

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A MARZO 2020
(En Millones de Balboas)**

	2018	2019				2020				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	3,867.96	4,020.41	4,311.48	3,968.82	3,732.60	4,385.29	0.00	0.00	0.00	364.88	9.08%
Depositos Locales en Bancos	1,012.58	1,030.48	1,012.36	962.32	880.88	941.75	0.00	0.00	0.00	(88.73)	(8.61%)
A la Vista	237.60	247.31	271.77	280.61	309.59	395.76	0.00	0.00	0.00	148.45	60.02%
A Plazo	774.98	783.17	740.59	681.72	571.29	545.99	0.00	0.00	0.00	(237.18)	(30.28%)
Depositos Extranjeros en Bancos	2,497.00	2,575.01	2,707.65	2,674.86	2,505.16	3,075.49	0.00	0.00	0.00	500.48	19.44%
A la Vista	778.29	851.35	914.96	892.57	919.39	1,484.29	0.00	0.00	0.00	632.94	74.35%
A Plazo	1,718.70	1,723.66	1,792.70	1,782.29	1,585.77	1,591.20	0.00	0.00	0.00	(132.46)	(7.68%)
Menos Provisiones	0.14	0.09	0.07	0.11	0.10	0.15	0.00	0.00	0.00	0.06	70.48%
Locales	0.07	0.09	0.06	0.07	0.08	0.14	0.00	0.00	0.00	0.05	61.27%
Extranjero	0.07	0.00	0.01	0.03	0.02	0.01	0.00	0.00	0.00	0.01	526.73%
Otros	358.52	415.00	591.53	331.74	346.66	368.20	0.00	0.00	0.00	(46.80)	(11.28%)
CARTERA CREDITICIA	28,687.24	28,777.94	28,731.31	28,908.07	28,940.41	28,933.48	0.00	0.00	0.00	155.54	0.54%
Locales	26,693.41	26,870.36	26,949.99	27,151.23	27,081.72	27,075.65	0.00	0.00	0.00	205.30	0.76%
Extranjero	2,356.35	2,278.93	2,167.58	2,147.86	2,266.88	2,284.20	0.00	0.00	0.00	5.27	0.23%
Menos Provisiones	362.52	371.35	386.27	391.02	408.19	426.37	0.00	0.00	0.00	55.02	14.82%
Locales	342.58	353.30	365.41	369.10	384.37	402.26	0.00	0.00	0.00	48.96	13.86%
Extranjero	19.94	18.04	20.86	21.92	23.82	24.11	0.00	0.00	0.00	6.07	33.63%
INVERSIONES EN VALORES	8,312.69	8,026.40	7,717.92	8,146.11	8,271.27	7,817.78	0.00	0.00	0.00	(208.62)	(2.60%)
Locales	3,892.69	3,929.33	3,675.96	4,012.70	4,210.22	3,874.48	0.00	0.00	0.00	(54.85)	(1.40%)
Extranjero	4,426.25	4,102.65	4,046.09	4,136.57	4,064.36	3,947.33	0.00	0.00	0.00	(155.31)	(3.79%)
Menos Provisiones	6.25	5.57	4.13	3.15	3.31	4.03	0.00	0.00	0.00	(1.54)	(27.68%)
Locales	3.47	5.16	2.94	2.65	2.67	3.08	0.00	0.00	0.00	(2.09)	(40.41%)
Extranjero	2.78	0.41	1.19	0.50	0.63	0.96	0.00	0.00	0.00	0.54	130.68%
OTROS ACTIVOS	2,447.57	2,520.12	2,574.63	2,678.18	2,667.83	3,295.57	0.00	0.00	0.00	775.44	30.77%
Locales	2,209.75	2,304.98	2,357.19	2,444.13	2,424.93	3,002.98	0.00	0.00	0.00	698.00	30.28%
Extranjero	237.83	215.14	217.44	234.05	242.90	292.59	0.00	0.00	0.00	77.44	36.00%
TOTAL DE ACTIVOS	43,315.47	43,344.87	43,335.33	43,701.18	43,612.11	44,432.12	0.00	0.00	0.00	1,087.25	2.51%

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DEPOSITOS	29,142.92	29,068.41	29,346.53	29,492.80	29,803.49	30,097.21	0.00	0.00	0.00	1,028.81	3.54%
Locales	25,623.29	25,521.98	25,595.46	25,714.20	25,853.91	26,055.10	0.00	0.00	0.00	533.12	2.09%
Oficiales	381.32	363.74	376.35	376.34	371.88	372.39	0.00	0.00	0.00	8.65	2.38%
De Particulares	24,188.65	24,254.41	24,401.28	24,501.09	24,685.62	25,044.82	0.00	0.00	0.00	790.41	3.26%
A la Vista	4,497.07	4,032.19	4,044.09	3,910.35	4,075.67	4,281.37	0.00	0.00	0.00	249.18	6.18%
A Plazo	14,231.80	14,592.75	14,778.11	14,954.21	14,933.37	14,990.43	0.00	0.00	0.00	397.68	2.73%
De Ahorros	5,459.78	5,629.47	5,579.08	5,636.53	5,676.58	5,773.02	0.00	0.00	0.00	143.55	2.55%
De Bancos	1,053.32	903.84	817.83	836.76	796.41	637.90	0.00	0.00	0.00	(265.94)	(29.42%)
A la Vista	70.58	54.71	52.07	53.80	55.06	81.71	0.00	0.00	0.00	27.00	49.36%
A Plazo	982.75	849.13	765.76	782.96	741.36	556.19	0.00	0.00	0.00	(292.94)	(34.50%)
Extranjero	3,519.63	3,546.42	3,751.08	3,778.60	3,949.58	4,042.11	0.00	0.00	0.00	495.69	13.98%
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	2,606.69	2,654.46	2,826.74	2,930.88	3,102.87	3,158.33	0.00	0.00	0.00	503.87	18.98%
A la Vista	532.29	515.20	493.60	487.03	460.56	425.59	0.00	0.00	0.00	(89.62)	(17.39%)
A Plazo	1,570.94	1,618.71	1,812.89	1,926.56	2,156.95	2,260.94	0.00	0.00	0.00	642.23	39.68%
De Ahorros	503.45	520.54	520.25	517.29	485.36	471.80	0.00	0.00	0.00	(48.74)	(9.36%)
De Bancos	912.95	891.97	924.33	847.72	846.71	883.78	0.00	0.00	0.00	(8.18)	(0.92%)
A la Vista	383.36	384.46	401.23	355.44	359.43	388.45	0.00	0.00	0.00	3.99	1.04%
A Plazo	529.58	507.51	523.11	492.28	487.28	495.34	0.00	0.00	0.00	(12.18)	(2.40%)
OBLIGACIONES	8,473.75	8,294.51	8,170.60	8,115.61	7,782.91	7,879.09	0.00	0.00	0.00	(415.42)	(5.01%)
Locales	1,675.60	1,533.63	1,554.79	1,544.50	1,537.77	1,615.99	0.00	0.00	0.00	82.36	5.37%
Extranjero	6,798.15	6,760.88	6,615.81	6,571.11	6,245.14	6,263.10	0.00	0.00	0.00	(497.78)	(7.36%)
OTROS PASIVOS	1,660.95	1,813.37	1,670.08	1,817.24	1,740.85	2,347.00	0.00	0.00	0.00	533.63	29.43%
Locales	1,390.12	1,554.65	1,405.30	1,524.71	1,462.48	2,004.85	0.00	0.00	0.00	450.20	28.96%
Extranjero	270.83	258.71	264.78	292.54	278.37	342.15	0.00	0.00	0.00	83.44	32.25%
PATRIMONIO	4,037.85	4,168.58	4,148.12	4,275.52	4,284.86	4,108.81	0.00	0.00	0.00	(59.77)	(1.43%)
Capital	1,918.40	1,925.68	1,801.86	1,885.79	1,890.41	1,801.26	0.00	0.00	0.00	(124.42)	(6.46%)

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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	449.32	451.39	438.19	433.50	441.12	444.01	0.00	0.00	0.00	(7.38)	(1.64%)
Provisiones Dinámicas	398.31	398.31	385.59	387.34	391.13	391.13	0.00	0.00	0.00	(7.18)	(1.80%)
Otras Reservas	51.01	53.08	52.61	46.16	49.99	52.88	0.00	0.00	0.00	(0.20)	(0.39%)
Utilidad de Periodos Anteriores	1,288.72	1,414.27	1,409.30	1,517.53	1,489.59	1,590.26	0.00	0.00	0.00	175.99	12.44%
Utilidad de Periodo	262.60	187.53	270.17	204.42	228.36	144.05	0.00	0.00	0.00	(43.48)	(23.19%)
Ganancia o Perdida en Valores Disponible para la Venta	(29.17)	40.67	77.15	79.22	78.20	(34.47)	0.00	0.00	0.00	(75.14)	(184.75%)
Deuda Subordinada	147.97	149.04	151.44	155.07	157.19	163.71	0.00	0.00	0.00	14.67	9.84%
PASIVO Y PATRIMONIO	43,315.47	43,344.87	43,335.33	43,701.18	43,612.11	44,432.12	0.00	0.00	0.00	1,087.25	2.51%