

**BALANCE DE SITUACION
BANCA PRIVADA
A DICIEMBRE 2018
(En Millones de Balboas)**

	2016	2017				2018				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	12,563.66	11,892.32	10,844.97	10,612.30	10,358.26	10,113.72	9,657.81	9,541.74	10,954.95	596.69	5.76%
Depositos Locales en Bancos	2,480.81	2,122.97	2,237.61	2,145.59	2,529.88	2,124.44	2,101.58	2,191.10	2,286.69	(243.19)	(9.61%)
A la Vista	778.54	688.12	678.30	714.66	716.12	642.64	577.87	660.25	640.04	(76.08)	(10.62%)
A Plazo	1,702.27	1,434.85	1,559.31	1,430.93	1,813.76	1,481.79	1,523.71	1,530.85	1,646.65	(167.10)	(9.21%)
Depositos Extranjeros en Bancos	9,245.80	9,074.15	7,975.46	7,789.24	6,975.07	7,408.91	6,843.15	6,638.92	7,925.70	950.63	13.63%
A la Vista	3,889.97	4,232.93	4,317.36	3,878.22	3,438.41	3,157.88	3,232.32	3,029.83	4,262.49	824.08	23.97%
A Plazo	5,355.83	4,841.22	3,658.10	3,911.02	3,536.66	4,251.03	3,610.83	3,609.09	3,663.21	126.55	3.58%
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.41	0.46	0.56	0.56	0.56	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	0.39	0.45	0.50	0.48	0.48	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.02	0.01	0.06	0.07	0.07	0.00%
Otros	837.04	695.20	631.89	677.47	853.31	580.78	713.54	712.28	743.11	(110.19)	(12.91%)
CARTERA CREDITICIA	58,576.86	58,291.88	58,029.84	58,312.52	59,166.32	58,699.34	59,278.35	59,748.59	60,771.76	1,605.44	2.71%
Locales	42,663.61	43,482.76	44,332.31	45,062.70	45,316.96	45,716.52	46,112.87	46,578.71	47,018.30	1,701.34	3.75%
Extranjero	16,541.44	15,468.41	14,409.61	13,941.60	14,541.68	13,965.91	14,155.87	14,278.72	14,863.85	322.17	2.22%
Menos Provisiones	628.19	659.29	712.07	691.78	692.33	983.08	990.39	1,108.84	1,110.39	418.06	60.39%
Locales	542.75	564.40	553.83	536.22	554.68	837.78	855.49	918.33	932.94	378.26	68.19%
Extranjero	85.44	94.89	158.24	155.56	137.65	145.30	134.90	190.51	177.45	39.80	28.92%
INVERSIONES EN VALORES	13,280.11	13,542.44	13,688.16	14,505.64	14,926.87	14,865.18	15,079.82	15,385.22	15,926.58	999.71	6.70%
Locales	5,105.66	5,173.53	5,071.75	5,577.09	5,931.88	5,962.10	5,896.40	6,027.88	6,241.50	309.62	5.22%
Extranjero	8,180.55	8,373.06	8,620.41	8,930.95	8,997.41	8,913.35	9,194.77	9,365.62	9,694.73	697.32	7.75%
Menos Provisiones	6.09	4.16	4.00	2.40	2.42	10.28	11.35	8.29	9.65	7.23	298.48%
Locales	2.11	2.19	2.03	2.20	2.18	8.05	8.58	5.18	6.24	4.06	186.20%
Extranjero	3.98	1.97	1.97	0.21	0.24	2.23	2.78	3.11	3.41	3.17	1,316.65%
OTROS ACTIVOS	2,896.50	3,284.61	3,066.40	3,352.81	3,345.87	3,566.70	3,577.57	3,728.30	3,888.23	542.36	16.21%
Locales	2,534.62	2,944.60	2,701.81	2,889.31	3,000.80	3,151.68	3,178.44	3,302.82	3,412.02	411.22	13.70%
Extranjero	361.88	340.02	364.59	463.50	345.07	415.02	399.13	425.47	476.21	131.14	38.00%
TOTAL DE ACTIVOS	87,317.12	87,011.25	85,629.37	86,783.27	87,797.32	87,244.94	87,593.55	88,403.84	91,541.52	3,744.20	4.26%

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DEPOSITOS	61,601.08	61,517.53	60,882.02	60,089.88	61,078.64	61,200.30	60,540.35	60,312.82	61,925.70	847.05	1.39%
Locales	38,386.17	38,783.94	39,278.24	39,534.97	40,485.64	40,349.01	40,225.63	40,045.08	41,207.38	721.74	1.78%
Oficiales	747.77	751.77	747.03	787.34	739.95	716.15	712.81	746.94	711.30	(28.64)	(3.87%)
De Particulares	35,630.21	36,001.46	36,365.08	36,699.72	37,427.23	37,619.43	37,570.21	37,478.68	38,498.13	1,070.90	2.86%
A la Vista	7,843.50	7,485.47	7,373.57	7,457.10	7,946.92	7,713.70	7,730.72	7,472.49	8,350.54	403.62	5.08%
A Plazo	19,635.38	20,347.73	20,689.98	20,791.80	20,872.04	21,113.96	21,280.85	21,424.18	21,462.58	590.54	2.83%
De Ahorros	8,151.33	8,168.26	8,301.53	8,450.81	8,608.27	8,791.77	8,558.65	8,582.00	8,685.00	76.74	0.89%
De Bancos	2,008.19	2,030.71	2,166.13	2,047.91	2,318.46	2,013.43	1,942.60	1,819.47	1,997.95	(320.51)	(13.82%)
A la Vista	254.59	307.65	202.88	215.66	270.84	330.92	198.42	249.44	210.82	(60.02)	(22.16%)
A Plazo	1,753.60	1,723.06	1,963.25	1,832.25	2,047.62	1,682.51	1,744.18	1,570.03	1,787.13	(260.49)	(12.72%)
Extranjero	23,214.90	22,733.59	21,603.78	20,554.91	20,593.01	20,851.29	20,314.72	20,267.74	20,718.32	125.31	0.61%
Oficiales	198.19	100.03	165.85	101.13	122.18	93.25	112.32	106.99	94.56	(27.62)	(22.61%)
De Particulares	13,357.09	13,448.00	12,811.48	12,416.33	12,236.91	12,336.92	12,500.30	12,598.52	12,757.53	520.62	4.25%
A la Vista	2,296.08	2,422.67	2,366.36	2,304.41	2,090.67	1,921.66	2,086.03	2,113.72	2,103.00	12.33	0.59%
A Plazo	8,415.96	8,379.37	7,845.56	7,648.29	7,640.39	8,015.38	8,027.77	8,127.35	8,336.67	696.27	9.11%
De Ahorros	2,645.04	2,645.96	2,599.55	2,463.63	2,505.85	2,399.89	2,386.50	2,357.45	2,317.86	(187.98)	(7.50%)
De Bancos	9,659.62	9,185.57	8,626.45	8,037.45	8,233.91	8,421.11	7,702.10	7,562.22	7,866.22	(367.69)	(4.47%)
A la Vista	2,171.54	2,373.12	2,255.57	2,470.37	2,077.83	2,120.79	1,787.21	1,867.98	1,826.29	(251.54)	(12.11%)
A Plazo	7,488.08	6,812.45	6,370.88	5,567.08	6,156.08	6,300.32	5,914.89	5,694.25	6,039.94	(116.14)	(1.89%)
OBLIGACIONES	13,841.74	12,983.15	12,332.27	13,690.82	13,618.62	13,214.46	13,818.61	14,811.86	16,224.00	2,605.38	19.13%
Locales	1,946.69	2,058.56	2,032.35	1,963.89	1,892.76	1,884.50	2,039.98	2,175.05	2,191.23	298.47	15.77%
Extranjero	11,895.05	10,924.59	10,299.92	11,726.93	11,725.86	11,329.97	11,778.63	12,636.81	14,032.78	2,306.92	19.67%
OTROS PASIVOS	2,289.86	2,643.64	2,350.26	2,688.57	2,716.50	2,638.29	2,831.41	2,819.13	2,697.87	(18.63)	(0.69%)
Locales	1,884.08	2,236.85	1,991.56	2,198.16	2,191.12	2,147.99	2,361.36	2,325.48	2,189.38	(1.74)	(0.08%)
Extranjero	405.78	406.78	358.70	490.41	525.38	490.30	470.05	493.65	508.50	(16.89)	(3.21%)
PATRIMONIO	9,584.45	9,866.93	10,064.82	10,314.01	10,383.55	10,191.89	10,403.18	10,460.03	10,693.95	310.40	2.99%
Capital	4,716.68	4,758.28	4,772.28	4,778.70	4,819.73	4,791.23	4,828.09	4,825.10	5,018.22	198.49	4.12%

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Reservas de Capital	95.21	95.21	95.21	95.21	95.21	111.58	111.58	95.21	111.58	16.37	17.20%
Otras Reservas	865.20	824.79	845.81	884.57	895.58	861.45	862.15	828.68	758.54	(137.04)	(15.30%)
Provisiones Dinámicas	843.91	845.14	856.54	890.43	908.64	903.95	910.98	895.72	931.60	22.97	2.53%
Otras Reservas	21.28	(20.35)	(10.73)	(5.85)	(13.06)	(42.49)	(48.83)	(67.04)	(173.06)	(160.00)	1,225.40%
Utilidad de Periodos Anteriores	2,968.31	3,690.59	3,542.45	3,589.61	3,407.15	3,884.77	3,816.41	3,882.67	3,736.72	329.57	9.67%
Utilidad de Periodo	795.71	321.61	614.43	744.61	974.03	386.34	661.94	709.93	954.68	(19.36)	(1.99%)
Ganancia o Perdida en Valores Disponible para la Venta	2.22	32.72	51.77	76.21	44.76	9.13	(24.99)	(30.11)	(34.76)	(79.52)	(177.67%)
Deuda Subordinada	141.12	143.74	142.87	145.09	147.09	147.39	148.00	148.56	148.98	1.88	1.28%
PASIVO Y PATRIMONIO	87,317.12	87,011.25	85,629.37	86,783.27	87,797.32	87,244.94	87,593.55	88,403.84	91,541.52	3,744.20	4.26%