

BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A DICIEMBRE 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	3,016.21	(242.07)	(7.43%)
Depositos Locales en Bancos	773.05	719.66	795.57	783.21	713.20	663.34	719.89	638.81	796.23	83.03	11.64%
A la Vista	313.16	296.62	331.69	336.96	306.59	257.79	276.93	239.34	323.17	16.58	5.41%
A Plazo	459.90	423.04	463.88	446.25	406.62	405.55	442.96	399.48	473.06	66.45	16.34%
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	1,957.16	(296.05)	(13.14%)
A la Vista	806.53	860.50	730.95	805.44	971.92	764.76	822.55	746.68	634.09	(337.83)	(34.76%)
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	1,323.07	41.78	3.26%
Menos Provisiones	0.22	0.35	0.10	0.13	0.10	0.16	0.09	0.13	0.11	0.00	3.19%
Locales	0.20	0.13	0.08	0.12	0.10	0.15	0.09	0.13	0.11	0.01	5.71%
Extranjero	0.02	0.21	0.03	0.01	0.00	0.00	0.00	0.00	0.00	0.00	(80.38%)
Otros	321.14	316.72	282.92	268.37	291.97	230.99	271.35	261.64	262.93	(29.04)	(9.95%)
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	24,886.25	1,012.78	4.24%
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	22,894.10	556.64	2.49%
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	2,675.91	401.75	17.67%
Menos Provisiones	855.40	859.75	820.57	807.66	738.15	743.96	745.79	717.29	683.76	(54.39)	(7.37%)
Locales	813.09	816.08	780.75	768.12	701.83	709.67	709.04	679.92	643.95	(57.88)	(8.25%)
Extranjero	42.31	43.67	39.83	39.54	36.32	34.29	36.75	37.37	39.81	3.49	9.61%
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	8,661.98	515.31	6.33%
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	3,326.99	184.91	5.88%
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	5,341.56	330.92	6.60%
Menos Provisiones	5.65	5.39	5.44	6.40	6.04	6.56	7.13	8.36	6.57	0.53	8.69%
Locales	4.58	4.76	3.25	4.28	4.68	4.82	4.98	5.08	5.06	0.39	8.25%
Extranjero	1.07	0.63	2.19	2.12	1.36	1.74	2.15	3.29	1.50	0.14	10.23%
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	2,813.40	107.53	3.97%
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	2,619.36	43.71	1.70%
Extranjero	201.14	208.31	179.75	180.47	130.22	134.48	151.71	139.28	194.04	63.82	49.01%
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	39,377.85	1,393.55	3.67%

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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	29,305.94	1,371.05	4.91%
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	26,810.99	1,177.84	4.59%
Oficiales	317.42	317.60	327.31	405.46	307.54	332.77	322.78	306.16	289.89	(17.65)	(5.74%)
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	25,990.09	1,173.80	4.73%
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	4,081.99	(72.90)	(1.75%)
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	14,858.12	1,259.01	9.26%
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	7,049.98	(12.31)	(0.17%)
De Bancos	523.06	507.59	512.42	576.97	509.32	534.42	571.21	542.77	531.01	21.69	4.26%
A la Vista	53.76	63.17	54.59	95.66	64.80	76.79	63.54	66.86	71.51	6.71	10.35%
A Plazo	469.30	444.41	457.84	481.32	444.52	457.63	507.67	475.91	459.51	14.98	3.37%
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	2,494.95	193.21	8.39%
Oficiales	0.00	0.00	0.00	0.00	0.00	0.08	0.11	0.70	0.54	0.54	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	1,885.80	173.88	10.16%
A la Vista	297.04	262.01	266.78	240.45	226.54	219.68	234.96	224.27	223.61	(2.93)	(1.29%)
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	1,344.54	185.60	16.01%
De Ahorros	430.68	419.09	381.19	395.92	326.44	314.16	327.11	324.09	317.65	(8.79)	(2.69%)
De Bancos	724.89	820.99	723.22	669.73	589.81	572.24	592.30	621.22	608.60	18.79	3.19%
A la Vista	269.59	300.41	303.59	117.06	68.74	71.19	84.31	100.28	89.27	20.54	29.88%
A Plazo	455.30	520.58	419.63	552.67	521.07	501.05	507.99	520.94	519.32	(1.75)	(0.34%)
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	4,666.49	(272.73)	(5.52%)
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	1,211.27	(107.90)	(8.18%)
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	3,455.22	(164.83)	(4.55%)
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	1,668.38	93.90	5.96%
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	1,523.73	56.52	3.85%
Extranjero	170.91	168.79	142.94	159.72	107.26	90.93	81.76	100.16	144.64	37.39	34.86%
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	3,737.04	201.33	5.69%
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	1,498.50	10.94	0.74%

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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	413.51	426.80	430.22	436.61	416.75	421.64	427.55	434.55	440.62	23.87	5.73%
Provisiones Dinámicas	339.89	339.89	342.31	342.75	332.75	333.13	334.18	335.64	340.56	7.81	2.35%
Otras Reservas	73.62	86.91	87.90	93.86	84.00	88.51	93.36	98.90	100.06	16.06	19.11%
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	1,769.10	138.27	8.48%
Utilidad de Periodo	267.71	140.39	243.79	246.39	204.67	129.79	226.06	240.95	158.23	(46.43)	(22.69%)
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)	(129.41)	74.68	(36.59%)
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	39,377.85	1,393.55	3.67%