

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	6,440.68	6,426.90	6,781.85	7,052.72	8,135.28	7,559.85	0.00	0.00	0.00	1,132.96	17.63%
Depositos Locales en Bancos	1,553.82	1,471.06	1,374.79	1,520.30	1,420.78	1,342.69	0.00	0.00	0.00	(128.36)	(8.73%)
A la Vista	248.84	261.58	285.44	296.06	434.40	448.77	0.00	0.00	0.00	187.19	71.56%
A Plazo	1,304.99	1,209.48	1,089.35	1,224.24	986.38	893.92	0.00	0.00	0.00	(315.56)	(26.09%)
Depositos Extranjeros en Bancos	4,219.56	4,122.11	4,429.58	4,808.44	6,078.66	5,343.22	0.00	0.00	0.00	1,221.11	29.62%
A la Vista	845.56	973.29	1,017.87	1,216.39	1,361.80	1,682.78	0.00	0.00	0.00	709.48	72.90%
A Plazo	3,374.01	3,148.82	3,411.71	3,592.05	4,716.86	3,660.44	0.00	0.00	0.00	511.62	16.25%
Menos Provisiones	0.26	0.25	0.20	0.30	0.33	0.29	0.00	0.00	0.00	0.04	16.08%
Locales	0.19	0.25	0.19	0.27	0.31	0.28	0.00	0.00	0.00	0.03	12.56%
Extranjero	0.07	0.00	0.01	0.03	0.02	0.01	0.00	0.00	0.00	0.01	526.73%
Otros	667.56	833.98	977.68	724.29	636.17	874.23	0.00	0.00	0.00	40.25	4.83%
CARTERA CREDITICIA	35,687.72	36,239.37	35,838.12	36,301.82	36,363.31	36,543.04	0.00	0.00	0.00	303.67	0.84%
Locales	33,790.81	34,429.41	34,159.14	34,660.27	34,637.31	34,818.83	0.00	0.00	0.00	389.42	1.13%
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	459.44	468.97	488.60	506.30	540.88	559.99	0.00	0.00	0.00	91.02	19.41%
Locales	439.50	450.92	467.74	484.38	517.07	535.87	0.00	0.00	0.00	84.95	18.84%
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	11,199.05	10,848.91	10,602.75	11,375.55	11,626.02	11,001.50	0.00	0.00	0.00	152.59	1.41%
Locales	5,732.68	5,769.27	5,535.28	5,959.27	6,526.11	6,306.26	0.00	0.00	0.00	536.99	9.31%
Extranjero	5,477.57	5,090.04	5,076.41	5,424.23	5,106.97	4,703.15	0.00	0.00	0.00	(386.89)	(7.60%)
Menos Provisiones	11.21	10.39	8.94	7.96	7.06	7.90	0.00	0.00	0.00	(2.49)	(24.00%)
Locales	8.43	9.98	7.10	6.92	5.97	6.64	0.00	0.00	0.00	(3.34)	(33.48%)
Extranjero	2.78	0.41	1.83	1.04	1.08	1.26	0.00	0.00	0.00	0.85	204.21%
OTROS ACTIVOS	3,009.24	3,053.15	3,086.98	3,228.66	3,112.45	3,743.69	0.00	0.00	0.00	690.54	22.62%
Locales	2,757.09	2,827.92	2,859.55	2,983.63	2,858.46	3,442.72	0.00	0.00	0.00	614.80	21.74%
Extranjero	252.15	225.23	227.43	245.03	254.00	300.96	0.00	0.00	0.00	75.74	33.63%
TOTAL DE ACTIVOS	56,336.68	56,568.33	56,309.70	57,958.76	59,237.06	58,848.08	0.00	0.00	0.00	2,279.75	4.03%

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DEPOSITOS	40,555.94	40,625.12	40,615.98	41,849.49	43,530.04	42,422.53	0.00	0.00	0.00	1,797.41	4.42%
Locales	36,991.58	37,049.18	36,844.98	38,051.71	39,561.53	38,363.42	0.00	0.00	0.00	1,314.23	3.55%
Oficiales	7,760.32	7,952.92	7,675.42	8,676.80	9,939.90	8,129.14	0.00	0.00	0.00	176.22	2.22%
De Particulares	27,289.70	27,322.96	27,570.65	27,748.84	27,946.26	28,291.97	0.00	0.00	0.00	969.01	3.55%
A la Vista	4,872.23	4,392.72	4,367.18	4,270.16	4,415.18	4,610.59	0.00	0.00	0.00	217.87	4.96%
A Plazo	15,226.73	15,596.01	15,907.55	16,115.21	16,091.01	16,165.82	0.00	0.00	0.00	569.81	3.65%
De Ahorros	7,190.74	7,334.23	7,295.92	7,363.47	7,440.07	7,515.56	0.00	0.00	0.00	181.33	2.47%
De Bancos	1,941.55	1,773.30	1,598.91	1,626.07	1,675.38	1,942.30	0.00	0.00	0.00	169.00	9.53%
A la Vista	544.28	502.31	596.33	568.69	730.26	961.64	0.00	0.00	0.00	459.33	91.44%
A Plazo	1,397.27	1,270.99	1,002.58	1,057.38	945.11	980.66	0.00	0.00	0.00	(290.33)	(22.84%)
Extranjero	3,564.36	3,575.94	3,771.00	3,797.79	3,968.51	4,059.11	0.00	0.00	0.00	483.17	13.51%
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	2,651.42	2,683.97	2,846.67	2,950.07	3,121.80	3,175.33	0.00	0.00	0.00	491.36	18.31%
A la Vista	557.84	526.38	497.17	489.97	463.10	426.20	0.00	0.00	0.00	(100.18)	(19.03%)
A Plazo	1,587.07	1,634.29	1,827.83	1,941.51	2,171.91	2,275.94	0.00	0.00	0.00	641.65	39.26%
De Ahorros	506.51	523.30	521.66	518.59	486.79	473.18	0.00	0.00	0.00	(50.12)	(9.58%)
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	8,543.85	8,374.64	8,220.60	8,115.61	8,038.65	8,326.97	0.00	0.00	0.00	(47.67)	(0.57%)
Locales	1,745.70	1,613.76	1,554.79	1,544.50	1,743.51	2,013.87	0.00	0.00	0.00	400.12	24.79%
Extranjero	6,798.15	6,760.88	6,665.81	6,571.11	6,295.14	6,313.10	0.00	0.00	0.00	(447.78)	(6.62%)
OTROS PASIVOS	2,029.34	2,182.06	2,063.02	2,410.73	2,120.49	2,682.71	0.00	0.00	0.00	500.65	22.94%
Locales	1,757.84	1,922.73	1,797.54	2,117.54	1,841.44	2,339.84	0.00	0.00	0.00	417.10	21.69%
Extranjero	271.50	259.33	265.49	293.19	279.05	342.88	0.00	0.00	0.00	83.55	32.22%
PATRIMONIO	5,207.55	5,386.51	5,410.09	5,582.92	5,547.88	5,415.87	0.00	0.00	0.00	29.36	0.55%
Capital	2,827.04	2,834.33	2,720.51	2,804.44	2,809.05	2,719.90	0.00	0.00	0.00	(114.42)	(4.04%)

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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	549.55	553.03	540.53	536.06	545.02	546.27	0.00	0.00	0.00	(6.76)	(1.22%)
Provisiones Dinámicas	491.34	492.58	479.86	481.61	485.73	483.88	0.00	0.00	0.00	(8.70)	(1.77%)
Otras Reservas	58.21	60.45	60.67	54.45	59.29	62.39	0.00	0.00	0.00	1.94	3.21%
Utilidad de Periodos Anteriores	1,392.91	1,555.71	1,540.04	1,648.04	1,707.59	1,812.48	0.00	0.00	0.00	256.77	16.51%
Utilidad de Periodo	309.26	240.45	366.89	345.54	236.02	197.22	0.00	0.00	0.00	(43.23)	(17.98%)
Ganancia o Perdida en Valores Disponible para la Venta	(19.18)	53.97	90.69	93.78	93.01	(23.71)	0.00	0.00	0.00	(77.67)	(143.93%)
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	56,336.68	56,568.33	56,309.70	57,958.76	59,237.06	58,848.08	0.00	0.00	0.00	2,279.75	4.03%