

BALANCE DE SITUACION
BANCA PANAMEÑA
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	9,143.22	9,044.83	7,559.71	6,854.79	7,922.91	7,904.94	7,302.18	6,961.67	0.00	106.88	1.56%
Depositos Locales en Bancos	1,336.08	1,464.46	1,132.40	1,180.52	1,175.29	1,022.66	1,229.69	980.39	0.00	(200.13)	(16.95%)
A la Vista	357.86	586.07	357.29	432.76	387.09	425.35	398.20	275.53	0.00	(157.23)	(36.33%)
A Plazo	978.21	878.39	775.11	747.77	788.20	597.31	831.49	704.86	0.00	(42.91)	(5.74%)
Depositos Extranjeros en Bancos	6,988.26	6,794.50	5,729.17	5,015.15	6,049.26	6,335.32	5,378.10	5,306.27	0.00	291.13	5.80%
A la Vista	1,214.41	1,338.67	839.07	1,292.91	1,177.96	1,122.65	1,146.22	1,142.24	0.00	(150.67)	(11.65%)
A Plazo	5,773.86	5,455.82	4,890.11	3,722.24	4,871.29	5,212.67	4,231.88	4,164.04	0.00	441.80	11.87%
Menos Provisiones	0.35	0.49	0.21	0.21	0.14	0.19	0.12	0.17	0.00	(0.04)	(21.13%)
Locales	0.27	0.25	0.14	0.14	0.12	0.18	0.12	0.17	0.00	0.02	15.43%
Extranjero	0.08	0.23	0.07	0.07	0.02	0.00	0.00	0.00	0.00	(0.07)	(97.70%)
Otros	819.23	786.36	698.34	659.33	698.51	547.15	694.52	675.17	0.00	15.84	2.40%
CARTERA CREDITICIA	34,318.18	34,304.26	35,160.94	35,661.00	34,650.95	34,998.41	36,378.42	37,141.62	0.00	1,480.62	4.15%
Locales	33,110.49	33,156.69	34,001.03	34,575.05	33,381.28	33,604.95	34,841.72	35,626.03	0.00	1,050.98	3.04%
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	1,105.85	1,121.72	1,089.31	1,080.09	1,004.49	1,017.47	1,022.08	992.18	0.00	(87.91)	(8.14%)
Locales	1,063.53	1,078.05	1,049.48	1,040.55	968.17	983.17	985.33	954.81	0.00	(85.73)	(8.24%)
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	12,415.66	13,104.72	12,767.73	12,508.12	13,349.11	14,049.70	12,960.67	13,005.30	0.00	497.18	3.97%
Locales	5,565.71	5,563.97	5,607.18	5,771.94	5,737.70	5,716.15	6,093.16	6,203.54	0.00	431.60	7.48%
Extranjero	6,866.03	7,560.10	7,179.01	6,757.62	7,632.84	8,359.18	6,894.63	6,826.96	0.00	69.34	1.03%
Menos Provisiones	16.07	19.34	18.47	21.43	21.42	25.62	27.11	25.20	0.00	3.76	17.56%
Locales	14.81	18.46	16.09	19.15	19.87	23.67	24.75	21.72	0.00	2.57	13.43%
Extranjero	1.26	0.88	2.38	2.28	1.55	1.95	2.36	3.47	0.00	1.19	52.19%
OTROS ACTIVOS	3,829.42	3,888.83	3,808.98	3,925.75	3,829.32	3,876.06	3,330.67	3,579.52	0.00	(346.23)	(8.82%)
Locales	3,593.73	3,643.89	3,590.04	3,704.38	3,657.19	3,701.23	3,140.77	3,417.21	0.00	(287.17)	(7.75%)
Extranjero	235.69	244.94	218.94	221.37	172.13	174.83	189.90	162.31	0.00	(59.06)	(26.68%)
TOTAL DE ACTIVOS	59,706.49	60,342.64	59,297.36	58,949.66	59,752.29	60,829.12	59,971.95	60,688.11	0.00	1,738.45	2.95%

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DEPOSITOS	45,088.00	45,702.60	44,800.82	44,464.78	45,380.19	46,283.53	45,473.04	45,188.71	0.00	723.94	1.63%
Locales	42,439.79	42,931.87	42,085.32	41,767.66	43,060.76	44,021.97	43,135.77	42,755.30	0.00	987.64	2.36%
Oficiales	11,544.20	12,100.72	11,178.50	11,053.31	12,724.25	13,954.59	12,889.34	12,480.52	0.00	1,427.21	12.91%
De Particulares	29,103.83	29,074.41	29,135.73	29,033.72	28,485.73	28,433.36	28,592.68	28,762.64	0.00	(271.08)	(0.93%)
A la Vista	4,726.34	4,595.19	4,554.83	4,328.70	4,526.45	4,308.82	4,263.48	4,041.57	0.00	(287.13)	(6.63%)
A Plazo	14,697.96	15,137.11	15,456.33	15,789.92	14,946.29	15,307.48	15,538.14	16,068.63	0.00	278.71	1.77%
De Ahorros	9,679.54	9,342.11	9,124.57	8,915.10	9,012.99	8,817.07	8,791.06	8,652.44	0.00	(262.67)	(2.95%)
De Bancos	1,791.76	1,756.73	1,771.09	1,680.63	1,850.78	1,634.03	1,653.74	1,512.14	0.00	(168.49)	(10.03%)
A la Vista	959.05	1,039.75	940.70	1,030.60	1,154.11	896.98	916.69	891.83	0.00	(138.77)	(13.46%)
A Plazo	832.71	716.98	830.39	650.04	696.67	737.05	737.06	620.31	0.00	(29.72)	(4.57%)
Extranjero	2,648.21	2,770.73	2,715.50	2,697.11	2,319.42	2,261.56	2,337.28	2,433.41	0.00	(263.70)	(9.78%)
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	1,923.32	1,949.74	1,992.29	2,027.39	1,729.62	1,689.23	1,744.86	1,811.50	0.00	(215.89)	(10.65%)
A la Vista	297.38	262.25	267.02	240.79	226.81	220.12	235.26	224.65	0.00	(16.14)	(6.70%)
A Plazo	1,192.51	1,265.16	1,341.05	1,387.48	1,173.16	1,151.28	1,178.95	1,259.06	0.00	(128.42)	(9.26%)
De Ahorros	433.42	422.33	384.22	399.12	329.65	317.83	330.65	327.79	0.00	(71.33)	(17.87%)
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	7,725.10	7,578.77	7,283.77	7,044.73	7,210.54	7,154.87	6,884.82	7,412.16	0.00	367.43	5.22%
Locales	1,712.78	1,718.27	1,620.37	1,639.10	1,737.48	1,771.00	1,682.91	1,866.11	0.00	227.01	13.85%
Extranjero	6,012.32	5,860.51	5,663.41	5,405.62	5,473.06	5,383.88	5,201.92	5,546.04	0.00	140.42	2.60%
OTROS PASIVOS	1,995.15	2,005.77	2,053.52	2,156.21	1,971.87	2,052.85	2,091.57	2,283.99	0.00	127.78	5.93%
Locales	1,808.38	1,829.94	1,895.52	1,989.20	1,848.82	1,955.89	1,996.16	2,174.42	0.00	185.21	9.31%
Extranjero	186.78	175.84	158.00	167.00	123.05	96.96	95.40	109.57	0.00	(57.43)	(34.39%)
PATRIMONIO	4,898.24	5,055.50	5,159.24	5,283.96	5,189.70	5,337.86	5,522.52	5,803.25	0.00	519.30	9.83%
Capital	2,704.98	2,705.10	2,855.71	2,855.83	2,776.20	2,776.72	2,779.37	2,779.51	0.00	(76.33)	(2.67%)

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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	532.27	557.46	565.04	578.91	577.09	583.59	602.77	617.82	0.00	38.91	6.72%
Provisiones Dinámicas	432.64	444.64	451.23	459.02	466.88	467.26	481.16	490.15	0.00	31.14	6.78%
Otras Reservas	99.63	112.82	113.80	119.89	110.21	116.33	121.61	127.67	0.00	7.77	6.48%
Utilidad de Periodos Anteriores	1,729.03	1,888.35	1,637.78	1,694.37	1,832.13	1,969.40	1,919.80	1,972.07	0.00	277.70	16.39%
Utilidad de Periodo	285.01	226.51	413.00	496.32	238.30	235.20	436.30	535.48	0.00	39.16	7.89%
Ganancia o Perdida en Valores Disponible para la Venta	(353.05)	(321.91)	(312.28)	(341.48)	(234.02)	(227.05)	(215.72)	(101.62)	0.00	239.86	(70.24%)
PASIVO Y PATRIMONIO	59,706.49	60,342.64	59,297.36	58,949.66	59,752.29	60,829.12	59,971.95	60,688.11	0.00	1,738.45	2.95%