

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
A JUNIO 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		
<b>ACTIVOS LIQUIDOS</b>	6,440.68	6,426.90	6,781.85	7,052.72	8,135.28	7,559.85	9,753.36	0.00	0.00	2,971.51	43.82%
Depositos Locales en Bancos	1,553.82	1,471.06	1,374.79	1,520.30	1,420.78	1,342.69	1,568.36	0.00	0.00	193.56	14.08%
A la Vista	248.84	261.58	285.44	296.06	434.40	448.77	468.14	0.00	0.00	182.70	64.00%
A Plazo	1,304.99	1,209.48	1,089.35	1,224.24	986.38	893.92	1,100.22	0.00	0.00	10.87	1.00%
Depositos Extranjeros en Bancos	4,219.56	4,122.11	4,429.58	4,808.44	6,078.66	5,343.22	7,465.55	0.00	0.00	3,035.97	68.54%
A la Vista	845.56	973.29	1,017.87	1,216.39	1,361.80	1,682.78	1,160.06	0.00	0.00	142.19	13.97%
A Plazo	3,374.01	3,148.82	3,411.71	3,592.05	4,716.86	3,660.44	6,305.49	0.00	0.00	2,893.79	84.82%
Menos Provisiones	0.26	0.25	0.20	0.30	0.33	0.29	0.32	0.00	0.00	0.12	59.34%
Locales	0.19	0.25	0.19	0.27	0.31	0.28	0.30	0.00	0.00	0.11	58.39%
Extranjero	0.07	0.00	0.01	0.03	0.02	0.01	0.02	0.00	0.00	0.01	72.09%
Otros	667.56	833.98	977.68	724.29	636.17	874.23	719.77	0.00	0.00	(257.91)	(26.38%)
<b>CARTERA CREDITICIA</b>	35,687.72	36,239.37	35,838.12	36,301.82	36,363.31	36,538.05	32,895.34	0.00	0.00	(2,942.78)	(8.21%)
Locales	33,790.81	34,429.41	34,159.14	34,660.27	34,637.31	34,818.83	31,538.00	0.00	0.00	(2,621.14)	(7.67%)
Extranjero	2,356.35	2,278.93	2,167.58	2,147.86	2,266.88	2,284.20	1,935.84	0.00	0.00	(231.74)	(10.69%)
Menos Provisiones	459.44	468.97	488.60	506.30	540.88	564.98	578.50	0.00	0.00	89.90	18.40%
Locales	439.50	450.92	467.74	484.38	517.07	540.77	558.32	0.00	0.00	90.58	19.36%
Extranjero	19.94	18.04	20.86	21.92	23.82	24.21	20.18	0.00	0.00	(0.67)	(3.23%)
<b>INVERSIONES EN VALORES</b>	11,199.05	10,848.91	10,602.75	11,375.55	11,626.02	11,001.50	10,881.34	0.00	0.00	278.59	2.63%
Locales	5,732.68	5,769.27	5,535.28	5,959.27	6,526.11	6,306.26	5,815.32	0.00	0.00	280.04	5.06%
Extranjero	5,477.57	5,090.04	5,076.41	5,424.23	5,106.97	4,703.15	5,074.29	0.00	0.00	(2.11)	(0.04%)
Menos Provisiones	11.21	10.39	8.94	7.96	7.06	7.90	8.28	0.00	0.00	(0.66)	(7.37%)
Locales	8.43	9.98	7.10	6.92	5.97	6.64	7.13	0.00	0.00	0.03	0.42%
Extranjero	2.78	0.41	1.83	1.04	1.08	1.26	1.14	0.00	0.00	(0.69)	(37.57%)
<b>OTROS ACTIVOS</b>	3,009.24	3,053.15	3,086.98	3,228.66	3,112.45	3,744.91	3,326.96	0.00	0.00	239.98	7.77%
Locales	2,757.09	2,827.92	2,859.55	2,983.63	2,858.46	3,443.94	3,052.90	0.00	0.00	193.35	6.76%
Extranjero	252.15	225.23	227.43	245.03	254.00	300.96	274.06	0.00	0.00	46.63	20.50%
<b>TOTAL DE ACTIVOS</b>	56,336.68	56,568.33	56,309.70	57,958.76	59,237.06	58,844.31	56,857.00	0.00	0.00	547.30	0.97%

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DEPOSITOS	40,555.94	40,625.12	40,615.98	41,849.49	43,530.04	42,422.53	42,281.89	0.00	0.00	1,665.91	4.10%
Locales	36,991.58	37,049.18	36,844.98	38,051.71	39,561.53	38,363.42	39,331.29	0.00	0.00	2,486.30	6.75%
Oficiales	7,760.32	7,952.92	7,675.42	8,676.80	9,939.90	8,129.14	10,328.09	0.00	0.00	2,652.67	34.56%
De Particulares	27,289.70	27,322.96	27,570.65	27,748.84	27,946.26	28,291.97	27,202.70	0.00	0.00	(367.95)	(1.33%)
A la Vista	4,872.23	4,392.72	4,367.18	4,270.16	4,415.18	4,610.59	4,487.73	0.00	0.00	120.54	2.76%
A Plazo	15,226.73	15,596.01	15,907.55	16,115.21	16,091.01	16,165.82	14,800.41	0.00	0.00	(1,107.14)	(6.96%)
De Ahorros	7,190.74	7,334.23	7,295.92	7,363.47	7,440.07	7,515.56	7,914.57	0.00	0.00	618.65	8.48%
De Bancos	1,941.55	1,773.30	1,598.91	1,626.07	1,675.38	1,942.30	1,800.49	0.00	0.00	201.59	12.61%
A la Vista	544.28	502.31	596.33	568.69	730.26	961.64	857.85	0.00	0.00	261.52	43.85%
A Plazo	1,397.27	1,270.99	1,002.58	1,057.38	945.11	980.66	942.65	0.00	0.00	(59.93)	(5.98%)
Extranjero	3,564.36	3,575.94	3,771.00	3,797.79	3,968.51	4,059.11	2,950.61	0.00	0.00	(820.39)	(21.76%)
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	2,189.00	0.00	0.00	(657.66)	(23.10%)
A la Vista	557.84	526.38	497.17	489.97	463.10	426.20	261.73	0.00	0.00	(235.44)	(47.36%)
A Plazo	1,587.07	1,634.29	1,827.83	1,941.51	2,171.91	2,275.94	1,575.37	0.00	0.00	(252.47)	(13.81%)
De Ahorros	506.51	523.30	521.66	518.59	486.79	473.18	351.90	0.00	0.00	(169.76)	(32.54%)
De Bancos	912.95	891.97	924.33	847.72	846.71	883.78	761.61	0.00	0.00	(162.73)	(17.60%)
A la Vista	383.36	384.46	401.23	355.44	359.43	388.45	293.80	0.00	0.00	(107.42)	(26.77%)
A Plazo	529.58	507.51	523.11	492.28	487.28	495.34	467.80	0.00	0.00	(55.30)	(10.57%)
OBLIGACIONES	8,543.85	8,374.64	8,220.60	8,115.61	8,038.65	8,326.97	7,322.26	0.00	0.00	(898.34)	(10.93%)
Locales	1,745.70	1,613.76	1,554.79	1,544.50	1,743.51	2,013.87	2,073.53	0.00	0.00	518.75	33.36%
Extranjero	6,798.15	6,760.88	6,665.81	6,571.11	6,295.14	6,313.10	5,248.73	0.00	0.00	(1,417.08)	(21.26%)
OTROS PASIVOS	2,029.34	2,182.06	2,063.02	2,410.73	2,120.49	2,682.71	2,256.47	0.00	0.00	193.45	9.38%
Locales	1,757.84	1,922.73	1,797.54	2,117.54	1,841.44	2,339.83	1,958.80	0.00	0.00	161.26	8.97%
Extranjero	271.50	259.33	265.49	293.19	279.05	342.88	297.68	0.00	0.00	32.19	12.12%
PATRIMONIO	5,207.55	5,386.51	5,410.09	5,582.92	5,547.88	5,412.11	4,996.36	0.00	0.00	(413.73)	(7.65%)
Capital	2,827.04	2,834.33	2,720.51	2,804.44	2,809.05	2,719.90	2,445.15	0.00	0.00	(275.36)	(10.12%)

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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	489.90	0.00	0.00	(50.63)	(9.37%)
Provisiones Dinámicas	491.34	492.58	479.86	481.61	485.73	483.88	437.13	0.00	0.00	(42.72)	(8.90%)
Otras Reservas	58.21	60.45	60.67	54.45	59.29	62.39	52.77	0.00	0.00	(7.90)	(13.03%)
Utilidad de Periodos Anteriores	1,392.91	1,555.71	1,540.04	1,648.04	1,707.59	1,812.48	1,551.73	0.00	0.00	11.69	0.76%
Utilidad de Periodo	309.26	240.45	366.89	345.54	236.02	193.46	262.97	0.00	0.00	(103.91)	(28.32%)
Ganancia o Perdida en Valores Disponible para la Venta	(19.18)	53.97	90.69	93.78	93.01	(23.71)	81.09	0.00	0.00	(9.60)	(10.59%)
Deuda Subordinada	147.97	149.04	151.44	155.07	157.19	163.71	165.53	0.00	0.00	14.09	9.30%
<b>PASIVO Y PATRIMONIO</b>	<b>56,336.68</b>	<b>56,568.33</b>	<b>56,309.70</b>	<b>57,958.76</b>	<b>59,237.06</b>	<b>58,844.31</b>	<b>56,857.00</b>	<b>0.00</b>	<b>0.00</b>	<b>547.30</b>	<b>0.97%</b>