

BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A SEPTIEMBRE 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	3,413.71	3,595.72	3,186.59	3,123.93	3,258.28	2,953.61	3,199.57	2,832.04	0.00	(291.89)	(9.34%)
Depositos Locales en Bancos	773.05	719.66	795.57	783.21	713.20	663.34	719.89	638.81	0.00	(144.39)	(18.44%)
A la Vista	313.16	296.62	331.69	336.96	306.59	257.79	276.93	239.34	0.00	(97.62)	(28.97%)
A Plazo	459.90	423.04	463.88	446.25	406.62	405.55	442.96	399.48	0.00	(46.77)	(10.48%)
Depositos Extranjeros en Bancos	2,319.73	2,559.70	2,108.20	2,072.48	2,253.22	2,059.43	2,208.42	1,931.71	0.00	(140.77)	(6.79%)
A la Vista	806.53	860.50	730.95	805.44	971.92	764.76	822.55	746.68	0.00	(58.76)	(7.30%)
A Plazo	1,513.21	1,699.20	1,377.25	1,267.04	1,281.29	1,294.67	1,385.88	1,185.04	0.00	(82.00)	(6.47%)
Menos Provisiones	0.22	0.35	0.10	0.13	0.10	0.16	0.09	0.13	0.00	0.00	0.22%
Locales	0.20	0.13	0.08	0.12	0.10	0.15	0.09	0.13	0.00	0.01	6.65%
Extranjero	0.02	0.21	0.03	0.01	0.00	0.00	0.00	0.00	0.00	(0.01)	(89.71%)
Otros	321.14	316.72	282.92	268.37	291.97	230.99	271.35	261.64	0.00	(6.73)	(2.51%)
CARTERA CREDITICIA	24,623.01	24,453.40	24,600.28	24,823.09	23,873.47	24,089.70	24,443.51	24,697.88	0.00	(125.21)	(0.50%)
Locales	23,164.87	23,043.86	23,171.63	23,464.71	22,337.46	22,422.73	22,630.52	22,907.39	0.00	(557.32)	(2.38%)
Extranjero	2,313.54	2,269.28	2,249.22	2,166.04	2,274.16	2,410.93	2,558.77	2,507.77	0.00	341.73	15.78%
Menos Provisiones	855.40	859.75	820.57	807.66	738.15	743.96	745.79	717.29	0.00	(90.37)	(11.19%)
Locales	813.09	816.08	780.75	768.12	701.83	709.67	709.04	679.92	0.00	(88.20)	(11.48%)
Extranjero	42.31	43.67	39.83	39.54	36.32	34.29	36.75	37.37	0.00	(2.17)	(5.50%)
INVERSIONES EN VALORES	8,082.12	8,164.74	8,470.89	8,395.42	8,146.67	8,118.86	8,033.75	8,379.30	0.00	(16.12)	(0.19%)
Locales	3,266.90	3,249.32	3,280.83	3,291.28	3,142.08	3,080.59	3,109.14	3,213.12	0.00	(78.16)	(2.37%)
Extranjero	4,820.87	4,920.81	5,195.49	5,110.53	5,010.63	5,044.83	4,931.74	5,174.54	0.00	64.00	1.25%
Menos Provisiones	5.65	5.39	5.44	6.40	6.04	6.56	7.13	8.36	0.00	1.96	30.71%
Locales	4.58	4.76	3.25	4.28	4.68	4.82	4.98	5.08	0.00	0.80	18.65%
Extranjero	1.07	0.63	2.19	2.12	1.36	1.74	2.15	3.29	0.00	1.17	55.06%
OTROS ACTIVOS	2,846.04	2,861.75	2,841.02	2,901.83	2,705.87	2,739.26	2,663.30	2,877.30	0.00	(24.52)	(0.85%)
Locales	2,644.91	2,653.43	2,661.27	2,721.36	2,575.65	2,604.78	2,511.59	2,738.02	0.00	16.66	0.61%
Extranjero	201.14	208.31	179.75	180.47	130.22	134.48	151.71	139.28	0.00	(41.18)	(22.82%)
TOTAL DE ACTIVOS	38,964.88	39,075.61	39,098.77	39,244.26	37,984.30	37,901.44	38,340.13	38,786.52	0.00	(457.74)	(1.17%)

BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A SEPTIEMBRE 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	28,571.91	28,691.41	28,837.44	29,097.44	27,934.89	27,959.49	28,258.92	28,479.39	0.00	(618.04)	(2.12%)
Locales	25,942.32	25,939.38	26,139.19	26,418.02	25,633.15	25,714.79	25,937.90	26,061.85	0.00	(356.16)	(1.35%)
Oficiales	317.42	317.60	327.31	405.46	307.54	332.77	322.78	306.16	0.00	(99.30)	(24.49%)
De Particulares	25,101.84	25,114.20	25,299.46	25,435.58	24,816.29	24,847.60	25,043.90	25,212.92	0.00	(222.66)	(0.88%)
A la Vista	4,277.84	4,178.05	4,157.29	3,992.88	4,154.88	3,971.97	3,917.77	3,728.73	0.00	(264.15)	(6.62%)
A Plazo	13,239.89	13,661.49	14,081.45	14,415.26	13,599.12	13,964.21	14,282.65	14,758.05	0.00	342.79	2.38%
De Ahorros	7,584.10	7,274.65	7,060.72	7,027.44	7,062.29	6,911.43	6,843.49	6,726.14	0.00	(301.30)	(4.29%)
De Bancos	523.06	507.59	512.42	576.97	509.32	534.42	571.21	542.77	0.00	(34.20)	(5.93%)
A la Vista	53.76	63.17	54.59	95.66	64.80	76.79	63.54	66.86	0.00	(28.80)	(30.10%)
A Plazo	469.30	444.41	457.84	481.32	444.52	457.63	507.67	475.91	0.00	(5.41)	(1.12%)
Extranjero	2,629.59	2,752.03	2,698.24	2,679.42	2,301.73	2,244.70	2,321.02	2,417.54	0.00	(261.88)	(9.77%)
Oficiales	0.00	0.00	0.00	0.00	0.00	0.08	0.11	0.70	0.00	0.70	0.00%
De Particulares	1,904.69	1,931.04	1,975.03	2,009.69	1,711.93	1,672.38	1,728.60	1,795.62	0.00	(214.07)	(10.65%)
A la Vista	297.04	262.01	266.78	240.45	226.54	219.68	234.96	224.27	0.00	(16.18)	(6.73%)
A Plazo	1,176.98	1,249.94	1,327.05	1,373.33	1,158.94	1,138.54	1,166.53	1,247.26	0.00	(126.06)	(9.18%)
De Ahorros	430.68	419.09	381.19	395.92	326.44	314.16	327.11	324.09	0.00	(71.83)	(18.14%)
De Bancos	724.89	820.99	723.22	669.73	589.81	572.24	592.30	621.22	0.00	(48.51)	(7.24%)
A la Vista	269.59	300.41	303.59	117.06	68.74	71.19	84.31	100.28	0.00	(16.79)	(14.34%)
A Plazo	455.30	520.58	419.63	552.67	521.07	501.05	507.99	520.94	0.00	(31.73)	(5.74%)
OBLIGACIONES	5,350.88	5,204.07	5,113.21	4,901.41	4,939.22	4,727.53	4,722.51	4,555.73	0.00	(345.67)	(7.05%)
Locales	1,150.76	1,139.30	1,176.52	1,181.06	1,319.17	1,210.21	1,223.17	1,274.60	0.00	93.54	7.92%
Extranjero	4,200.12	4,064.77	3,936.69	3,720.35	3,620.05	3,517.32	3,499.34	3,281.14	0.00	(439.21)	(11.81%)
OTROS PASIVOS	1,614.75	1,665.04	1,623.46	1,674.32	1,574.48	1,609.95	1,672.94	1,888.17	0.00	213.85	12.77%
Locales	1,443.84	1,496.25	1,480.52	1,514.60	1,467.22	1,519.02	1,591.18	1,788.01	0.00	273.42	18.05%
Extranjero	170.91	168.79	142.94	159.72	107.26	90.93	81.76	100.16	0.00	(59.56)	(37.29%)
PATRIMONIO	3,427.34	3,515.09	3,524.67	3,571.10	3,535.71	3,604.47	3,685.76	3,863.22	0.00	292.12	8.18%
Capital	1,566.33	1,566.45	1,567.07	1,567.19	1,487.56	1,488.07	1,490.72	1,490.86	0.00	(76.33)	(4.87%)

BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A SEPTIEMBRE 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	413.51	426.80	430.22	436.61	416.75	421.64	427.55	434.55	0.00	(2.06)	(0.47%)
Provisiones Dinámicas	339.89	339.89	342.31	342.75	332.75	333.13	334.18	335.64	0.00	(7.10)	(2.07%)
Otras Reservas	73.62	86.91	87.90	93.86	84.00	88.51	93.36	98.90	0.00	5.04	5.37%
Utilidad de Periodos Anteriores	1,490.17	1,664.36	1,567.95	1,632.07	1,630.83	1,763.16	1,726.76	1,787.08	0.00	155.01	9.50%
Utilidad de Periodo	267.71	140.39	243.79	246.39	204.67	129.79	226.06	240.95	0.00	(5.43)	(2.21%)
Ganancia o Perdida en Valores Disponible para la Venta	(310.37)	(282.91)	(284.36)	(311.16)	(204.09)	(198.19)	(185.32)	(90.22)	0.00	220.94	(71.01%)
PASIVO Y PATRIMONIO	38,964.88	39,075.61	39,098.77	39,244.26	37,984.30	37,901.44	38,340.13	38,786.52	0.00	(457.74)	(1.17%)