Locales	0.13	0.12	0.35	0.18	0.20	0.13	0.00	0.00	0.00	0.01	4.99%
Extranjero	0.00	0.03	0.02	0.01	0.02	0.21	0.00	0.00	0.00	0.18	546.03%
Otros	274.93	331.14	344.94	356.54	321.14	316.72	0.00	0.00	0.00	(14.42)	(4.36%)
CARTERA CREDITICIA	23,503.22	23,551.06	23,802.73	24,154.66	24,623.01	24,453.60	0.00	0.00	0.00	902.53	3.83%
Locales	22,455.54	22,595.30	22,732.82	22,872.59	23,164.87	23,043.86	0.00	0.00	0.00	448.56	1.99%
Extranjero	1,893.42	1,831.18	1,946.37	2,161.35	2,313.54	2,269.28	0.00	0.00	0.00	438.11	23.92%
Menos Provisiones	845.74	875.41	876.46	879.28	855.40	859.55	0.00	0.00	0.00	(15.86)	(1.81%)
Locales	807.22	840.45	839.04	838.97	813.09	815.88	0.00	0.00	0.00	(24.56)	(2.92%)
Extranjero	38.53	34.97	37.42	40.31	42.31	43.67	0.00	0.00	0.00	8.70	24.88%
INVERSIONES EN VALORES	8,764.25	8,632.05	8,439.74	8,354.80	8,082.12	8,164.74	0.00	0.00	0.00	(467.31)	(5.41%)
Locales	3,375.26	3,495.63	3,511.12	3,454.65	3,266.90	3,249.32	0.00	0.00	0.00	(246.31)	(7.05%)
Extranjero	5,393.59	5,140.91	4,933.36	4,905.37	4,820.87	4,920.81	0.00	0.00	0.00	(220.10)	(4.28%)
Menos Provisiones	4.61	4.49	5.10	5.23	5.65	5.39	0.00	0.00	0.00	0.90	20.06%
Locales	4.45	4.34	4.64	4.29	4.58	4.76	0.00	0.00	0.00	0.42	9.70%
Extranjero	0.16	0.15	0.46	0.94	1.07	0.63	0.00	0.00	0.00	0.48	322.67%
OTROS ACTIVOS	2,757.03	2,751.78	2,709.24	2,824.10	2,846.04	2,860.85	0.00	0.00	0.00	109.06	3.96%
Locales	2,534.97	2,568.38	2,511.03	2,620.60	2,644.91	2,652.53	0.00	0.00	0.00	84.16	3.28%
Extranjero	222.06	183.41	198.22	203.49	201.14	208.31	0.00	0.00	0.00	24.91	13.58%
TOTAL DE ACTIVOS	38,551.59	38,562.10	38,419.73	38,319.76	38,964.88	39,074.91	0.00	0.00	0.00	512.81	1.33%

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DEPOSITOS	29,075.29	28,829.62	28,832.21	28,543.65	28,571.91	28,691.41	0.00	0.00	0.00	(138.21)	(0.48%)
Locales	26,396.55	26,230.22	26,145.37	25,848.90	25,942.32	25,939.38	0.00	0.00	0.00	(290.84)	(1.11%)
Oficiales	272.79	273.16	190.55	317.46	317.42	317.60	0.00	0.00	0.00	44.44	16.27%
De Particulares	25,612.01	25,482.72	25,470.39	25,014.49	25,101.84	25,114.20	0.00	0.00	0.00	(368.53)	(1.45%)
A la Vista	4,641.27	4,587.14	4,599.17	4,111.09	4,277.84	4,178.05	0.00	0.00	0.00	(409.09)	(8.92%)
A Plazo	13,286.02	13,181.23	13,197.11	13,258.61	13,239.89	13,661.49	0.00	0.00	0.00	480.26	3.64%
De Ahorros	7,684.72	7,714.35	7,674.11	7,644.79	7,584.10	7,274.65	0.00	0.00	0.00	(439.70)	(5.70%)
De Bancos	511.75	474.33	484.44	516.95	523.06	507.59	0.00	0.00	0.00	33.25	7.01%
A la Vista	59.17	53.23	50.36	65.91	53.76	63.17	0.00	0.00	0.00	9.94	18.67%
A Plazo	452.58	421.10	434.08	451.03	469.30	444.41	0.00	0.00	0.00	23.31	5.54%
Extranjero	2,678.73	2,599.40	2,686.83	2,694.75	2,629.59	2,752.03	0.00	0.00	0.00	152.63	5.87%
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	1,963.46	1,899.69	1,996.75	1,951.09	1,904.69	1,931.04	0.00	0.00	0.00	31.35	1.65%
A la Vista	275.49	275.48	276.01	251.54	297.04	262.01	0.00	0.00	0.00	(13.47)	(4.89%)
A Plazo	1,318.00	1,234.09	1,277.76	1,251.05	1,176.98	1,249.94	0.00	0.00	0.00	15.85	1.28%
De Ahorros	369.97	390.12	442.98	448.50	430.68	419.09	0.00	0.00	0.00	28.97	7.43%
De Bancos	715.27	699.71	690.08	743.66	724.89	820.99	0.00	0.00	0.00	121.28	17.33%
A la Vista	265.39	246.30	247.91	272.64	269.59	300.41	0.00	0.00	0.00	54.10	21.97%
A Plazo	449.88	453.41	442.17	471.02	455.30	520.58	0.00	0.00	0.00	67.17	14.82%
OBLIGACIONES	4,719.81	4,878.21	4,954.39	5,058.20	5,350.88	5,204.07	0.00	0.00	0.00	325.86	6.68%
Locales	932.40	923.68	979.67	1,029.07	1,150.76	1,139.30	0.00	0.00	0.00	215.62	23.34%
Extranjero	3,787.42	3,954.53	3,974.72	4,029.13	4,200.12	4,064.77	0.00	0.00	0.00	110.24	2.79%
OTROS PASIVOS	1,329.59	1,563.39	1,489.53	1,601.36	1,614.75	1,665.04	0.00	0.00	0.00	101.65	6.50%
Locales	1,118.11	1,386.73	1,304.61	1,411.07	1,443.84	1,496.25	0.00	0.00	0.00	109.53	7.90%
Extranjero	211.48	176.66	184.92	190.29	170.91	168.79	0.00	0.00	0.00	(7.87)	(4.46%)
PATRIMONIO	3,426.90	3,290.88	3,143.61	3,116.55	3,427.34	3,514.39	0.00	0.00	0.00	223.50	6.79%
Capital	1,537.25	1,537.70	1,542.44	1,542.66	1,566.33	1,566.45	0.00	0.00	0.00	28.75	1.87%

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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	405.74	407.01	414.66	416.06	413.51	426.80	0.00	0.00	0.00	19.79	4.86%
Provisiones Dinámicas	338.21	338.29	338.44	338.16	339.89	339.89	0.00	0.00	0.00	1.60	0.47%
Otras Reservas	67.53	68.73	76.22	77.90	73.62	86.91	0.00	0.00	0.00	18.18	26.45%
Utilidad de Periodos Anteriores	1,336.39	1,375.33	1,342.45	1,386.80	1,490.17	1,663.66	0.00	0.00	0.00	288.33	20.96%
Utilidad de Periodo	85.50	89.63	142.83	167.47	267.71	140.39	0.00	0.00	0.00	50.75	56.62%
Ganancia o Perdida en Valores Disponible para la Venta	62.02	(118.79)	(298.77)	(396.44)	(310.37)	(282.91)	0.00	0.00	0.00	(164.12)	138.15%
PASIVO Y PATRIMONIO	38,551.59	38,562.10	38,419.73	38,319.76	38,964.88	39,074.91	0.00	0.00	0.00	512.81	1.33%