

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A SEPTIEMBRE 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	3,186.59	3,123.54	0.00	137.33	4.60%
Depositos Locales en Bancos	1,032.80	881.32	763.40	677.28	773.05	719.66	795.57	783.21	0.00	105.93	15.64%
A la Vista	370.86	361.03	319.46	314.35	313.16	296.62	336.52	336.96	0.00	22.61	7.19%
A Plazo	661.94	520.29	443.94	362.93	459.90	423.04	459.05	446.25	0.00	83.32	22.96%
Depositos Extranjeros en Bancos	2,219.49	2,414.90	2,360.04	1,952.58	2,319.73	2,559.70	2,108.20	2,072.08	0.00	119.50	6.12%
A la Vista	850.15	866.38	759.38	724.10	806.53	860.50	730.95	805.04	0.00	80.94	11.18%
A Plazo	1,369.34	1,548.52	1,600.66	1,228.49	1,513.21	1,699.20	1,377.25	1,267.04	0.00	38.55	3.14%
Menos Provisiones	0.13	0.16	0.37	0.19	0.22	0.35	0.10	0.13	0.00	(0.06)	(33.58%)
Locales	0.13	0.12	0.35	0.18	0.20	0.13	0.08	0.12	0.00	(0.06)	(34.68%)
Extranjero	0.00	0.03	0.02	0.01	0.02	0.21	0.03	0.01	0.00	0.00	(13.16%)
Otros	274.93	331.14	344.94	356.54	321.14	316.72	282.92	268.38	0.00	(88.16)	(24.73%)
CARTERA CREDITICIA	23,503.22	23,551.06	23,802.73	24,154.66	24,623.01	24,453.40	24,600.28	24,823.57	0.00	668.91	2.77%
Locales	22,455.54	22,595.30	22,732.82	22,872.59	23,164.87	23,043.86	23,171.63	23,465.11	0.00	592.52	2.59%
Extranjero	1,893.42	1,831.18	1,946.37	2,161.35	2,313.54	2,269.28	2,249.22	2,166.12	0.00	4.77	0.22%
Menos Provisiones	845.74	875.41	876.46	879.28	855.40	859.75	820.57	807.66	0.00	(71.62)	(8.15%)
Locales	807.22	840.45	839.04	838.97	813.09	816.08	780.75	768.12	0.00	(70.85)	(8.45%)
Extranjero	38.53	34.97	37.42	40.31	42.31	43.67	39.83	39.54	0.00	(0.77)	(1.91%)
INVERSIONES EN VALORES	8,764.25	8,632.05	8,439.74	8,354.80	8,082.12	8,164.74	8,470.89	8,395.42	0.00	40.62	0.49%
Locales	3,375.26	3,495.63	3,511.12	3,454.65	3,266.90	3,249.32	3,280.83	3,291.28	0.00	(163.37)	(4.73%)
Extranjero	5,393.59	5,140.91	4,933.36	4,905.37	4,820.87	4,920.81	5,195.49	5,110.53	0.00	205.16	4.18%
Menos Provisiones	4.61	4.49	5.10	5.23	5.65	5.39	5.44	6.40	0.00	1.17	22.34%
Locales	4.45	4.34	4.64	4.29	4.58	4.76	3.25	4.28	0.00	(0.01)	(0.24%)
Extranjero	0.16	0.15	0.46	0.94	1.07	0.63	2.19	2.12	0.00	1.18	125.27%
OTROS ACTIVOS	2,757.03	2,751.78	2,709.24	2,824.10	2,846.04	2,861.75	2,841.02	2,901.72	0.00	77.62	2.75%
Locales	2,534.97	2,568.38	2,511.03	2,620.60	2,644.91	2,653.43	2,661.27	2,721.34	0.00	100.73	3.84%
Extranjero	222.06	183.41	198.22	203.49	201.14	208.31	179.75	180.38	0.00	(23.11)	(11.36%)
TOTAL DE ACTIVOS	38,551.59	38,562.10	38,419.73	38,319.76	38,964.88	39,075.61	39,098.77	39,244.24	0.00	924.48	2.41%

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DEPOSITOS	29,075.29	28,829.62	28,832.21	28,543.65	28,571.91	28,691.41	28,837.44	29,097.44	0.00	553.79	1.94%
Locales	26,396.55	26,230.22	26,145.37	25,848.90	25,942.32	25,939.38	26,139.19	26,418.02	0.00	569.11	2.20%
Oficiales	272.79	273.16	190.55	317.46	317.42	317.60	327.31	405.46	0.00	88.00	27.72%
De Particulares	25,612.01	25,482.72	25,470.39	25,014.49	25,101.84	25,114.20	25,299.46	25,435.58	0.00	421.09	1.68%
A la Vista	4,641.27	4,587.14	4,599.17	4,111.09	4,277.84	4,178.05	4,157.29	3,992.88	0.00	(118.21)	(2.88%)
A Plazo	13,286.02	13,181.23	13,197.11	13,258.61	13,239.89	13,661.49	14,081.45	14,415.26	0.00	1,156.65	8.72%
De Ahorros	7,684.72	7,714.35	7,674.11	7,644.79	7,584.10	7,274.65	7,060.72	7,027.44	0.00	(617.34)	(8.08%)
De Bancos	511.75	474.33	484.44	516.95	523.06	507.59	512.42	576.97	0.00	60.02	11.61%
A la Vista	59.17	53.23	50.36	65.91	53.76	63.17	54.59	95.66	0.00	29.74	45.12%
A Plazo	452.58	421.10	434.08	451.03	469.30	444.41	457.84	481.32	0.00	30.28	6.71%
Extranjero	2,678.73	2,599.40	2,686.83	2,694.75	2,629.59	2,752.03	2,698.24	2,679.42	0.00	(15.32)	(0.57%)
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	1,975.03	2,009.69	0.00	58.61	3.00%
A la Vista	275.49	275.48	276.01	251.54	297.04	262.01	266.78	240.45	0.00	(11.10)	(4.41%)
A Plazo	1,318.00	1,234.09	1,277.76	1,251.05	1,176.98	1,249.94	1,327.05	1,373.33	0.00	122.28	9.77%
De Ahorros	369.97	390.12	442.98	448.50	430.68	419.09	381.19	395.92	0.00	(52.58)	(11.72%)
De Bancos	715.27	699.71	690.08	743.66	724.89	820.99	723.22	669.73	0.00	(73.93)	(9.94%)
A la Vista	265.39	246.30	247.91	272.64	269.59	300.41	303.59	117.06	0.00	(155.58)	(57.06%)
A Plazo	449.88	453.41	442.17	471.02	455.30	520.58	419.63	552.67	0.00	81.65	17.33%
OBLIGACIONES	4,719.81	4,878.21	4,954.39	5,058.20	5,350.88	5,204.07	5,113.21	4,901.41	0.00	(156.80)	(3.10%)
Locales	932.40	923.68	979.67	1,029.07	1,150.76	1,139.30	1,176.52	1,181.06	0.00	151.99	14.77%
Extranjero	3,787.42	3,954.53	3,974.72	4,029.13	4,200.12	4,064.77	3,936.69	3,720.35	0.00	(308.79)	(7.66%)
OTROS PASIVOS	1,329.59	1,563.39	1,489.53	1,601.36	1,614.75	1,665.04	1,623.46	1,674.32	0.00	72.96	4.56%
Locales	1,118.11	1,386.73	1,304.61	1,411.07	1,443.84	1,496.25	1,480.52	1,514.60	0.00	103.53	7.34%
Extranjero	211.48	176.66	184.92	190.29	170.91	168.79	142.94	159.72	0.00	(30.57)	(16.06%)
PATRIMONIO	3,426.90	3,290.88	3,143.61	3,116.55	3,427.34	3,515.09	3,524.67	3,571.08	0.00	454.53	14.58%
Capital	1,537.25	1,537.70	1,542.44	1,542.66	1,566.33	1,566.45	1,567.07	1,567.19	0.00	24.52	1.59%

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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	430.27	436.61	0.00	20.55	4.94%
Provisiones Dinámicas	338.21	338.29	338.44	338.16	339.89	339.89	342.37	342.75	0.00	4.59	1.36%
Otras Reservas	67.53	68.73	76.22	77.90	73.62	86.91	87.90	93.86	0.00	15.96	20.49%
Utilidad de Periodos Anteriores	1,336.39	1,375.33	1,342.45	1,386.80	1,490.17	1,664.36	1,567.89	1,632.07	0.00	245.27	17.69%
Utilidad de Periodo	85.50	89.63	142.83	167.47	267.71	140.39	243.79	246.37	0.00	78.90	47.11%
Ganancia o Perdida en Valores Disponible para la Venta	62.02	(118.79)	(298.77)	(396.44)	(310.37)	(282.91)	(284.36)	(311.16)	0.00	85.29	(21.51%)
PASIVO Y PATRIMONIO	38,551.59	38,562.10	38,419.73	38,319.76	38,964.88	39,075.61	39,098.77	39,244.24	0.00	924.48	2.41%