



Consultora
Internacional de
Comercialización

PANAMA LA RUTA ESTRATEGICA

Panama...

A country of opportunities



Source: Economics and Census Institute of Panama, with additional information from the *World Population Prospects Report, UN



4.4 million
Population (est. 2022*)



10.8%
GDP Growth 2022
constant



\$17,409
GDP per capita 2022
current



2,049,616
Workforce Apr 2022



2.9%
Inflation 2022



9.9%
Total Unemployment
Apr 2022



\$3.7 billion
Exports 2022



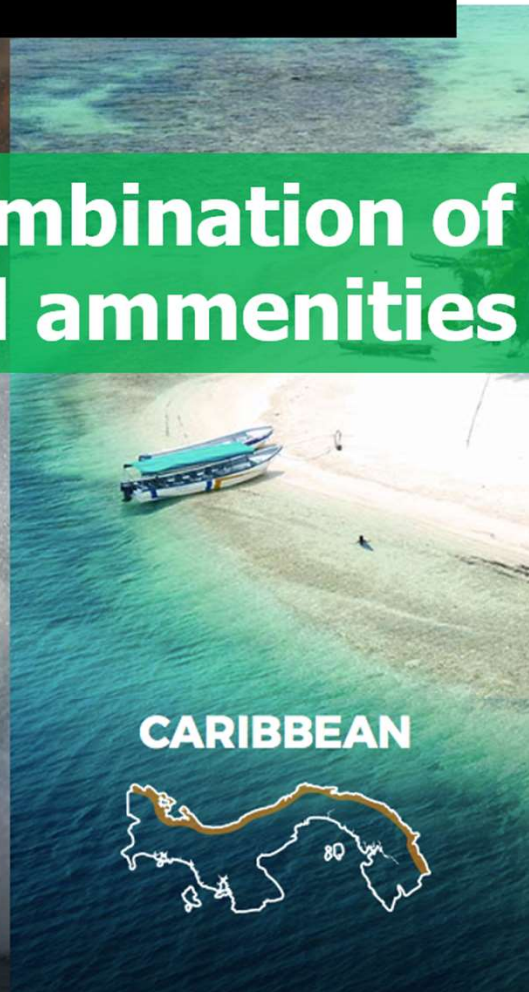
\$2 billion
Foreign Direct
Investment Jan-Sep 2022



49.3%
FDI Growth
Jan-Sep 2022 vs 2021

WHY PANAMA?

A unique combination of settings and amenities





PANAMA'S TEN PRIMARY BENEFITS

- 1. Free market economy in a growth period.**
- 2. Use of US Dollar as a legal tender.**
- 3. Low cost of life.**
- 4. Climate:**
 - Free of hurricanes and earthquakes.
 - Summer and spring all year round.
- 5. Accessibility:**
 - Privilege geographical location.
 - Modern Airports in expansion.
 - World class communications.
 - First world infrastructures.
- 6. Easy access to bank Credits.**
- 7. Fiscal Benefits.**
- 8. Security.**
- 9. Open and friendly culture.**
- 10. Beaches, mountains and jungles only minutes from the city.**

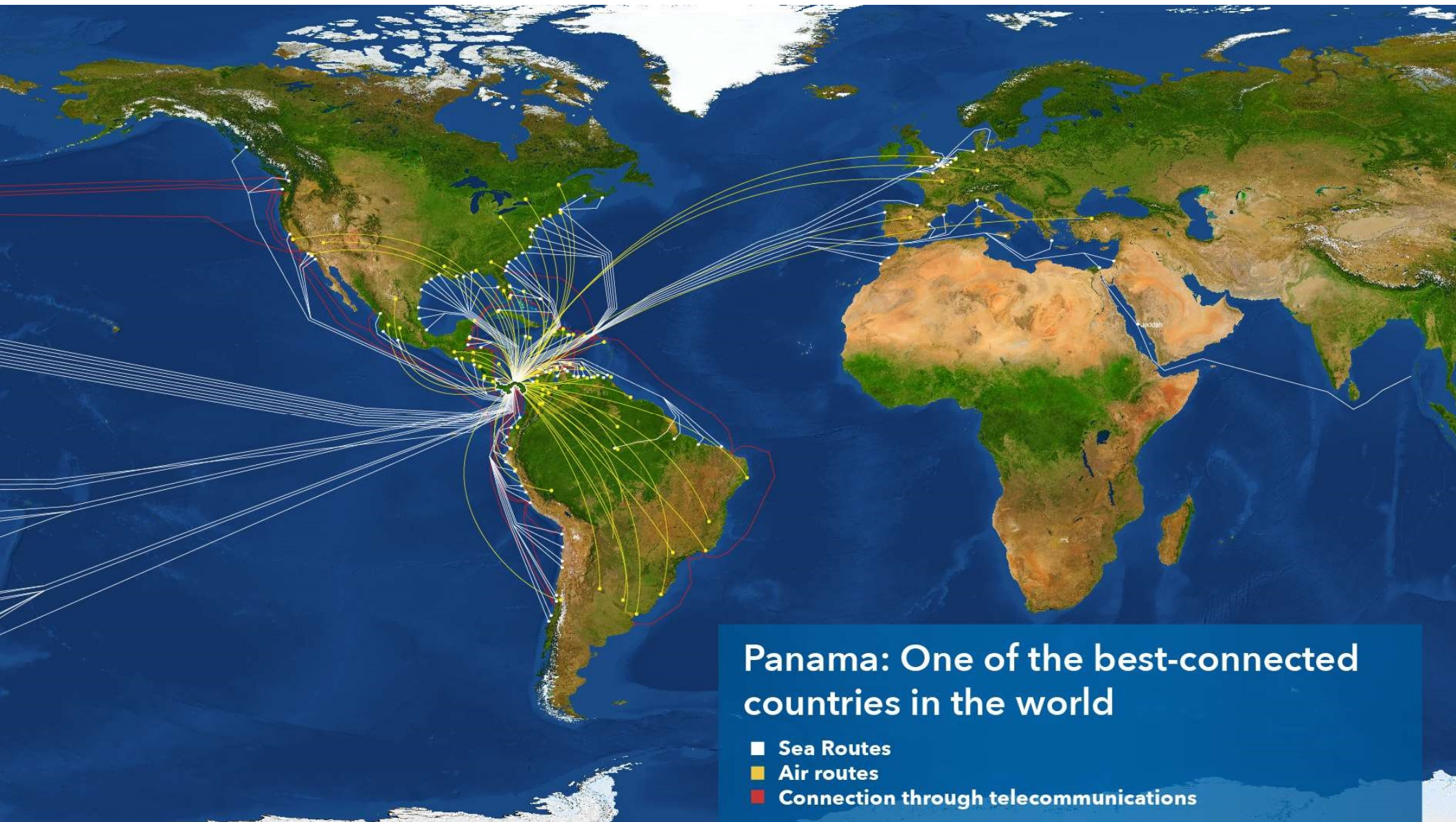
HOW CLOSE IS PANAMA?

In real estate, the premise will always be **location, location, location.**

If we apply the real estate premise to countries the answer will always be:

Panama, Panama. Panama.



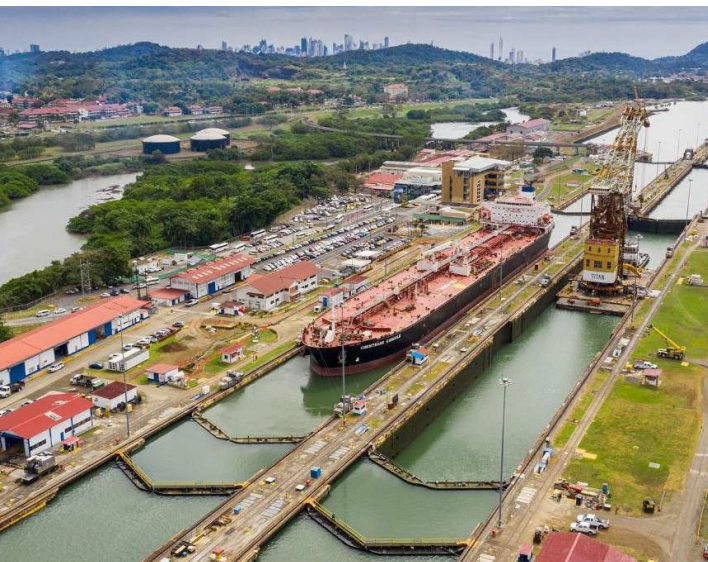


An aerial photograph of the Panama Canal locks, showing the three large locks (Gatun, Pedro Miguel, and Colon) and the surrounding landscape. The locks are filled with water and surrounded by lush green vegetation. The sky is blue with scattered white clouds. The text is overlaid on a dark blue rectangular background in the upper left corner.

WORLD - CLASS LOGISTICS
ISN'T A CATCHPHRASE

IT'S PART OF OUR
CULTURE

PANAMA THE PLACE TO BE



PANAMA CANAL

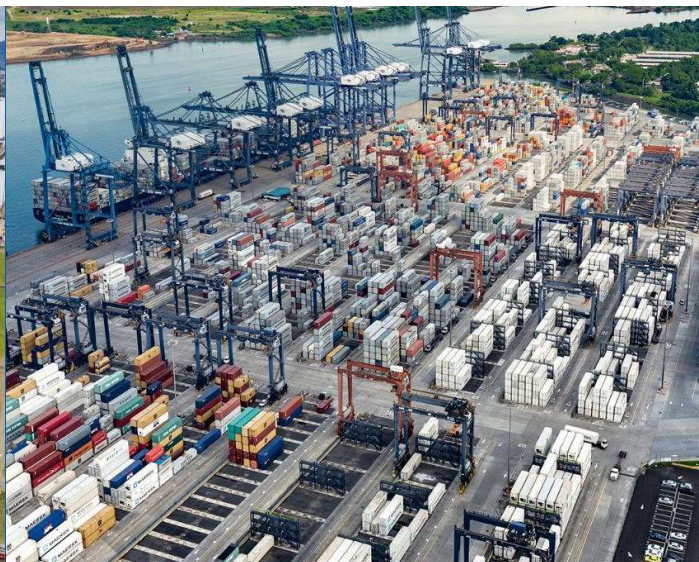
180 maritime routes

170 user countries

1,920 ports connected

14,239 transits in FY 2022

6% of world trade



PORTS

152 ports and **54** countries
Sending and receiving cargo directly

2 most active ports in Latin America (Balboa and Cristobal)

8.5 million TEUs

11+ shipping lines

5 of the top **10** ports of the region are in Panama



AIRPORT

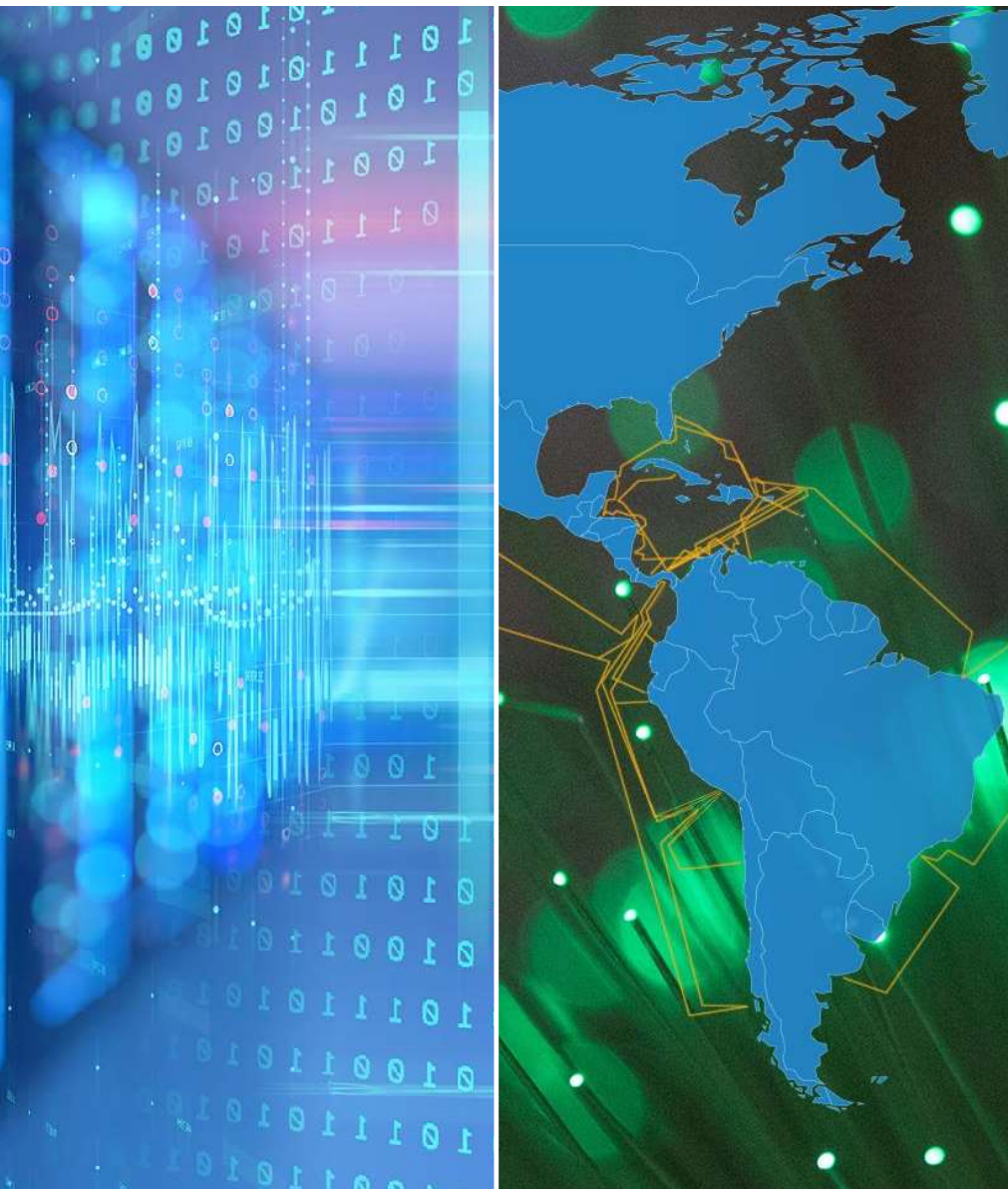
83 destinations in **39** countries
(America, Europe and Asia)

133,084 annual operations
(commercial, cargo, general)

18 commercial airlines

40+ boarding gates

15.8 million passengers (2022)
Tocumen 2023



DIGITAL HUB

6 Fiber optic cables pass through Panama.

Google's
Curie cable

100% Of the regional internet traffic

97% Of the internacional voice traffic

90% Of data transmission

Virtually free of natural disasters

LEGAL FRAMEWORK:

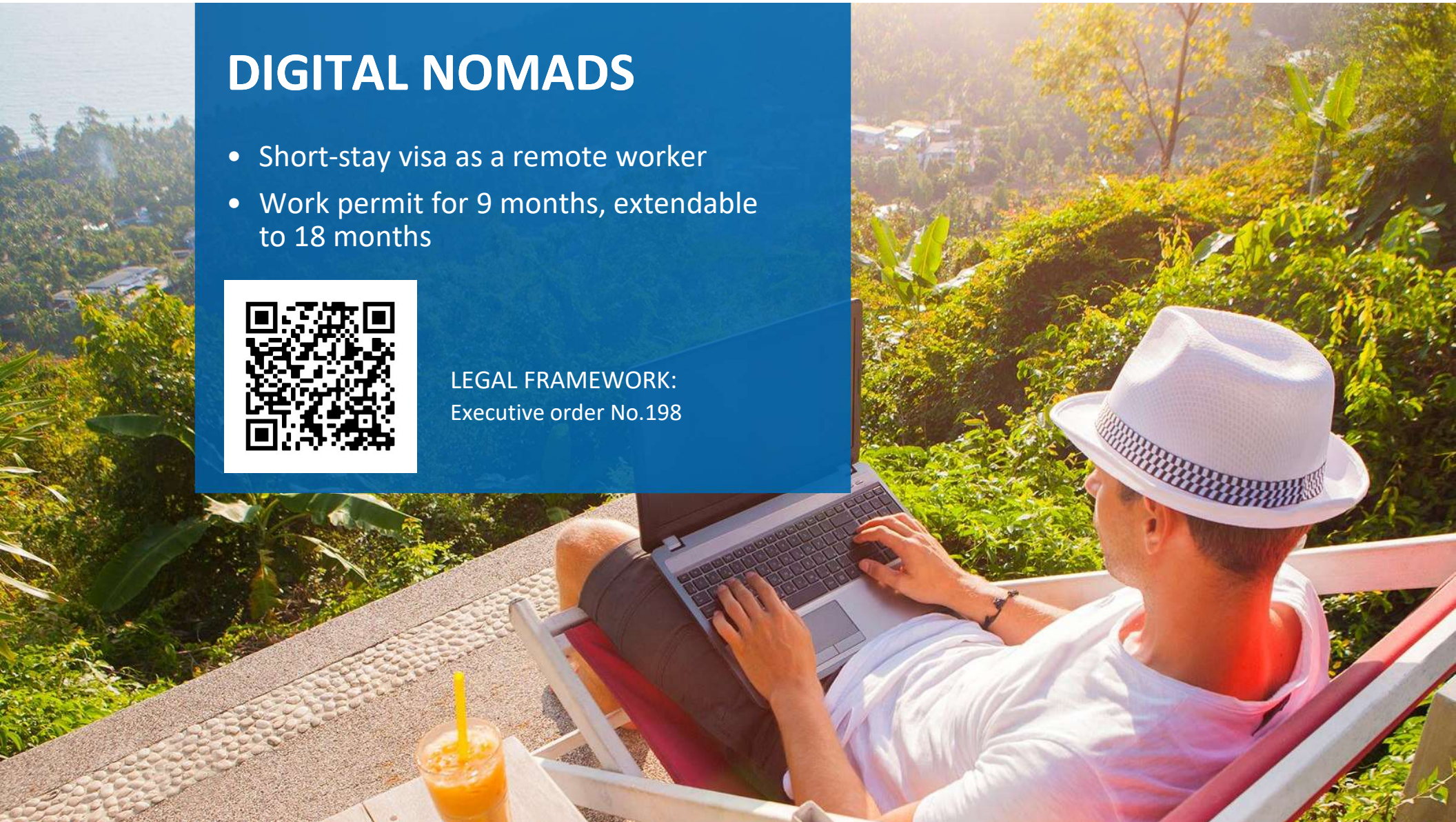
Law No. 81 of 2019, regarding
Personal Data Protection

DIGITAL NOMADS

- Short-stay visa as a remote worker
- Work permit for 9 months, extendable to 18 months



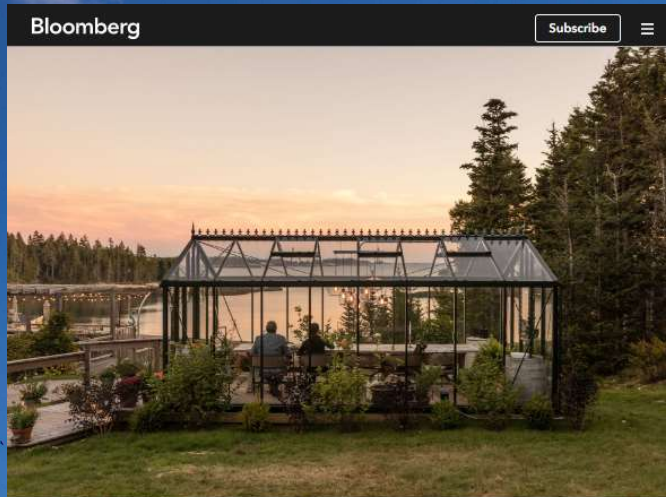
LEGAL FRAMEWORK:
Executive order No.198



Where to go in 2023

Bloomberg *Pursuits +*
Businessweek

~~PANAMA~~ ~~THE PLACE~~
~~TO BE~~



Greenhouse dining at Maine's Aragosta at Goose Cove. Photographer: Greta Rybus for Bloomberg Businessweek

Pursuits + Businessweek

Where to Go in 2023

The next year will break major tourism records, so this is the time to go big with your plans. Because you're definitely not staying home.



An overwater bungalow at Bocas Balli resort. COURTESY BOCAS BALI

Join the Jet-Set Party in Panama City

Fast-forward more than 100 years, and the capital has retained its vibrant multicultural flair. And Panama City is finally starting to get the attention it deserves, especially on the international culinary stage. Standouts include Maito, a fine-dining venue that showcases indigenous ingredients and Panamanian flavors, and Fonda Lo Que Hay, which puts a swish, mod twist on the traditional roadside hangout.





Conde Nast
Traveler

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INSPIRATION DESTINATIONS PLACES TO STAY NEWS & ADVICE READERS' CHOICE AWARDS SHOPPING CRUISE

TO TRAVEL VIDEO

Getty

INSPIRATION

The 22 Best Places to Go in 2022

Whether you're looking for a cutting-edge food destination or a relaxing beach getaway.

BY CNT EDITORS
December 1, 2021

Alamy

Panama

Copa Airlines' popular [Panama Stopover](#) program is back, allowing travelers to add a one- to seven-day stopover en route to 36 destinations in South America at no extra cost. There are fewer Americans here than in neighboring Costa Rica, and with hundreds of islands on both the Caribbean and Pacific sides, you won't be fighting for beach real estate. Make like the mammals and freshwater fauna of the Pliocene era, who migrated between North and South America when the isthmus of [Panama](#) formed, and linger awhile to explore Panama's biodiverse jungles and beaches.

Bocas del Toro is a must-visit, with sprawling beaches that never feel too crowded and turquoise waters home to 95 percent of the coral species found in the Caribbean Sea. Memorable wildlife encounters include nighttime snorkeling in bioluminescent waters and

Panama is one
of the 22 best
places to visit in
2022

Conde Nast Traveler

~~PANAMA~~ ~~THE PLACE~~
~~TO BE~~

Panama is the world's best place to retire in 2022

International Living

~~PANAMA~~ ~~THE PLACE~~
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IL Magazine: Discover the World's Best Retirement Haven for 2022 + 24 more

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BEST PLACES By International Living | January 1, 2022

The World's Best Places to Retire in 2022

If you're considering retirement abroad, you need information, and you need lots of it. But more than that, you need guidance on how to interpret that information. That's what we're here for, and that's why we've compiled the 2022 Annual Global Retirement Index: to help you with the exciting business of choosing where in the world will best suit your needs.

The World's Best Places to Retire 2022

INTERNATIONAL
LIVING

1. Panama



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PERMANENT RESIDENCE FOR QUALIFIED INVESTORS

INVESTORS WILL RECEIVE A
PERMANENT RESIDENCE IN PANAMA
WHEN MAKING AN INVESTMENT WITH
FUNDS OF FOREIGN ORIGIN

- REAL ESTATE INVESTMENT
of \$300,000 (\$500,000
after October 2024)
- INVESTMENT THROUGH A
BROKERAGE HOUSE of
\$500,000
- INVESTMENT IN A FIXED



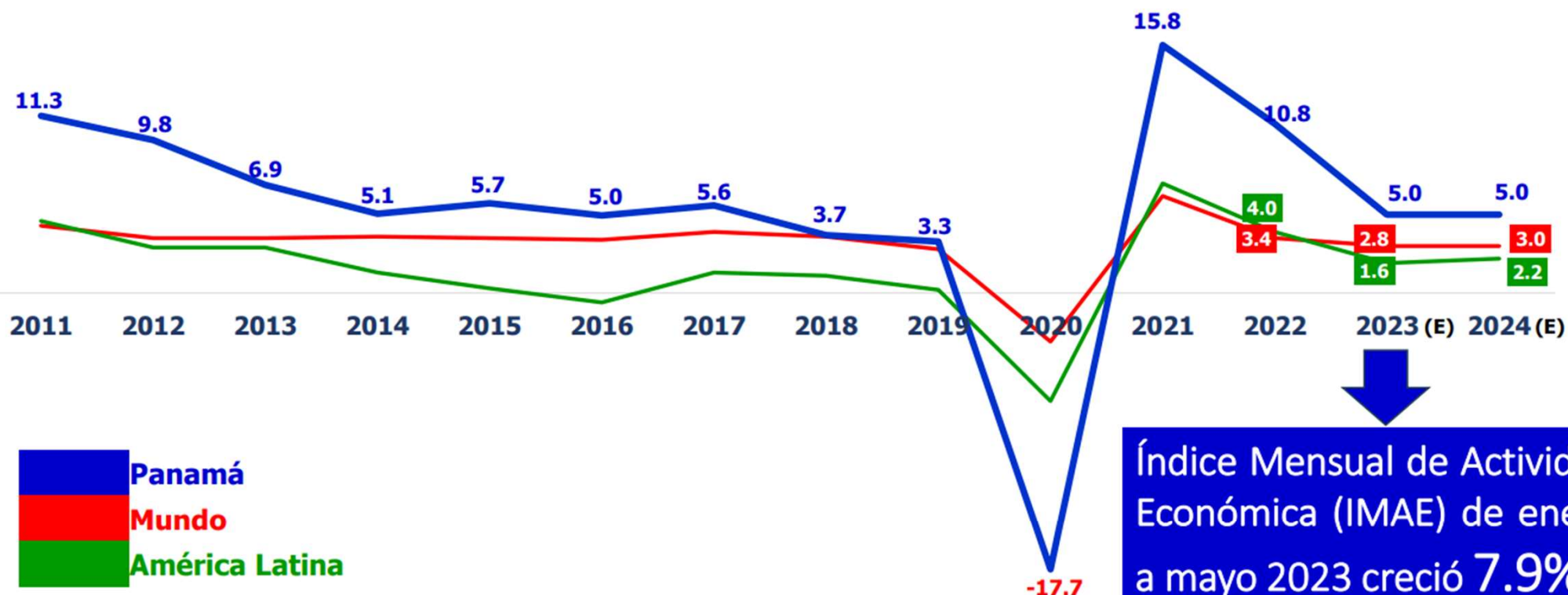
REAL ESTATE INVESTMENT

- Minimum investment of \$300,000 free of liens; (\$500,000 as of October 2024)
- Certification from the Public Registry of Panama that accredits ownership.
- Certification from the National Land Titling Authority that confirms the value of the property.



PANAMÁ SUPERA CRECIMIENTO DE LA ECONOMÍA GLOBAL Y REGIONAL

Seguimos cerrando la brecha con los países desarrollados más rápido que cualquier país de la Región



Nota sobre Panamá: En 2022, el PIB Nominal ascendió a US\$ 76.5 billones, PIB per Cápita a US\$18,214. Población de 4.2 millones en 2023.

Fuente: FMI (julio 2023). INEC para Panamá

ACTIVIDADES ECONÓMICAS CON FUERTE CRECIMIENTO EN 2023

ENERO A MAYO 2023



COMERCIO

- Comercio en la ZLC (imp + reexp) creció **22.4%**
- Venta de Autos Nuevos creció **23.7%**



CONSTRUCCIÓN

- Valor de Permisos de Construcción crecieron **88.6%**
- Producción de Concreto aumentó **23.6%**

ACTIVIDADES ECONÓMICAS CON FUERTE CRECIMIENTO EN 2023

ENERO A MAYO 2023



BANCA

- Cartera Crediticia en el SBN aumentó **8.1%**
- Préstamos Nuevos crecieron **10.8%**



SEGUROS

- Venta de Primas de Seguro aumentó **14.9%**

ACTIVIDADES ECONÓMICAS CON FUERTE CRECIMIENTO EN 2023

ENERO A MAYO 2023



TURISMO

- Entrada de turista creció **42.2%**
- Entrada de viajeros aumentó **28.6%**



APUESTAS

- Venta de Lotería creció **28.2%**
- Apuestas en juegos de suerte y azar aumentaron **5.7%**

ACTIVIDADES ECONÓMICAS CON FUERTE CRECIMIENTO EN 2023

ENERO A MAYO 2023



GENERACIÓN DE ELECTRICIDAD

- La generación de electricidad aumentó **5.8%**

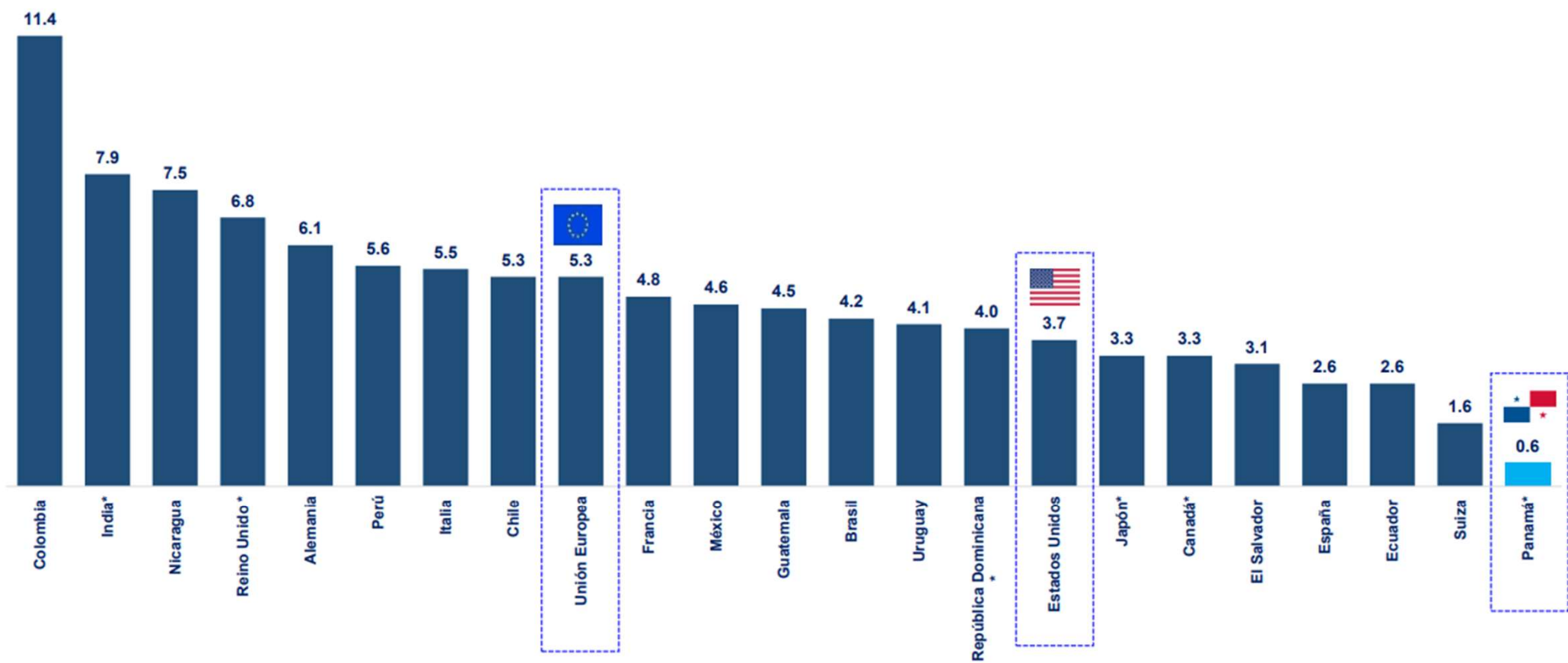


CONTRATOS DE TRABAJO

- Contratos de Trabajo registrados en MITRADEL crecieron **23.0%**

ÍNDICE DE PRECIOS AL CONSUMIDOR COMPARATIVO A NIVEL MUNDIAL

AGOSTO 2023 (VARIACIÓN INTERANUAL %)



Fuente: Datosmacros. INEC para Panamá.
* Datos al mes de julio de 2023



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CONCLUSIONES



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EL MOMENTO PARA LA INVERSION INMOBILIARIA

Analicemos juntos porque es el momento para inversión inmobiliaria:

- La economía panameña creció **a un ritmo superior al 10%** y este año tendrá el mejor crecimiento de Latinoamérica.
- El crecimiento constante de los contratos de trabajo se acerca a los niveles de prepandemia.
- La situación política de países vecinos está provocando una migración de inversionistas y potenciales clientes de:
 - Colombia
 - Ecuador
 - Perú
 - Chile
 - Argentina

Se ha detenido el ciclo de subida de intereses interbancarios

EL MOMENTO PARA LA INVERSION INMOBILIARIA

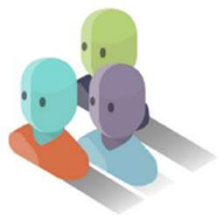
- El precio del acero sigue a la baja y de nuevo se acerca a \$ 500 por tonelada.
- Los costos de los fletes marítimos siguen bajando a menos de \$2,500 por contenedor de 40 pies de Asia.
- Las ventas inmobiliarias **aumentan un 26%** y alcanzan el ritmo anual del 2018.
- La oferta inmobiliaria **actual se reduce 31%** contra el año pasado.
- El nivel de inventario **a es menor a 15 meses el más bajo desde marzo del 2014.**
- El tiempo desde el inicio a la conclusión de un proyecto es de más de 24 meses.

En otras palabras, la tormenta perfecta para invertir antes que nos quedemos sin inventario en el mercado para vender.

EL MOMENTO PARA LA INVERSION INMOBILIARIA

Por ello para asegurar el éxito en este nuevo mercado creciente es necesario:

- 1. Identificar tendencias que deciden la decisión de compra.**
2. Buscar las locaciones más apetecibles para el grupo objetivo.
3. Realizar una investigación de mercado sobre lo que debemos y podemos desarrollar que asegure el éxito comercial.
4. Instruir a nuestros arquitectos en el concepto, tamaños y amenidades que deseamos plasmados en los planos.
- 5. Explicar a esta nueva generación de compradores como el concepto desarrollado satisface mejor que otros sus necesidades y aspiraciones a un precio que le son asequibles.**



About us

C.I.C. is the leading Consultant creating value for real estate projects in Panama.

We are experts in tailor made strategies design to delight end consumers and insure the success of our clients with a new generation of clients.



¡GRACIAS!

