

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	11,813.98	12,098.86	11,014.41	8,004.17	9,143.22	9,044.83	7,559.71	6,854.40	0.00	(1,149.77)	(14.36%)
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	1,180.52	0.00	119.87	11.30%
A la Vista	400.51	389.63	372.22	343.08	357.86	586.07	362.12	432.76	0.00	89.68	26.14%
A Plazo	1,189.40	1,047.21	892.12	717.57	978.21	878.39	770.28	747.77	0.00	30.19	4.21%
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	5,014.75	0.00	(1,115.34)	(18.19%)
A la Vista	1,269.03	1,148.29	908.68	826.90	1,214.41	1,338.67	839.07	1,292.51	0.00	465.60	56.31%
A Plazo	8,297.94	8,786.52	8,062.03	5,303.19	5,773.86	5,455.82	4,890.11	3,722.24	0.00	(1,580.95)	(29.81%)
Menos Provisiones	0.35	0.27	0.54	0.32	0.35	0.49	0.21	0.21	0.00	(0.11)	(34.63%)
Locales	0.35	0.23	0.48	0.29	0.27	0.25	0.14	0.14	0.00	(0.15)	(50.72%)
Extranjero	0.00	0.04	0.06	0.03	0.08	0.23	0.07	0.07	0.00	0.04	106.81%
Otros	657.45	727.48	779.90	813.75	819.23	786.36	698.34	659.34	0.00	(154.41)	(18.98%)
CARTERA CREDITICIA	31,978.15	32,240.28	32,863.95	33,942.84	34,318.18	34,304.26	35,160.94	35,661.49	0.00	1,718.64	5.06%
Locales	31,155.02	31,522.19	32,039.91	32,915.44	33,110.49	33,156.69	34,001.03	34,575.45	0.00	1,660.02	5.04%
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	1,070.29	1,113.09	1,122.33	1,133.95	1,105.85	1,121.72	1,089.31	1,080.09	0.00	(53.86)	(4.75%)
Locales	1,031.76	1,078.12	1,084.91	1,093.64	1,063.53	1,078.05	1,049.48	1,040.55	0.00	(53.09)	(4.85%)
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	11,777.34	12,314.21	12,156.92	12,082.98	12,415.66	13,104.72	12,767.73	12,508.12	0.00	425.14	3.52%
Locales	5,513.74	5,722.17	5,806.03	5,840.49	5,565.71	5,563.97	5,607.18	5,771.94	0.00	(68.55)	(1.17%)
Extranjero	6,272.23	6,600.45	6,361.95	6,256.32	6,866.03	7,560.10	7,179.01	6,757.62	0.00	501.29	8.01%
Menos Provisiones	8.62	8.41	11.42	13.83	16.07	19.34	18.47	21.43	0.00	7.60	54.96%
Locales	8.33	8.10	10.79	12.71	14.81	18.46	16.09	19.15	0.00	6.44	50.67%
Extranjero	0.29	0.31	0.63	1.12	1.26	0.88	2.38	2.28	0.00	1.16	103.53%
OTROS ACTIVOS	3,385.67	3,389.29	3,341.57	3,689.78	3,829.42	3,888.83	3,808.98	3,925.64	0.00	235.86	6.39%
Locales	3,138.92	3,179.98	3,116.82	3,459.03	3,593.73	3,643.89	3,590.04	3,704.35	0.00	245.32	7.09%
Extranjero	246.75	209.31	224.75	230.75	235.69	244.94	218.94	221.29	0.00	(9.46)	(4.10%)
TOTAL DE ACTIVOS	58,955.14	60,042.64	59,376.85	57,719.77	59,706.49	60,342.64	59,297.36	58,949.64	0.00	1,229.87	2.13%

**BALANCE DE SITUACION
BANCA PANAMEÑA
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		
DEPOSITOS	45,297.96	46,095.13	45,491.23	43,731.16	45,088.00	45,702.60	44,800.82	44,464.78	0.00	733.61	1.68%
Locales	42,600.66	43,478.14	42,786.80	41,017.81	42,439.79	42,931.87	42,085.32	41,767.66	0.00	749.85	1.83%
Oficiales	11,279.44	12,392.61	11,546.56	10,336.88	11,544.20	12,100.72	11,178.50	11,053.31	0.00	716.43	6.93%
De Particulares	29,578.44	29,446.18	29,432.84	28,927.47	29,103.83	29,074.41	29,135.73	29,033.72	0.00	106.25	0.37%
A la Vista	5,045.76	5,000.97	4,969.40	4,496.17	4,726.34	4,595.19	4,554.83	4,328.70	0.00	(167.47)	(3.72%)
A Plazo	14,735.85	14,647.05	14,699.23	14,692.77	14,697.96	15,137.11	15,456.33	15,789.92	0.00	1,097.15	7.47%
De Ahorros	9,796.84	9,798.16	9,764.21	9,738.53	9,679.54	9,342.11	9,124.57	8,915.10	0.00	(823.43)	(8.46%)
De Bancos	1,742.77	1,639.36	1,807.41	1,753.47	1,791.76	1,756.73	1,771.09	1,680.63	0.00	(72.83)	(4.15%)
A la Vista	901.01	793.84	912.39	837.65	959.05	1,039.75	940.70	1,030.60	0.00	192.95	23.04%
A Plazo	841.77	845.52	895.01	915.82	832.71	716.98	830.39	650.04	0.00	(265.78)	(29.02%)
Extranjero	2,697.30	2,616.99	2,704.43	2,713.35	2,648.21	2,770.73	2,715.50	2,697.11	0.00	(16.24)	(0.60%)
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	2,027.39	0.00	57.69	2.93%
A la Vista	275.92	275.86	276.32	251.95	297.38	262.25	267.02	240.79	0.00	(11.16)	(4.43%)
A Plazo	1,333.19	1,248.74	1,292.42	1,266.55	1,192.51	1,265.16	1,341.05	1,387.48	0.00	120.93	9.55%
De Ahorros	372.91	392.67	445.60	451.19	433.42	422.33	384.22	399.12	0.00	(52.07)	(11.54%)
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	7,176.48	7,346.49	7,451.76	7,407.85	7,725.10	7,578.77	7,283.77	7,044.73	0.00	(363.13)	(4.90%)
Locales	1,416.59	1,427.19	1,483.18	1,531.52	1,712.78	1,718.27	1,620.37	1,639.10	0.00	107.59	7.02%
Extranjero	5,759.88	5,919.30	5,968.58	5,876.34	6,012.32	5,860.51	5,663.41	5,405.62	0.00	(470.72)	(8.01%)
OTROS PASIVOS	1,653.02	1,901.73	1,859.28	1,984.63	1,995.15	2,005.77	2,053.52	2,156.21	0.00	171.58	8.65%
Locales	1,425.29	1,717.74	1,657.99	1,787.26	1,808.38	1,829.94	1,895.52	1,989.20	0.00	201.94	11.30%
Extranjero	227.73	183.99	201.29	197.37	186.78	175.84	158.00	167.00	0.00	(30.36)	(15.38%)
PATRIMONIO	4,827.69	4,699.29	4,574.59	4,596.13	4,898.24	5,055.50	5,159.24	5,283.94	0.00	687.81	14.96%
Capital	2,555.89	2,556.35	2,661.09	2,661.31	2,704.98	2,705.10	2,855.71	2,855.83	0.00	194.52	7.31%

**BALANCE DE SITUACION
BANCA PANAMEÑA
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		
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	565.09	578.91	0.00	52.25	9.92%
Provisiones Dinámicas	430.96	431.04	431.19	430.91	432.64	444.64	451.29	459.02	0.00	28.11	6.52%
Otras Reservas	83.53	85.07	93.56	95.75	99.63	112.82	113.80	119.89	0.00	24.14	25.22%
Utilidad de Periodos Anteriores	1,583.31	1,628.64	1,494.77	1,538.62	1,729.03	1,888.35	1,637.72	1,694.37	0.00	155.76	10.12%
Utilidad de Periodo	99.16	120.65	224.69	318.27	285.01	226.51	413.00	496.30	0.00	178.03	55.94%
Ganancia o Perdida en Valores Disponible para la Venta	74.84	(122.46)	(330.71)	(448.72)	(353.05)	(321.91)	(312.28)	(341.48)	0.00	107.24	(23.90%)
PASIVO Y PATRIMONIO	58,955.14	60,042.64	59,376.85	57,719.77	59,706.49	60,342.64	59,297.36	58,949.64	0.00	1,229.87	2.13%