

BALANCE DE SITUACION
BANCA PANAMEÑA
A MARZO 2024
(En Millones de Balboas)

	2022	2023				2024				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	9,143.22	9,044.83	7,559.71	6,854.79	7,922.91	7,904.94	0.00	0.00	0.00	(1,139.89)	(12.60%)
Depositos Locales en Bancos	1,336.08	1,464.46	1,132.40	1,180.52	1,175.29	1,022.66	0.00	0.00	0.00	(441.80)	(30.17%)
A la Vista	357.86	586.07	357.29	432.76	387.09	425.35	0.00	0.00	0.00	(160.72)	(27.42%)
A Plazo	978.21	878.39	775.11	747.77	788.20	597.31	0.00	0.00	0.00	(281.08)	(32.00%)
Depositos Extranjeros en Bancos	6,988.26	6,794.50	5,729.17	5,015.15	6,049.26	6,335.32	0.00	0.00	0.00	(459.17)	(6.76%)
A la Vista	1,214.41	1,338.67	839.07	1,292.91	1,177.96	1,122.65	0.00	0.00	0.00	(216.02)	(16.14%)
A Plazo	5,773.86	5,455.82	4,890.11	3,722.24	4,871.29	5,212.67	0.00	0.00	0.00	(243.16)	(4.46%)
Menos Provisiones	0.35	0.49	0.21	0.21	0.14	0.19	0.00	0.00	0.00	(0.30)	(61.91%)
Locales	0.27	0.25	0.14	0.14	0.12	0.18	0.00	0.00	0.00	(0.07)	(28.48%)
Extranjero	0.08	0.23	0.07	0.07	0.02	0.00	0.00	0.00	0.00	(0.23)	(97.94%)
Otros	819.23	786.36	698.34	659.33	698.51	547.15	0.00	0.00	0.00	(239.21)	(30.42%)
CARTERA CREDITICIA	34,318.18	34,304.26	35,160.94	35,661.00	34,650.95	34,998.41	0.00	0.00	0.00	694.15	2.02%
Locales	33,110.49	33,156.69	34,001.03	34,575.05	33,381.28	33,604.95	0.00	0.00	0.00	448.26	1.35%
Extranjero	2,313.54	2,269.28	2,249.22	2,166.04	2,274.16	2,410.93	0.00	0.00	0.00	141.64	6.24%
Menos Provisiones	1,105.85	1,121.72	1,089.31	1,080.09	1,004.49	1,017.47	0.00	0.00	0.00	(104.25)	(9.29%)
Locales	1,063.53	1,078.05	1,049.48	1,040.55	968.17	983.17	0.00	0.00	0.00	(94.88)	(8.80%)
Extranjero	42.31	43.67	39.83	39.54	36.32	34.29	0.00	0.00	0.00	(9.37)	(21.47%)
INVERSIONES EN VALORES	12,415.66	13,104.72	12,767.73	12,508.12	13,349.11	14,049.70	0.00	0.00	0.00	944.98	7.21%
Locales	5,565.71	5,563.97	5,607.18	5,771.94	5,737.70	5,716.15	0.00	0.00	0.00	152.18	2.74%
Extranjero	6,866.03	7,560.10	7,179.01	6,757.62	7,632.84	8,359.18	0.00	0.00	0.00	799.08	10.57%
Menos Provisiones	16.07	19.34	18.47	21.43	21.42	25.62	0.00	0.00	0.00	6.28	32.49%
Locales	14.81	18.46	16.09	19.15	19.87	23.67	0.00	0.00	0.00	5.21	28.25%
Extranjero	1.26	0.88	2.38	2.28	1.55	1.95	0.00	0.00	0.00	1.07	121.35%
OTROS ACTIVOS	3,829.42	3,888.83	3,808.98	3,925.75	3,829.32	3,876.06	0.00	0.00	0.00	(12.77)	(0.33%)
Locales	3,593.73	3,643.89	3,590.04	3,704.38	3,657.19	3,701.23	0.00	0.00	0.00	57.34	1.57%
Extranjero	235.69	244.94	218.94	221.37	172.13	174.83	0.00	0.00	0.00	(70.11)	(28.62%)
TOTAL DE ACTIVOS	59,706.49	60,342.64	59,297.36	58,949.66	59,752.29	60,829.12	0.00	0.00	0.00	486.48	0.81%

BALANCE DE SITUACION
BANCA PANAMEÑA
A MARZO 2024
(En Millones de Balboas)

	2022	2023				2024				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	45,088.00	45,702.60	44,800.82	44,464.78	45,380.19	46,283.53	0.00	0.00	0.00	580.93	1.27%
Locales	42,439.79	42,931.87	42,085.32	41,767.66	43,060.76	44,021.97	0.00	0.00	0.00	1,090.10	2.54%
Oficiales	11,544.20	12,100.72	11,178.50	11,053.31	12,724.25	13,954.59	0.00	0.00	0.00	1,853.86	15.32%
De Particulares	29,103.83	29,074.41	29,135.73	29,033.72	28,485.73	28,433.36	0.00	0.00	0.00	(641.06)	(2.20%)
A la Vista	4,726.34	4,595.19	4,554.83	4,328.70	4,526.45	4,308.82	0.00	0.00	0.00	(286.37)	(6.23%)
A Plazo	14,697.96	15,137.11	15,456.33	15,789.92	14,946.29	15,307.48	0.00	0.00	0.00	170.36	1.13%
De Ahorros	9,679.54	9,342.11	9,124.57	8,915.10	9,012.99	8,817.07	0.00	0.00	0.00	(525.05)	(5.62%)
De Bancos	1,791.76	1,756.73	1,771.09	1,680.63	1,850.78	1,634.03	0.00	0.00	0.00	(122.70)	(6.98%)
A la Vista	959.05	1,039.75	940.70	1,030.60	1,154.11	896.98	0.00	0.00	0.00	(142.77)	(13.73%)
A Plazo	832.71	716.98	830.39	650.04	696.67	737.05	0.00	0.00	0.00	20.07	2.80%
Extranjero	2,648.21	2,770.73	2,715.50	2,697.11	2,319.42	2,261.56	0.00	0.00	0.00	(509.17)	(18.38%)
Oficiales	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.00	0.08	0.00%
De Particulares	1,923.32	1,949.74	1,992.29	2,027.39	1,729.62	1,689.23	0.00	0.00	0.00	(260.51)	(13.36%)
A la Vista	297.38	262.25	267.02	240.79	226.81	220.12	0.00	0.00	0.00	(42.12)	(16.06%)
A Plazo	1,192.51	1,265.16	1,341.05	1,387.48	1,173.16	1,151.28	0.00	0.00	0.00	(113.88)	(9.00%)
De Ahorros	433.42	422.33	384.22	399.12	329.65	317.83	0.00	0.00	0.00	(104.51)	(24.75%)
De Bancos	724.89	820.99	723.22	669.73	589.81	572.24	0.00	0.00	0.00	(248.74)	(30.30%)
A la Vista	269.59	300.41	303.59	117.06	68.74	71.19	0.00	0.00	0.00	(229.22)	(76.30%)
A Plazo	455.30	520.58	419.63	552.67	521.07	501.05	0.00	0.00	0.00	(19.53)	(3.75%)
OBLIGACIONES	7,725.10	7,578.77	7,283.77	7,044.73	7,210.54	7,154.87	0.00	0.00	0.00	(423.90)	(5.59%)
Locales	1,712.78	1,718.27	1,620.37	1,639.10	1,737.48	1,771.00	0.00	0.00	0.00	52.73	3.07%
Extranjero	6,012.32	5,860.51	5,663.41	5,405.62	5,473.06	5,383.88	0.00	0.00	0.00	(476.63)	(8.13%)
OTROS PASIVOS	1,995.15	2,005.77	2,053.52	2,156.21	1,971.87	2,052.85	0.00	0.00	0.00	47.08	2.35%
Locales	1,808.38	1,829.94	1,895.52	1,989.20	1,848.82	1,955.89	0.00	0.00	0.00	125.95	6.88%
Extranjero	186.78	175.84	158.00	167.00	123.05	96.96	0.00	0.00	0.00	(78.87)	(44.86%)
PATRIMONIO	4,898.24	5,055.50	5,159.24	5,283.96	5,189.70	5,337.87	0.00	0.00	0.00	282.37	5.59%
Capital	2,704.98	2,705.10	2,855.71	2,855.83	2,776.20	2,776.72	0.00	0.00	0.00	71.62	2.65%

BALANCE DE SITUACION
BANCA PANAMEÑA
A MARZO 2024
(En Millones de Balboas)

	2022	2023				2024				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	532.27	557.46	565.04	578.91	577.09	583.59	0.00	0.00	0.00	26.13	4.69%
Provisiones Dinámicas	432.64	444.64	451.23	459.02	466.88	467.26	0.00	0.00	0.00	22.62	5.09%
Otras Reservas	99.63	112.82	113.80	119.89	110.21	116.33	0.00	0.00	0.00	3.51	3.11%
Utilidad de Periodos Anteriores	1,729.03	1,888.35	1,637.78	1,694.37	1,832.13	1,969.40	0.00	0.00	0.00	81.05	4.29%
Utilidad de Periodo	285.01	226.51	413.00	496.32	238.30	235.20	0.00	0.00	0.00	8.69	3.84%
Ganancia o Perdida en Valores Disponible para la Venta	(353.05)	(321.91)	(312.28)	(341.48)	(234.02)	(227.05)	0.00	0.00	0.00	94.87	(29.47%)
PASIVO Y PATRIMONIO	59,706.49	60,342.64	59,297.36	58,949.66	59,752.29	60,829.12	0.00	0.00	0.00	486.48	0.81%