

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
A JUNIO 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		
<b>ACTIVOS LIQUIDOS</b>	11,813.98	12,098.86	11,014.41	8,004.17	9,143.22	9,044.83	7,559.71	0.00	0.00	(3,454.70)	(31.37%)
Depositos Locales en Bancos	1,589.91	1,436.84	1,264.34	1,060.65	1,336.08	1,464.46	1,132.40	0.00	0.00	(131.94)	(10.44%)
A la Vista	400.51	389.63	372.22	343.08	357.86	586.07	362.12	0.00	0.00	(10.10)	(2.71%)
A Plazo	1,189.40	1,047.21	892.12	717.57	978.21	878.39	770.28	0.00	0.00	(121.84)	(13.66%)
Depositos Extranjeros en Bancos	9,566.97	9,934.82	8,970.71	6,130.09	6,988.26	6,794.50	5,729.17	0.00	0.00	(3,241.54)	(36.13%)
A la Vista	1,269.03	1,148.29	908.68	826.90	1,214.41	1,338.67	839.07	0.00	0.00	(69.61)	(7.66%)
A Plazo	8,297.94	8,786.52	8,062.03	5,303.19	5,773.86	5,455.82	4,890.11	0.00	0.00	(3,171.93)	(39.34%)
Menos Provisiones	0.35	0.27	0.54	0.32	0.35	0.49	0.21	0.00	0.00	(0.34)	(62.15%)
Locales	0.35	0.23	0.48	0.29	0.27	0.25	0.14	0.00	0.00	(0.34)	(71.48%)
Extranjero	0.00	0.04	0.06	0.03	0.08	0.23	0.07	0.00	0.00	0.00	7.47%
Otros	657.45	727.48	779.90	813.75	819.23	786.36	698.34	0.00	0.00	(81.56)	(10.46%)
<b>CARTERA CREDITICIA</b>	31,978.15	32,240.28	32,863.95	33,942.84	34,318.18	34,304.46	35,160.94	0.00	0.00	2,296.99	6.99%
Locales	31,155.02	31,522.19	32,039.91	32,915.44	33,110.49	33,156.69	34,001.03	0.00	0.00	1,961.13	6.12%
Extranjero	1,893.42	1,831.18	1,946.37	2,161.35	2,313.54	2,269.28	2,249.22	0.00	0.00	302.85	15.56%
Menos Provisiones	1,070.29	1,113.09	1,122.33	1,133.95	1,105.85	1,121.52	1,089.31	0.00	0.00	(33.02)	(2.94%)
Locales	1,031.76	1,078.12	1,084.91	1,093.64	1,063.53	1,077.85	1,049.48	0.00	0.00	(35.42)	(3.26%)
Extranjero	38.53	34.97	37.42	40.31	42.31	43.67	39.83	0.00	0.00	2.41	6.43%
<b>INVERSIONES EN VALORES</b>	11,777.34	12,314.21	12,156.92	12,082.98	12,415.66	13,104.72	12,767.71	0.00	0.00	610.79	5.02%
Locales	5,513.74	5,722.17	5,806.03	5,840.49	5,565.71	5,563.97	5,607.16	0.00	0.00	(198.87)	(3.43%)
Extranjero	6,272.23	6,600.45	6,361.95	6,256.32	6,866.03	7,560.10	7,179.01	0.00	0.00	817.07	12.84%
Menos Provisiones	8.62	8.41	11.42	13.83	16.07	19.34	18.47	0.00	0.00	7.05	61.69%
Locales	8.33	8.10	10.79	12.71	14.81	18.46	16.09	0.00	0.00	5.29	49.02%
Extranjero	0.29	0.31	0.63	1.12	1.26	0.88	2.38	0.00	0.00	1.75	279.54%
<b>OTROS ACTIVOS</b>	3,385.67	3,389.29	3,341.57	3,689.78	3,829.42	3,887.93	3,811.08	0.00	0.00	469.51	14.05%
Locales	3,138.92	3,179.98	3,116.82	3,459.03	3,593.73	3,642.99	3,592.14	0.00	0.00	475.31	15.25%
Extranjero	246.75	209.31	224.75	230.75	235.69	244.94	218.94	0.00	0.00	(5.81)	(2.58%)
<b>TOTAL DE ACTIVOS</b>	58,955.14	60,042.64	59,376.85	57,719.77	59,706.49	60,341.94	59,299.44	0.00	0.00	(77.41)	(0.13%)

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
A JUNIO 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		
DEPOSITOS	45,297.96	46,095.13	45,491.23	43,731.16	45,088.00	45,702.60	44,800.82	0.00	0.00	(690.41)	(1.52%)
Locales	42,600.66	43,478.14	42,786.80	41,017.81	42,439.79	42,931.87	42,085.32	0.00	0.00	(701.48)	(1.64%)
Oficiales	11,279.44	12,392.61	11,546.56	10,336.88	11,544.20	12,100.72	11,178.50	0.00	0.00	(368.06)	(3.19%)
De Particulares	29,578.44	29,446.18	29,432.84	28,927.47	29,103.83	29,074.41	29,135.73	0.00	0.00	(297.11)	(1.01%)
A la Vista	5,045.76	5,000.97	4,969.40	4,496.17	4,726.34	4,595.19	4,554.83	0.00	0.00	(414.57)	(8.34%)
A Plazo	14,735.85	14,647.05	14,699.23	14,692.77	14,697.96	15,137.11	15,456.33	0.00	0.00	757.10	5.15%
De Ahorros	9,796.84	9,798.16	9,764.21	9,738.53	9,679.54	9,342.11	9,124.57	0.00	0.00	(639.64)	(6.55%)
De Bancos	1,742.77	1,639.36	1,807.41	1,753.47	1,791.76	1,756.73	1,771.09	0.00	0.00	(36.32)	(2.01%)
A la Vista	901.01	793.84	912.39	837.65	959.05	1,039.75	940.70	0.00	0.00	28.31	3.10%
A Plazo	841.77	845.52	895.01	915.82	832.71	716.98	830.39	0.00	0.00	(64.62)	(7.22%)
Extranjero	2,697.30	2,616.99	2,704.43	2,713.35	2,648.21	2,770.73	2,715.50	0.00	0.00	11.08	0.41%
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	1,992.29	0.00	0.00	(22.06)	(1.10%)
A la Vista	275.92	275.86	276.32	251.95	297.38	262.25	267.02	0.00	0.00	(9.30)	(3.37%)
A Plazo	1,333.19	1,248.74	1,292.42	1,266.55	1,192.51	1,265.16	1,341.05	0.00	0.00	48.62	3.76%
De Ahorros	372.91	392.67	445.60	451.19	433.42	422.33	384.22	0.00	0.00	(61.38)	(13.77%)
De Bancos	715.27	699.71	690.08	743.66	724.89	820.99	723.22	0.00	0.00	33.13	4.80%
A la Vista	265.39	246.30	247.91	272.64	269.59	300.41	303.59	0.00	0.00	55.68	22.46%
A Plazo	449.88	453.41	442.17	471.02	455.30	520.58	419.63	0.00	0.00	(22.55)	(5.10%)
OBLIGACIONES	7,176.48	7,346.49	7,451.76	7,407.85	7,725.10	7,578.77	7,283.77	0.00	0.00	(167.98)	(2.25%)
Locales	1,416.59	1,427.19	1,483.18	1,531.52	1,712.78	1,718.27	1,620.37	0.00	0.00	137.19	9.25%
Extranjero	5,759.88	5,919.30	5,968.58	5,876.34	6,012.32	5,860.51	5,663.41	0.00	0.00	(305.17)	(5.11%)
OTROS PASIVOS	1,653.02	1,901.73	1,859.28	1,984.63	1,995.15	2,005.77	2,055.85	0.00	0.00	196.57	10.57%
Locales	1,425.29	1,717.74	1,657.99	1,787.26	1,808.38	1,829.94	1,897.85	0.00	0.00	239.86	14.47%
Extranjero	227.73	183.99	201.29	197.37	186.78	175.84	158.00	0.00	0.00	(43.28)	(21.50%)
PATRIMONIO	4,827.69	4,699.29	4,574.59	4,596.13	4,898.24	5,054.80	5,158.99	0.00	0.00	584.40	12.78%
Capital	2,555.89	2,556.35	2,661.09	2,661.31	2,704.98	2,705.10	2,855.71	0.00	0.00	194.63	7.31%

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
A JUNIO 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		
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	564.60	0.00	0.00	39.85	7.59%
Provisiones Dinámicas	430.96	431.04	431.19	430.91	432.64	444.64	450.79	0.00	0.00	19.60	4.55%
Otras Reservas	83.53	85.07	93.56	95.75	99.63	112.82	113.80	0.00	0.00	20.25	21.64%
Utilidad de Periodos Anteriores	1,583.31	1,628.64	1,494.77	1,538.62	1,729.03	1,887.65	1,637.88	0.00	0.00	143.11	9.57%
Utilidad de Periodo	99.16	120.65	224.69	318.27	285.01	226.51	412.67	0.00	0.00	187.98	83.66%
Ganancia o Perdida en Valores Disponible para la Venta	74.84	(122.46)	(330.71)	(448.72)	(353.05)	(321.91)	(311.87)	0.00	0.00	18.85	(5.70%)
<b>PASIVO Y PATRIMONIO</b>	<b>58,955.14</b>	<b>60,042.64</b>	<b>59,376.85</b>	<b>57,719.77</b>	<b>59,706.49</b>	<b>60,341.94</b>	<b>59,299.44</b>	<b>0.00</b>	<b>0.00</b>	<b>(77.41)</b>	<b>(0.13%)</b>