

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	11,813.98	12,098.86	11,014.41	8,004.17	9,143.22	9,044.83	0.00	0.00	0.00	(3,054.03)	(25.24%)
Depositos Locales en Bancos	1,589.91	1,436.84	1,264.34	1,060.65	1,336.08	1,464.46	0.00	0.00	0.00	27.63	1.92%
A la Vista	400.51	389.63	372.22	343.08	357.86	586.07	0.00	0.00	0.00	196.44	50.42%
A Plazo	1,189.40	1,047.21	892.12	717.57	978.21	878.39	0.00	0.00	0.00	(168.82)	(16.12%)
Depositos Extranjeros en Bancos	9,566.97	9,934.82	8,970.71	6,130.09	6,988.26	6,794.50	0.00	0.00	0.00	(3,140.32)	(31.61%)
A la Vista	1,269.03	1,148.29	908.68	826.90	1,214.41	1,338.67	0.00	0.00	0.00	190.38	16.58%
A Plazo	8,297.94	8,786.52	8,062.03	5,303.19	5,773.86	5,455.82	0.00	0.00	0.00	(3,330.70)	(37.91%)
Menos Provisiones	0.35	0.27	0.54	0.32	0.35	0.49	0.00	0.00	0.00	0.22	80.57%
Locales	0.35	0.23	0.48	0.29	0.27	0.25	0.00	0.00	0.00	0.02	10.09%
Extranjero	0.00	0.04	0.06	0.03	0.08	0.23	0.00	0.00	0.00	0.19	482.79%
Otros	657.45	727.48	779.90	813.75	819.23	786.36	0.00	0.00	0.00	58.88	8.09%
CARTERA CREDITICIA	31,978.15	32,240.28	32,863.95	33,942.84	34,318.18	34,304.46	0.00	0.00	0.00	2,064.18	6.40%
Locales	31,155.02	31,522.19	32,039.91	32,915.44	33,110.49	33,156.69	0.00	0.00	0.00	1,634.50	5.19%
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	1,070.29	1,113.09	1,122.33	1,133.95	1,105.85	1,121.52	0.00	0.00	0.00	8.43	0.76%
Locales	1,031.76	1,078.12	1,084.91	1,093.64	1,063.53	1,077.85	0.00	0.00	0.00	(0.27)	(0.03%)
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	11,777.34	12,314.21	12,156.92	12,082.98	12,415.66	13,104.72	0.00	0.00	0.00	790.52	6.42%
Locales	5,513.74	5,722.17	5,806.03	5,840.49	5,565.71	5,563.97	0.00	0.00	0.00	(158.20)	(2.76%)
Extranjero	6,272.23	6,600.45	6,361.95	6,256.32	6,866.03	7,560.10	0.00	0.00	0.00	959.65	14.54%
Menos Provisiones	8.62	8.41	11.42	13.83	16.07	19.34	0.00	0.00	0.00	10.93	130.08%
Locales	8.33	8.10	10.79	12.71	14.81	18.46	0.00	0.00	0.00	10.36	127.86%
Extranjero	0.29	0.31	0.63	1.12	1.26	0.88	0.00	0.00	0.00	0.58	188.87%
OTROS ACTIVOS	3,385.67	3,389.29	3,341.57	3,689.78	3,829.42	3,887.93	0.00	0.00	0.00	498.64	14.71%
Locales	3,138.92	3,179.98	3,116.82	3,459.03	3,593.73	3,642.99	0.00	0.00	0.00	463.01	14.56%
Extranjero	246.75	209.31	224.75	230.75	235.69	244.94	0.00	0.00	0.00	35.63	17.02%
TOTAL DE ACTIVOS	58,955.14	60,042.64	59,376.85	57,719.77	59,706.49	60,341.94	0.00	0.00	0.00	299.30	0.50%

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DEPOSITOS	45,297.96	46,095.13	45,491.23	43,731.16	45,088.00	45,702.60	0.00	0.00	0.00	(392.53)	(0.85%)
Locales	42,600.66	43,478.14	42,786.80	41,017.81	42,439.79	42,931.87	0.00	0.00	0.00	(546.27)	(1.26%)
Oficiales	11,279.44	12,392.61	11,546.56	10,336.88	11,544.20	12,100.72	0.00	0.00	0.00	(291.88)	(2.36%)
De Particulares	29,578.44	29,446.18	29,432.84	28,927.47	29,103.83	29,074.41	0.00	0.00	0.00	(371.76)	(1.26%)
A la Vista	5,045.76	5,000.97	4,969.40	4,496.17	4,726.34	4,595.19	0.00	0.00	0.00	(405.78)	(8.11%)
A Plazo	14,735.85	14,647.05	14,699.23	14,692.77	14,697.96	15,137.11	0.00	0.00	0.00	490.07	3.35%
De Ahorros	9,796.84	9,798.16	9,764.21	9,738.53	9,679.54	9,342.11	0.00	0.00	0.00	(456.05)	(4.65%)
De Bancos	1,742.77	1,639.36	1,807.41	1,753.47	1,791.76	1,756.73	0.00	0.00	0.00	117.37	7.16%
A la Vista	901.01	793.84	912.39	837.65	959.05	1,039.75	0.00	0.00	0.00	245.91	30.98%
A Plazo	841.77	845.52	895.01	915.82	832.71	716.98	0.00	0.00	0.00	(128.54)	(15.20%)
Extranjero	2,697.30	2,616.99	2,704.43	2,713.35	2,648.21	2,770.73	0.00	0.00	0.00	153.74	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	1,982.03	1,917.28	2,014.34	1,969.69	1,923.32	1,949.74	0.00	0.00	0.00	32.47	1.69%
A la Vista	275.92	275.86	276.32	251.95	297.38	262.25	0.00	0.00	0.00	(13.62)	(4.94%)
A Plazo	1,333.19	1,248.74	1,292.42	1,266.55	1,192.51	1,265.16	0.00	0.00	0.00	16.42	1.31%
De Ahorros	372.91	392.67	445.60	451.19	433.42	422.33	0.00	0.00	0.00	29.66	7.55%
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	7,176.48	7,346.49	7,451.76	7,407.85	7,725.10	7,578.77	0.00	0.00	0.00	232.28	3.16%
Locales	1,416.59	1,427.19	1,483.18	1,531.52	1,712.78	1,718.27	0.00	0.00	0.00	291.08	20.40%
Extranjero	5,759.88	5,919.30	5,968.58	5,876.34	6,012.32	5,860.51	0.00	0.00	0.00	(58.80)	(0.99%)
OTROS PASIVOS	1,653.02	1,901.73	1,859.28	1,984.63	1,995.15	2,005.77	0.00	0.00	0.00	104.04	5.47%
Locales	1,425.29	1,717.74	1,657.99	1,787.26	1,808.38	1,829.94	0.00	0.00	0.00	112.20	6.53%
Extranjero	227.73	183.99	201.29	197.37	186.78	175.84	0.00	0.00	0.00	(8.15)	(4.43%)
PATRIMONIO	4,827.69	4,699.29	4,574.59	4,596.13	4,898.24	5,054.80	0.00	0.00	0.00	355.51	7.57%
Capital	2,555.89	2,556.35	2,661.09	2,661.31	2,704.98	2,705.10	0.00	0.00	0.00	148.75	5.82%

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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	514.49	516.11	524.75	526.66	532.27	557.46	0.00	0.00	0.00	41.35	8.01%
Provisiones Dinámicas	430.96	431.04	431.19	430.91	432.64	444.64	0.00	0.00	0.00	13.60	3.16%
Otras Reservas	83.53	85.07	93.56	95.75	99.63	112.82	0.00	0.00	0.00	27.75	32.61%
Utilidad de Periodos Anteriores	1,583.31	1,628.64	1,494.77	1,538.62	1,729.03	1,887.65	0.00	0.00	0.00	259.01	15.90%
Utilidad de Periodo	99.16	120.65	224.69	318.27	285.01	226.51	0.00	0.00	0.00	105.86	87.74%
Ganancia o Perdida en Valores Disponible para la Venta	74.84	(122.46)	(330.71)	(448.72)	(353.05)	(321.91)	0.00	0.00	0.00	(199.45)	162.87%
PASIVO Y PATRIMONIO	58,955.14	60,042.64	59,376.85	57,719.77	59,706.49	60,341.94	0.00	0.00	0.00	299.30	0.50%