

**BALANCE DE SITUACION  
BANCA EXTRANJERA 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		
<b>ACTIVOS LIQUIDOS</b>	6,182.60	6,206.19	5,603.61	5,711.57	7,087.01	5,672.08	5,865.43	5,896.70	6,609.43	(477.58)	(6.74%)
Depositos Locales en Bancos	1,394.86	1,215.29	1,045.67	1,252.37	1,274.42	1,145.21	1,295.47	1,128.19	1,252.26	(22.16)	(1.74%)
A la Vista	456.68	437.89	374.37	417.51	402.75	383.78	441.99	409.18	504.90	102.15	25.36%
A Plazo	938.17	777.41	671.30	834.85	871.67	761.42	853.48	719.01	747.36	(124.31)	(14.26%)
Depositos Extranjeros en Bancos	4,395.31	4,724.63	4,251.20	4,156.69	5,428.42	4,205.10	4,240.91	4,438.20	4,973.92	(454.49)	(8.37%)
A la Vista	2,607.15	2,239.89	2,408.68	2,292.39	3,483.91	2,468.54	2,534.56	2,665.41	3,059.95	(423.96)	(12.17%)
A Plazo	1,788.16	2,484.74	1,842.52	1,864.30	1,944.50	1,736.55	1,706.35	1,772.79	1,913.97	(30.53)	(1.57%)
Menos Provisiones	0.00	0.41	0.45	0.47	0.42	0.42	0.36	0.26	16.56	16.14	3,832.36%
Locales	0.00	0.39	0.44	0.46	0.41	0.20	0.18	0.17	16.48	16.06	3,886.48%
Extranjero	0.00	0.02	0.01	0.01	0.01	0.22	0.18	0.09	0.08	0.07	951.88%
Otros	392.43	266.67	307.20	302.98	384.59	322.21	329.41	330.56	399.81	15.22	3.96%
<b>CARTERA CREDITICIA</b>	31,256.42	30,729.15	30,960.78	31,448.33	32,073.66	31,761.50	31,561.96	31,596.73	31,960.06	(113.60)	(0.35%)
Locales	19,336.39	19,575.59	19,694.49	20,166.71	20,328.58	20,427.60	20,123.02	20,468.89	20,574.31	245.73	1.21%
Extranjero	12,339.76	11,794.76	11,920.37	12,042.39	12,507.50	12,112.68	12,225.02	11,926.28	12,240.10	(267.40)	(2.14%)
Menos Provisiones	419.73	641.21	654.08	760.77	762.42	778.78	786.07	798.43	854.34	91.92	12.06%
Locales	296.59	509.37	529.74	586.03	603.99	619.41	612.25	626.10	667.50	63.51	10.52%
Extranjero	123.15	131.83	124.34	174.74	158.43	159.37	173.83	172.34	186.84	28.41	17.93%
<b>INVERSIONES EN VALORES</b>	7,210.66	7,292.59	7,254.22	7,507.26	7,610.90	8,231.34	7,969.32	8,038.47	8,227.42	616.52	8.10%
Locales	2,290.60	2,392.68	2,219.57	2,336.69	2,345.66	2,626.87	2,459.60	2,466.55	2,694.21	348.55	14.86%
Extranjero	4,920.26	4,904.03	5,038.84	5,172.58	5,268.23	5,607.55	5,512.14	5,574.72	5,537.07	268.83	5.10%
Menos Provisiones	0.20	4.12	4.20	2.01	2.99	3.09	2.42	2.80	3.86	0.87	29.07%
Locales	0.10	1.94	1.62	1.38	2.47	2.64	2.13	2.34	3.62	1.15	46.74%
Extranjero	0.09	2.19	2.57	0.63	0.53	0.45	0.29	0.46	0.24	(0.28)	(53.93%)
<b>OTROS ACTIVOS</b>	1,238.94	1,344.46	1,516.97	1,482.46	1,467.30	1,830.31	1,856.99	1,879.43	1,915.18	447.89	30.52%
Locales	1,069.68	1,131.67	1,306.00	1,251.02	1,231.07	1,490.50	1,519.90	1,569.44	1,528.23	297.16	24.14%
Extranjero	169.26	212.78	210.96	231.44	236.23	339.81	337.09	309.99	386.95	150.73	63.81%
<b>TOTAL DE ACTIVOS</b>	45,888.62	45,572.39	45,335.57	46,149.63	48,238.86	47,495.24	47,253.70	47,411.33	48,712.09	473.23	0.98%

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DEPOSITOS	32,650.98	32,909.28	32,065.09	31,853.25	32,783.82	32,695.44	32,465.44	32,212.06	32,967.93	184.10	0.56%
Locales	15,777.17	15,705.78	15,457.27	15,165.49	15,584.09	15,476.14	15,763.97	15,956.11	16,171.73	587.64	3.77%
Oficiales	354.06	333.93	334.67	369.83	329.99	462.21	476.73	476.19	478.67	148.69	45.06%
De Particulares	14,094.12	14,250.87	14,033.07	13,918.40	14,309.48	13,992.29	14,093.89	14,081.80	14,452.81	143.33	1.00%
A la Vista	3,751.61	3,688.36	3,668.64	3,477.85	3,853.47	3,468.69	3,497.46	3,384.51	3,494.63	(358.84)	(9.31%)
A Plazo	7,177.68	7,253.84	7,193.72	7,238.46	7,230.79	7,357.36	7,514.91	7,588.17	7,863.76	632.97	8.75%
De Ahorros	3,164.83	3,308.67	3,170.71	3,202.09	3,225.22	3,166.24	3,081.52	3,109.12	3,094.42	(130.80)	(4.06%)
De Bancos	1,328.99	1,120.98	1,089.53	877.26	944.63	1,021.64	1,193.35	1,398.13	1,240.25	295.62	31.30%
A la Vista	197.91	234.44	136.80	162.34	140.24	179.42	204.66	219.11	143.47	3.23	2.30%
A Plazo	1,131.08	886.54	952.74	714.92	804.38	842.22	988.70	1,179.02	1,096.78	292.39	36.35%
Extranjero	16,873.82	17,203.50	16,607.82	16,687.76	17,199.73	17,219.29	16,701.47	16,255.94	16,796.19	(403.53)	(2.35%)
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	9,477.81	9,678.75	9,806.03	10,004.82	10,150.84	10,185.60	10,060.59	10,117.52	10,474.71	323.86	3.19%
A la Vista	1,468.99	1,290.84	1,474.45	1,554.93	1,570.71	1,558.11	1,439.59	1,456.43	1,404.05	(166.66)	(10.61%)
A Plazo	6,068.96	6,529.90	6,527.34	6,627.44	6,765.73	6,856.78	6,888.75	7,003.62	7,444.43	678.70	10.03%
De Ahorros	1,939.85	1,858.00	1,804.24	1,822.45	1,814.41	1,770.72	1,732.25	1,657.47	1,626.23	(188.18)	(10.37%)
De Bancos	7,273.82	7,431.50	6,689.47	6,575.95	6,954.32	6,957.55	6,355.95	5,922.83	6,180.31	(774.01)	(11.13%)
A la Vista	1,727.75	1,754.65	1,419.41	1,497.24	1,443.97	1,133.29	1,198.25	1,303.53	1,198.89	(245.08)	(16.97%)
A Plazo	5,546.08	5,676.85	5,270.06	5,078.71	5,510.35	5,824.26	5,157.70	4,619.30	4,981.42	(528.93)	(9.60%)
OBLIGACIONES	5,566.15	5,255.96	5,478.45	6,513.44	7,750.26	6,635.67	6,429.98	6,553.19	7,046.55	(703.70)	(9.08%)
Locales	444.82	421.11	406.46	534.94	515.63	630.90	631.21	828.88	935.71	420.08	81.47%
Extranjero	5,121.34	4,834.85	5,071.99	5,978.50	7,234.63	6,004.77	5,798.77	5,724.31	6,110.85	(1,123.78)	(15.53%)
OTROS PASIVOS	1,077.08	984.93	1,230.35	1,142.58	1,066.74	1,351.23	1,325.91	1,381.52	1,598.28	531.55	49.83%
Locales	789.29	778.72	1,015.35	927.48	831.53	1,031.92	1,037.05	1,076.00	1,082.09	250.57	30.13%
Extranjero	287.79	206.21	215.00	215.10	235.21	319.31	288.86	305.52	516.19	280.98	119.46%
PATRIMONIO	6,594.41	6,422.22	6,561.67	6,640.35	6,638.05	6,812.90	7,032.37	7,264.56	7,099.33	461.28	6.95%
Capital	3,041.92	3,050.83	3,085.52	3,090.92	3,099.82	3,107.18	3,111.12	3,172.45	3,160.09	60.27	1.94%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	95.21	95.21	95.21	95.21	111.58	111.58	111.58	111.58	111.58	0.00	0.00%
Otras Reservas	456.86	422.84	411.02	365.62	314.98	338.71	378.11	388.48	389.01	74.03	23.50%
Provisiones Dinámicas	519.48	519.50	524.74	508.78	544.32	546.41	555.19	569.52	569.38	25.06	4.60%
Otras Reservas	(62.62)	(96.66)	(113.72)	(143.16)	(229.34)	(207.70)	(177.08)	(181.04)	(180.37)	48.97	(21.35%)
Utilidad de Periodos Anteriores	2,309.61	2,653.93	2,608.76	2,586.49	2,436.67	3,035.60	2,982.42	2,942.28	2,643.32	206.65	8.48%
Utilidad de Periodo	664.08	191.16	369.00	506.20	678.97	182.95	367.94	553.68	673.99	(4.98)	(0.73%)
Ganancia o Perdida en Valores Disponible para la Venta	25.72	7.24	(8.83)	(5.11)	(4.98)	35.87	80.20	95.08	120.33	125.31	(2,516.13%)
Deuda Subordinada	1.00	1.02	1.01	1.02	1.01	1.02	1.01	1.02	1.01	0.00	(0.11%)
<b>PASIVO Y PATRIMONIO</b>	<b>45,888.62</b>	<b>45,572.39</b>	<b>45,335.57</b>	<b>46,149.63</b>	<b>48,238.86</b>	<b>47,495.24</b>	<b>47,253.70</b>	<b>47,411.33</b>	<b>48,712.09</b>	<b>473.23</b>	<b>0.98%</b>