

**BALANCE DE SITUACION  
BANCA PRIVADA  
A DICIEMBRE 2017  
( En Millones de Balboas)**

	2015	2016				2017				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	12,622.95	11,727.16	12,094.95	11,304.22	12,565.91	11,892.32	10,843.60	10,603.80	10,359.92	(2,205.99)	(17.56%)
Depositos Locales en Bancos	2,610.67	2,265.98	2,440.89	2,234.68	2,483.06	2,122.97	2,237.61	2,145.59	2,529.88	46.81	1.89%
A la Vista	722.93	799.41	802.79	682.03	778.54	688.12	678.30	714.66	716.12	(62.42)	(8.02%)
A Plazo	1,887.74	1,466.57	1,638.10	1,552.65	1,704.52	1,434.85	1,559.31	1,430.93	1,813.76	109.24	6.41%
Depositos Extranjeros en Bancos	9,261.42	8,668.56	8,991.09	8,424.00	9,245.80	9,074.15	7,975.46	7,780.74	6,976.73	(2,269.07)	(24.54%)
A la Vista	4,484.19	3,996.15	3,994.57	3,287.70	3,889.97	4,232.93	4,317.36	3,878.22	3,438.27	(451.70)	(11.61%)
A Plazo	4,777.23	4,672.40	4,996.52	5,136.29	5,355.83	4,841.22	3,658.10	3,902.52	3,538.46	(1,817.37)	(33.93%)
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	750.86	792.62	662.97	645.54	837.04	695.20	630.53	677.47	853.31	16.27	1.94%
<b>CARTERA CREDITICIA</b>	56,055.01	56,129.82	57,046.01	58,053.47	58,576.86	58,291.88	58,029.84	58,312.52	59,169.97	593.11	1.01%
Locales	39,550.69	40,200.48	40,891.71	42,060.14	42,663.61	43,482.76	44,332.31	45,062.70	45,316.96	2,653.35	6.22%
Extranjero	16,974.76	16,414.53	16,699.82	16,563.54	16,541.44	15,468.41	14,409.61	13,941.60	14,559.94	(1,981.49)	(11.98%)
Menos Provisiones	470.43	485.19	545.52	570.21	628.19	659.29	712.07	691.78	706.94	78.75	12.54%
Locales	404.68	421.69	466.82	491.88	542.75	564.40	553.83	536.22	550.75	8.00	1.47%
Extranjero	65.76	63.50	78.70	78.33	85.44	94.89	158.24	155.56	156.19	70.75	82.81%
<b>INVERSIONES EN VALORES</b>	12,962.14	13,506.99	13,298.59	13,324.47	13,277.86	13,542.44	13,687.60	14,513.54	14,932.39	1,654.53	12.46%
Locales	4,711.66	4,918.39	5,136.09	5,144.68	5,103.41	5,173.53	5,071.19	5,576.49	5,936.05	832.64	16.32%
Extranjero	8,251.70	8,590.60	8,165.68	8,185.67	8,180.55	8,373.06	8,620.41	8,939.45	9,000.44	819.89	10.02%
Menos Provisiones	1.22	2.01	3.18	5.89	6.09	4.16	4.00	2.40	4.10	(2.00)	(32.77%)
Locales	0.61	1.65	2.41	5.27	2.11	2.19	2.03	2.20	3.86	1.75	82.68%
Extranjero	0.61	0.36	0.77	0.61	3.98	1.97	1.97	0.21	0.24	(3.74)	(93.96%)
<b>OTROS ACTIVOS</b>	2,693.85	2,915.35	2,822.80	2,910.93	2,896.50	3,284.61	3,072.30	3,353.41	3,343.32	446.82	15.43%
Locales	2,362.77	2,475.36	2,415.62	2,545.01	2,534.62	2,944.60	2,707.70	2,889.91	3,012.63	478.01	18.86%
Extranjero	331.07	439.99	407.18	365.93	361.88	340.02	364.59	463.50	330.69	(31.19)	(8.62%)
<b>TOTAL DE ACTIVOS</b>	<b>84,333.95</b>	<b>84,279.32</b>	<b>85,262.35</b>	<b>85,593.09</b>	<b>87,317.12</b>	<b>87,011.25</b>	<b>85,633.34</b>	<b>86,783.27</b>	<b>87,805.60</b>	<b>488.47</b>	<b>0.56%</b>

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DEPOSITOS	59,751.88	59,659.26	60,591.03	60,565.92	61,601.08	61,517.53	60,882.02	60,089.88	61,078.64	(522.43)	(0.85%)
Locales	37,393.23	37,225.78	37,604.22	37,513.85	38,386.17	38,783.94	39,278.24	39,534.97	40,485.64	2,099.46	5.47%
Oficiales	519.44	505.32	538.10	712.19	747.77	751.77	747.03	787.34	739.95	(7.83)	(1.05%)
De Particulares	34,322.68	34,659.91	34,803.49	34,741.49	35,630.21	36,001.46	36,365.08	36,699.72	37,427.23	1,797.02	5.04%
A la Vista	7,924.46	7,740.95	7,574.60	7,420.14	7,843.50	7,485.47	7,373.57	7,457.10	7,946.92	103.42	1.32%
A Plazo	18,408.17	18,914.24	19,107.87	19,352.22	19,635.38	20,347.73	20,689.98	20,791.80	20,872.04	1,236.66	6.30%
De Ahorros	7,990.05	8,004.73	8,121.02	7,969.13	8,151.33	8,168.26	8,301.53	8,450.81	8,608.27	456.93	5.61%
De Bancos	2,551.11	2,060.55	2,262.63	2,060.16	2,008.19	2,030.71	2,166.13	2,047.91	2,318.46	310.27	15.45%
A la Vista	335.72	320.92	283.88	233.32	254.59	307.65	202.88	215.66	270.84	16.26	6.39%
A Plazo	2,215.38	1,739.62	1,978.75	1,826.84	1,753.60	1,723.06	1,963.25	1,832.25	2,047.62	294.02	16.77%
Extranjero	22,358.65	22,433.48	22,986.81	23,052.08	23,214.90	22,733.59	21,603.78	20,554.91	20,593.01	(2,621.90)	(11.29%)
Oficiales	838.85	142.38	177.32	152.53	198.19	100.03	165.85	101.13	122.18	(76.01)	(38.35%)
De Particulares	13,462.02	13,416.75	13,394.91	13,355.43	13,357.09	13,448.00	12,811.48	12,416.33	12,236.91	(1,120.18)	(8.39%)
A la Vista	2,365.05	2,369.78	2,363.48	2,302.78	2,296.08	2,422.67	2,366.36	2,304.41	2,090.67	(205.41)	(8.95%)
A Plazo	8,210.82	8,144.45	8,285.45	8,355.67	8,415.96	8,379.37	7,845.56	7,648.29	7,640.39	(775.56)	(9.22%)
De Ahorros	2,886.15	2,902.52	2,745.99	2,696.97	2,645.04	2,645.96	2,599.55	2,463.63	2,505.85	(139.20)	(5.26%)
De Bancos	8,057.78	8,874.36	9,414.57	9,544.12	9,659.62	9,185.57	8,626.45	8,037.45	8,233.91	(1,425.71)	(14.76%)
A la Vista	1,976.89	1,703.09	1,748.97	1,980.71	2,171.54	2,373.12	2,255.57	2,470.37	2,077.83	(93.71)	(4.32%)
A Plazo	6,080.89	7,171.27	7,665.60	7,563.40	7,488.08	6,812.45	6,370.88	5,567.08	6,156.08	(1,332.00)	(17.79%)
OBLIGACIONES	13,676.25	13,050.35	13,083.32	13,086.03	13,841.74	12,983.15	12,332.27	13,690.82	13,618.62	(223.12)	(1.61%)
Locales	2,139.13	2,082.21	2,132.43	2,048.97	1,946.69	2,058.56	2,032.35	1,963.89	1,892.76	(53.93)	(2.77%)
Extranjero	11,537.12	10,968.14	10,950.89	11,037.06	11,895.05	10,924.59	10,299.92	11,726.93	11,725.86	(169.19)	(1.42%)
OTROS PASIVOS	2,043.83	2,398.75	2,153.58	2,242.05	2,289.86	2,643.64	2,350.26	2,688.57	2,718.44	428.57	18.72%
Locales	1,706.72	2,036.74	1,824.50	1,886.80	1,884.08	2,236.85	1,991.56	2,198.16	2,195.31	311.23	16.52%
Extranjero	337.11	362.01	329.08	355.24	405.78	406.78	358.70	490.41	523.13	117.34	28.92%
PATRIMONIO	8,862.00	9,170.96	9,434.42	9,699.09	9,584.45	9,866.93	10,068.79	10,314.01	10,389.90	805.45	8.40%
Capital	4,611.66	4,656.19	4,668.54	4,651.24	4,716.68	4,758.28	4,772.28	4,778.70	4,820.21	103.53	2.19%

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Reservas de Capital	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	0.00	0.00%
Otras Reservas	798.34	796.20	778.18	835.96	865.20	824.79	845.41	884.32	883.40	18.20	2.10%
Provisiones Dinámicas	768.07	780.98	787.12	827.48	843.91	845.14	856.54	890.17	907.08	63.17	7.49%
Otras Reservas	30.28	15.22	(8.94)	8.48	21.28	(20.35)	(11.13)	(5.85)	(23.68)	(44.97)	(211.26%)
Utilidad de Periodos Anteriores	2,501.47	3,257.13	3,201.26	3,239.68	2,969.20	3,690.59	3,545.63	3,589.87	3,418.92	449.72	15.15%
Utilidad de Periodo	905.65	308.96	559.06	686.04	794.82	321.61	615.62	744.61	982.49	187.67	23.61%
Ganancia o Perdida en Valores Disponible para la Venta	(153.93)	(46.34)	(0.41)	53.47	2.22	32.72	51.77	76.21	42.57	40.35	1,817.42%
Deuda Subordinada	103.60	103.61	132.56	137.49	141.12	143.74	142.87	145.09	147.09	5.97	4.23%
<b>PASIVO Y PATRIMONIO</b>	<b>84,333.95</b>	<b>84,279.32</b>	<b>85,262.35</b>	<b>85,593.09</b>	<b>87,317.12</b>	<b>87,011.25</b>	<b>85,633.34</b>	<b>86,783.27</b>	<b>87,805.60</b>	<b>488.47</b>	<b>0.56%</b>