

**BALANCE DE SITUACION
BANCA PRIVADA
A DICIEMBRE 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	10,358.26	10,113.73	9,657.81	9,541.74	10,954.97	9,692.49	10,176.90	9,865.51	10,342.03	(612.94)	(5.60%)
Depositos Locales en Bancos	2,529.88	2,124.44	2,101.58	2,191.10	2,287.00	2,175.69	2,307.83	2,090.52	2,133.14	(153.86)	(6.73%)
A la Vista	716.12	642.64	577.87	660.25	640.35	631.10	713.76	689.79	814.49	174.14	27.19%
A Plazo	1,813.76	1,481.79	1,523.71	1,530.85	1,646.65	1,544.59	1,594.07	1,400.72	1,318.65	(328.00)	(19.92%)
Depositos Extranjeros en Bancos	6,975.07	7,408.92	6,843.15	6,638.92	7,925.41	6,780.11	6,948.56	7,113.06	7,479.08	(446.33)	(5.63%)
A la Vista	3,438.41	3,157.89	3,232.32	3,029.83	4,262.21	3,319.90	3,449.51	3,557.98	3,979.34	(282.86)	(6.64%)
A Plazo	3,536.66	4,251.03	3,610.83	3,609.09	3,663.21	3,460.21	3,499.05	3,555.08	3,499.74	(163.47)	(4.46%)
Menos Provisiones	0.00	0.41	0.46	0.56	0.56	0.51	0.43	0.36	16.66	16.11	2,886.72%
Locales	0.00	0.39	0.45	0.50	0.48	0.29	0.24	0.25	16.56	16.08	3,329.22%
Extranjero	0.00	0.02	0.01	0.06	0.07	0.22	0.19	0.12	0.10	0.03	34.61%
Otros	853.31	580.78	713.54	712.28	743.11	737.20	920.95	662.30	746.47	3.36	0.45%
CARTERA CREDITICIA	59,166.32	58,696.60	59,271.19	59,748.59	60,760.90	60,539.44	60,293.27	60,504.80	60,900.48	139.58	0.23%
Locales	45,316.96	45,716.52	46,112.87	46,578.71	47,021.99	47,297.96	47,073.01	47,620.11	47,656.03	634.05	1.35%
Extranjero	14,541.68	13,965.91	14,155.87	14,278.72	14,863.85	14,391.61	14,392.60	14,074.14	14,506.98	(356.87)	(2.40%)
Menos Provisiones	692.33	985.82	997.55	1,108.84	1,124.94	1,150.13	1,172.34	1,189.45	1,262.53	137.59	12.23%
Locales	554.68	842.81	862.65	918.33	946.57	972.72	977.66	995.19	1,051.87	105.30	11.12%
Extranjero	137.65	143.01	134.90	190.51	178.37	177.42	194.68	194.26	210.66	32.29	18.10%
INVERSIONES EN VALORES	14,926.87	14,864.91	15,085.32	15,385.22	15,923.60	16,257.74	15,687.24	16,184.59	16,498.69	575.09	3.61%
Locales	5,931.88	5,962.10	5,901.90	6,027.88	6,238.35	6,556.20	6,135.57	6,479.25	6,904.43	666.07	10.68%
Extranjero	8,997.41	8,914.05	9,194.77	9,365.62	9,694.48	9,710.20	9,558.23	9,711.29	9,601.43	(93.06)	(0.96%)
Menos Provisiones	2.42	11.24	11.35	8.29	9.24	8.66	6.55	5.95	7.17	(2.07)	(22.45%)
Locales	2.18	6.79	8.58	5.18	5.94	7.80	5.07	5.00	6.29	0.35	5.88%
Extranjero	0.24	4.45	2.78	3.11	3.30	0.87	1.48	0.96	0.88	(2.42)	(73.45%)
OTROS ACTIVOS	3,345.92	3,567.69	3,571.83	3,728.30	3,914.87	4,350.44	4,431.62	4,557.61	4,583.01	668.14	17.07%
Locales	3,000.85	3,152.68	3,172.71	3,302.82	3,440.82	3,795.48	3,877.08	4,013.56	3,953.16	512.34	14.89%
Extranjero	345.07	415.02	399.13	425.47	474.05	554.95	554.53	544.04	629.85	155.80	32.87%
TOTAL DE ACTIVOS	87,797.37	87,242.94	87,586.15	88,403.84	91,554.33	90,840.11	90,589.03	91,112.51	92,324.21	769.88	0.84%

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DEPOSITOS	61,078.64	61,200.30	60,540.35	60,312.82	61,926.74	61,763.84	61,811.97	61,704.86	62,771.42	844.68	1.36%
Locales	40,485.64	40,349.01	40,225.63	40,045.08	41,207.38	40,998.12	41,359.43	41,670.31	42,025.65	818.27	1.99%
Oficiales	739.95	716.15	712.81	746.94	711.30	825.95	853.08	852.53	850.55	139.25	19.58%
De Particulares	37,427.23	37,619.43	37,570.21	37,478.68	38,498.13	38,246.70	38,495.18	38,582.89	39,138.43	640.30	1.66%
A la Vista	7,946.92	7,713.70	7,730.72	7,472.49	8,350.54	7,500.88	7,541.56	7,294.85	7,570.30	(780.24)	(9.34%)
A Plazo	20,872.04	21,113.96	21,280.85	21,424.18	21,462.58	21,950.11	22,293.02	22,542.38	22,797.13	1,334.55	6.22%
De Ahorros	8,608.27	8,791.77	8,558.65	8,582.00	8,685.00	8,795.71	8,660.60	8,745.65	8,771.00	85.99	0.99%
De Bancos	2,318.46	2,013.43	1,942.60	1,819.47	1,997.95	1,925.48	2,011.18	2,234.89	2,036.66	38.71	1.94%
A la Vista	270.84	330.92	198.42	249.44	210.82	234.13	256.73	272.91	198.53	(12.29)	(5.83%)
A Plazo	2,047.62	1,682.51	1,744.18	1,570.03	1,787.13	1,691.35	1,754.46	1,961.98	1,838.13	51.00	2.85%
Extranjero	20,593.01	20,851.29	20,314.72	20,267.74	20,719.36	20,765.72	20,452.54	20,034.55	20,745.77	26.41	0.13%
Oficiales	122.18	93.25	112.32	106.99	94.56	76.14	284.93	215.60	141.18	46.61	49.29%
De Particulares	12,236.91	12,336.92	12,500.30	12,598.52	12,757.53	12,840.06	12,887.34	13,048.40	13,577.57	820.04	6.43%
A la Vista	2,090.67	1,921.66	2,086.03	2,113.72	2,103.00	2,073.31	1,933.20	1,943.46	1,864.61	(238.39)	(11.34%)
A Plazo	7,640.39	8,015.38	8,027.77	8,127.35	8,336.67	8,475.49	8,701.64	8,930.18	9,601.37	1,264.71	15.17%
De Ahorros	2,505.85	2,399.89	2,386.50	2,357.45	2,317.86	2,291.26	2,252.51	2,174.76	2,111.59	(206.27)	(8.90%)
De Bancos	8,233.91	8,421.11	7,702.10	7,562.22	7,867.27	7,849.52	7,280.28	6,770.55	7,027.03	(840.24)	(10.68%)
A la Vista	2,077.83	2,120.79	1,787.21	1,867.98	1,827.34	1,517.75	1,599.47	1,658.97	1,558.32	(269.01)	(14.72%)
A Plazo	6,156.08	6,300.32	5,914.89	5,694.25	6,039.94	6,331.77	5,680.81	5,111.58	5,468.70	(571.23)	(9.46%)
OBLIGACIONES	13,618.62	13,214.46	13,818.61	14,811.86	16,224.00	14,930.18	14,600.58	14,668.80	14,829.47	(1,394.54)	(8.60%)
Locales	1,892.76	1,884.50	2,039.98	2,175.05	2,191.23	2,164.53	2,186.00	2,373.38	2,473.48	282.25	12.88%
Extranjero	11,725.86	11,329.97	11,778.63	12,636.81	14,032.78	12,765.65	12,414.58	12,295.42	12,355.98	(1,676.79)	(11.95%)
OTROS PASIVOS	2,716.55	2,638.02	2,832.29	2,819.13	2,727.69	3,164.60	2,995.99	3,198.76	3,339.13	611.45	22.42%
Locales	2,191.17	2,147.72	2,362.24	2,325.48	2,221.65	2,586.57	2,442.36	2,600.70	2,544.58	322.93	14.54%
Extranjero	525.38	490.30	470.05	493.65	506.04	578.03	553.64	598.06	794.56	288.52	57.02%
PATRIMONIO	10,383.55	10,190.15	10,394.91	10,460.03	10,675.90	10,981.49	11,180.49	11,540.09	11,384.19	708.29	6.63%
Capital	4,819.73	4,791.23	4,828.09	4,825.10	5,018.22	5,032.86	4,912.98	5,058.24	5,050.50	32.28	0.64%

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Reservas de Capital	95.21	111.58	111.58	95.21	111.58	111.58	111.58	111.58	111.58	0.00	0.00%
Otras Reservas	895.58	861.45	863.77	828.68	764.30	790.10	816.30	821.98	830.13	65.82	8.61%
Provisiones Dinámicas	908.64	903.95	910.98	895.72	942.63	944.72	940.78	956.86	960.51	17.88	1.90%
Otras Reservas	(13.06)	(42.49)	(47.20)	(67.04)	(178.32)	(154.62)	(124.48)	(134.88)	(130.38)	47.94	(26.88%)
Utilidad de Periodos Anteriores	3,407.15	3,881.30	3,807.35	3,882.67	3,725.39	4,449.86	4,391.72	4,459.81	4,132.91	407.52	10.94%
Utilidad de Periodo	974.03	387.37	662.40	709.93	941.57	370.48	638.11	758.09	902.35	(39.22)	(4.17%)
Ganancia o Perdida en Valores Disponible para la Venta	44.76	9.82	(26.28)	(30.11)	(34.15)	76.54	157.34	174.30	198.52	232.67	(681.40%)
Deuda Subordinada	147.09	147.39	148.00	148.56	148.98	150.06	152.45	156.09	158.19	9.21	6.19%
PASIVO Y PATRIMONIO	87,797.37	87,242.94	87,586.15	88,403.84	91,554.33	90,840.11	90,589.03	91,112.51	92,324.21	769.88	0.84%