

**BALANCE DE SITUACION
BANCA PANAMEÑA
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		
ACTIVOS LIQUIDOS	11,813.98	12,098.86	11,014.41	8,004.17	9,143.22	9,044.83	7,559.71	6,854.79	7,923.77	(1,219.45)	(13.34%)
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	1,175.28	(160.80)	(12.04%)
A la Vista	400.51	389.63	372.22	343.08	357.86	586.07	357.29	432.76	387.08	29.22	8.16%
A Plazo	1,189.40	1,047.21	892.12	717.57	978.21	878.39	775.11	747.77	788.20	(190.01)	(19.42%)
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	5,015.15	6,050.13	(938.14)	(13.42%)
A la Vista	1,269.03	1,148.29	908.68	826.90	1,214.41	1,338.67	839.07	1,292.91	1,178.83	(35.57)	(2.93%)
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	4,871.29	(902.56)	(15.63%)
Menos Provisiones	0.35	0.27	0.54	0.32	0.35	0.49	0.21	0.21	0.14	(0.21)	(59.95%)
Locales	0.35	0.23	0.48	0.29	0.27	0.25	0.14	0.14	0.12	(0.15)	(54.39%)
Extranjero	0.00	0.04	0.06	0.03	0.08	0.23	0.07	0.07	0.02	(0.07)	(77.91%)
Otros	657.45	727.48	779.90	813.75	819.23	786.36	698.34	659.33	698.51	(120.72)	(14.74%)
CARTERA CREDITICIA	31,978.15	32,240.28	32,863.95	33,942.84	34,318.18	34,304.26	35,160.94	35,661.00	34,650.95	332.77	0.97%
Locales	31,155.02	31,522.19	32,039.91	32,915.44	33,110.49	33,156.69	34,001.03	34,575.05	33,381.28	270.79	0.82%
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	1,070.29	1,113.09	1,122.33	1,133.95	1,105.85	1,121.72	1,089.31	1,080.09	1,004.49	(101.35)	(9.17%)
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	968.17	(95.36)	(8.97%)
Extranjero	38.53	34.97	37.42	40.31	42.31	43.67	39.83	39.54	36.32	(5.99)	(14.16%)
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	13,348.71	933.05	7.52%
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	5,737.70	171.99	3.09%
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	7,632.44	766.41	11.16%
Menos Provisiones	8.62	8.41	11.42	13.83	16.07	19.34	18.47	21.43	21.42	5.35	33.30%
Locales	8.33	8.10	10.79	12.71	14.81	18.46	16.09	19.15	19.87	5.06	34.16%
Extranjero	0.29	0.31	0.63	1.12	1.26	0.88	2.38	2.28	1.55	0.29	23.17%
OTROS ACTIVOS	3,385.67	3,389.29	3,341.57	3,689.78	3,829.42	3,888.83	3,808.98	3,925.75	3,828.81	(0.62)	(0.02%)
Locales	3,138.92	3,179.98	3,116.82	3,459.03	3,593.73	3,643.89	3,590.04	3,704.38	3,657.07	63.34	1.76%
Extranjero	246.75	209.31	224.75	230.75	235.69	244.94	218.94	221.37	171.73	(63.96)	(27.14%)
TOTAL DE ACTIVOS	58,955.14	60,042.64	59,376.85	57,719.77	59,706.49	60,342.64	59,297.36	58,949.66	59,752.23	45.75	0.08%

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	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	45,380.19	292.19	0.65%
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	43,060.76	620.97	1.46%
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	12,724.25	1,180.06	10.22%
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	28,485.73	(618.10)	(2.12%)
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	4,526.45	(199.89)	(4.23%)
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	14,946.29	248.33	1.69%
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	9,012.99	(666.54)	(6.89%)
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	1,850.79	59.02	3.29%
A la Vista	901.01	793.84	912.39	837.65	959.05	1,039.75	940.70	1,030.60	1,154.12	195.06	20.34%
A Plazo	841.77	845.52	895.01	915.82	832.71	716.98	830.39	650.04	696.67	(136.04)	(16.34%)
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	2,319.42	(328.78)	(12.42%)
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	1,726.51	(196.81)	(10.23%)
A la Vista	275.92	275.86	276.32	251.95	297.38	262.25	267.02	240.79	223.70	(73.68)	(24.78%)
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	1,173.16	(19.35)	(1.62%)
De Ahorros	372.91	392.67	445.60	451.19	433.42	422.33	384.22	399.12	329.65	(103.77)	(23.94%)
De Bancos	715.27	699.71	690.08	743.66	724.89	820.99	723.22	669.73	592.91	(131.98)	(18.21%)
A la Vista	265.39	246.30	247.91	272.64	269.59	300.41	303.59	117.06	71.84	(197.75)	(73.35%)
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	7,176.48	7,346.49	7,451.76	7,407.85	7,725.10	7,578.77	7,283.77	7,044.73	7,210.54	(514.56)	(6.66%)
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	1,737.48	24.70	1.44%
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	5,473.06	(539.26)	(8.97%)
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	1,972.40	(22.75)	(1.14%)
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	1,849.35	40.97	2.27%
Extranjero	227.73	183.99	201.29	197.37	186.78	175.84	158.00	167.00	123.05	(63.73)	(34.12%)
PATRIMONIO	4,827.69	4,699.29	4,574.59	4,596.13	4,898.24	5,055.50	5,159.24	5,283.96	5,189.11	290.87	5.94%
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	2,776.20	71.22	2.63%

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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	514.49	516.11	524.75	526.66	532.27	557.46	565.04	578.91	577.09	44.82	8.42%
Provisiones Dinámicas	430.96	431.04	431.19	430.91	432.64	444.64	451.23	459.02	466.88	34.24	7.91%
Otras Reservas	83.53	85.07	93.56	95.75	99.63	112.82	113.80	119.89	110.21	10.58	10.62%
Utilidad de Periodos Anteriores	1,583.31	1,628.64	1,494.77	1,538.62	1,729.03	1,888.35	1,637.78	1,694.37	1,832.13	103.10	5.96%
Utilidad de Periodo	99.16	120.65	224.69	318.27	285.01	226.51	413.00	496.32	238.11	(46.90)	(16.46%)
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)	(234.42)	118.63	(33.60%)
PASIVO Y PATRIMONIO	58,955.14	60,042.64	59,376.85	57,719.77	59,706.49	60,342.64	59,297.36	58,949.66	59,752.23	45.75	0.08%