

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
A DICIEMBRE 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>	3,527.09	3,627.20	3,468.01	2,986.21	3,413.71	3,595.72	3,186.59	3,123.93	3,258.28	(155.43)	(4.55%)
Depositos Locales en Bancos	1,032.80	881.32	763.40	677.28	773.05	719.66	795.57	783.21	713.20	(59.85)	(7.74%)
A la Vista	370.86	361.03	319.46	314.35	313.16	296.62	331.69	336.96	306.59	(6.57)	(2.10%)
A Plazo	661.94	520.29	443.94	362.93	459.90	423.04	463.88	446.25	406.62	(53.28)	(11.59%)
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	2,072.48	2,253.22	(66.52)	(2.87%)
A la Vista	850.15	866.38	759.38	724.10	806.53	860.50	730.95	805.44	971.92	165.39	20.51%
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	1,281.29	(231.91)	(15.33%)
Menos Provisiones	0.13	0.16	0.37	0.19	0.22	0.35	0.10	0.13	0.10	(0.11)	(52.39%)
Locales	0.13	0.12	0.35	0.18	0.20	0.13	0.08	0.12	0.10	(0.10)	(49.08%)
Extranjero	0.00	0.03	0.02	0.01	0.02	0.21	0.03	0.01	0.00	(0.02)	(84.89%)
Otros	274.93	331.14	344.94	356.54	321.14	316.72	282.92	268.37	291.97	(29.18)	(9.09%)
<b>CARTERA CREDITICIA</b>	23,503.22	23,551.06	23,802.73	24,154.66	24,623.01	24,453.40	24,600.28	24,823.09	23,873.47	(749.53)	(3.04%)
Locales	22,455.54	22,595.30	22,732.82	22,872.59	23,164.87	23,043.86	23,171.63	23,464.71	22,337.46	(827.40)	(3.57%)
Extranjero	1,893.42	1,831.18	1,946.37	2,161.35	2,313.54	2,269.28	2,249.22	2,166.04	2,274.16	(39.37)	(1.70%)
Menos Provisiones	845.74	875.41	876.46	879.28	855.40	859.75	820.57	807.66	738.15	(117.25)	(13.71%)
Locales	807.22	840.45	839.04	838.97	813.09	816.08	780.75	768.12	701.83	(111.26)	(13.68%)
Extranjero	38.53	34.97	37.42	40.31	42.31	43.67	39.83	39.54	36.32	(5.99)	(14.16%)
<b>INVERSIONES EN VALORES</b>	8,764.25	8,632.05	8,439.74	8,354.80	8,082.12	8,164.74	8,470.89	8,395.42	8,146.67	64.56	0.80%
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	3,142.08	(124.82)	(3.82%)
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	5,010.63	189.77	3.94%
Menos Provisiones	4.61	4.49	5.10	5.23	5.65	5.39	5.44	6.40	6.04	0.39	6.89%
Locales	4.45	4.34	4.64	4.29	4.58	4.76	3.25	4.28	4.68	0.09	2.07%
Extranjero	0.16	0.15	0.46	0.94	1.07	0.63	2.19	2.12	1.36	0.29	27.58%
<b>OTROS ACTIVOS</b>	2,757.03	2,751.78	2,709.24	2,824.10	2,846.04	2,861.75	2,841.02	2,901.83	2,705.87	(140.17)	(4.93%)
Locales	2,534.97	2,568.38	2,511.03	2,620.60	2,644.91	2,653.43	2,661.27	2,721.36	2,575.65	(69.26)	(2.62%)
Extranjero	222.06	183.41	198.22	203.49	201.14	208.31	179.75	180.47	130.22	(70.92)	(35.26%)
<b>TOTAL DE ACTIVOS</b>	<b>38,551.59</b>	<b>38,562.10</b>	<b>38,419.73</b>	<b>38,319.76</b>	<b>38,964.88</b>	<b>39,075.61</b>	<b>39,098.77</b>	<b>39,244.26</b>	<b>37,984.30</b>	<b>(980.58)</b>	<b>(2.52%)</b>

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
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	27,934.89	(637.02)	(2.23%)
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	25,633.15	(309.17)	(1.19%)
Oficiales	272.79	273.16	190.55	317.46	317.42	317.60	327.31	405.46	307.54	(9.88)	(3.11%)
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	24,816.29	(285.55)	(1.14%)
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	4,154.88	(122.96)	(2.87%)
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	13,599.12	359.23	2.71%
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	7,062.29	(521.82)	(6.88%)
De Bancos	511.75	474.33	484.44	516.95	523.06	507.59	512.42	576.97	509.32	(13.74)	(2.63%)
A la Vista	59.17	53.23	50.36	65.91	53.76	63.17	54.59	95.66	64.80	11.04	20.53%
A Plazo	452.58	421.10	434.08	451.03	469.30	444.41	457.84	481.32	444.52	(24.77)	(5.28%)
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	2,301.73	(327.85)	(12.47%)
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	1,711.93	(192.77)	(10.12%)
A la Vista	275.49	275.48	276.01	251.54	297.04	262.01	266.78	240.45	226.54	(70.49)	(23.73%)
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	1,158.94	(18.04)	(1.53%)
De Ahorros	369.97	390.12	442.98	448.50	430.68	419.09	381.19	395.92	326.44	(104.24)	(24.20%)
De Bancos	715.27	699.71	690.08	743.66	724.89	820.99	723.22	669.73	589.81	(135.08)	(18.64%)
A la Vista	265.39	246.30	247.91	272.64	269.59	300.41	303.59	117.06	68.74	(200.85)	(74.50%)
A Plazo	449.88	453.41	442.17	471.02	455.30	520.58	419.63	552.67	521.07	65.77	14.45%
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	4,939.22	(411.66)	(7.69%)
Locales	932.40	923.68	979.67	1,029.07	1,150.76	1,139.30	1,176.52	1,181.06	1,319.17	168.41	14.63%
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	3,620.05	(580.06)	(13.81%)
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	1,574.48	(40.27)	(2.49%)
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	1,467.22	23.38	1.62%
Extranjero	211.48	176.66	184.92	190.29	170.91	168.79	142.94	159.72	107.26	(63.65)	(37.24%)
PATRIMONIO	3,426.90	3,290.88	3,143.61	3,116.55	3,427.34	3,515.09	3,524.67	3,571.10	3,535.71	108.37	3.16%
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	1,487.56	(78.78)	(5.03%)

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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	430.22	436.61	416.75	3.25	0.78%
Provisiones Dinámicas	338.21	338.29	338.44	338.16	339.89	339.89	342.31	342.75	332.75	(7.14)	(2.10%)
Otras Reservas	67.53	68.73	76.22	77.90	73.62	86.91	87.90	93.86	84.00	10.39	14.11%
Utilidad de Periodos Anteriores	1,336.39	1,375.33	1,342.45	1,386.80	1,490.17	1,664.36	1,567.95	1,632.07	1,630.83	140.66	9.44%
Utilidad de Periodo	85.50	89.63	142.83	167.47	267.71	140.39	243.79	246.39	204.67	(63.04)	(23.55%)
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)	(204.09)	106.28	(34.24%)
<b>PASIVO Y PATRIMONIO</b>	<b>38,551.59</b>	<b>38,562.10</b>	<b>38,419.73</b>	<b>38,319.76</b>	<b>38,964.88</b>	<b>39,075.61</b>	<b>39,098.77</b>	<b>39,244.26</b>	<b>37,984.30</b>	<b>(980.58)</b>	<b>(2.52%)</b>