

**BALANCE DE SITUACION  
BANCA PRIVADA  
A MARZO 2020  
( En Millones de Balboas)**

	2018	2019				2020				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	10,954.97	9,692.49	10,176.90	9,865.51	10,342.03	12,126.83	0.00	0.00	0.00	2,434.34	25.12%
Depositos Locales en Bancos	2,287.00	2,175.69	2,307.83	2,090.52	2,133.14	2,158.66	0.00	0.00	0.00	(17.03)	(0.78%)
A la Vista	640.35	631.10	713.76	689.79	814.49	1,068.31	0.00	0.00	0.00	437.22	69.28%
A Plazo	1,646.65	1,544.59	1,594.07	1,400.72	1,318.65	1,090.34	0.00	0.00	0.00	(454.25)	(29.41%)
Depositos Extranjeros en Bancos	7,925.41	6,780.11	6,948.56	7,113.06	7,479.08	9,294.17	0.00	0.00	0.00	2,514.06	37.08%
A la Vista	4,262.21	3,319.90	3,449.51	3,557.98	3,979.34	5,266.40	0.00	0.00	0.00	1,946.50	58.63%
A Plazo	3,663.21	3,460.21	3,499.05	3,555.08	3,499.74	4,027.77	0.00	0.00	0.00	567.56	16.40%
Menos Provisiones	0.56	0.51	0.43	0.36	16.66	17.29	0.00	0.00	0.00	16.78	3,297.30%
Locales	0.48	0.29	0.24	0.25	16.56	17.18	0.00	0.00	0.00	16.90	5,843.55%
Extranjero	0.07	0.22	0.19	0.12	0.10	0.10	0.00	0.00	0.00	(0.12)	(53.44%)
Otros	743.11	737.20	920.95	662.30	746.47	691.29	0.00	0.00	0.00	(45.91)	(6.23%)
<b>CARTERA CREDITICIA</b>	60,760.90	60,539.44	60,293.27	60,504.80	60,900.48	60,694.51	0.00	0.00	0.00	155.07	0.26%
Locales	47,021.99	47,297.96	47,073.01	47,620.11	47,656.03	48,012.94	0.00	0.00	0.00	714.98	1.51%
Extranjero	14,863.85	14,391.61	14,392.60	14,074.14	14,506.98	13,959.47	0.00	0.00	0.00	(432.14)	(3.00%)
Menos Provisiones	1,124.94	1,150.13	1,172.34	1,189.45	1,262.53	1,277.90	0.00	0.00	0.00	127.77	11.11%
Locales	946.57	972.72	977.66	995.19	1,051.87	1,109.65	0.00	0.00	0.00	136.93	14.08%
Extranjero	178.37	177.42	194.68	194.26	210.66	168.25	0.00	0.00	0.00	(9.16)	(5.17%)
<b>INVERSIONES EN VALORES</b>	15,923.60	16,257.74	15,687.24	16,184.59	16,498.69	15,625.17	0.00	0.00	0.00	(632.56)	(3.89%)
Locales	6,238.35	6,556.20	6,135.57	6,479.25	6,904.43	6,492.68	0.00	0.00	0.00	(63.52)	(0.97%)
Extranjero	9,694.48	9,710.20	9,558.23	9,711.29	9,601.43	9,141.05	0.00	0.00	0.00	(569.15)	(5.86%)
Menos Provisiones	9.24	8.66	6.55	5.95	7.17	8.56	0.00	0.00	0.00	(0.10)	(1.17%)
Locales	5.94	7.80	5.07	5.00	6.29	7.33	0.00	0.00	0.00	(0.47)	(6.08%)
Extranjero	3.30	0.87	1.48	0.96	0.88	1.24	0.00	0.00	0.00	0.37	43.05%
<b>OTROS ACTIVOS</b>	3,914.87	4,350.44	4,431.62	4,557.61	4,583.01	5,194.72	0.00	0.00	0.00	844.28	19.41%
Locales	3,440.82	3,795.48	3,877.08	4,013.56	3,953.16	4,562.44	0.00	0.00	0.00	766.95	20.21%
Extranjero	474.05	554.95	554.53	544.04	629.85	632.28	0.00	0.00	0.00	77.33	13.93%
<b>TOTAL DE ACTIVOS</b>	91,554.33	90,840.11	90,589.03	91,112.51	92,324.21	93,641.23	0.00	0.00	0.00	2,801.12	3.08%

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DEPOSITOS	61,926.74	61,763.84	61,811.97	61,704.86	62,771.42	63,320.86	0.00	0.00	0.00	1,557.01	2.52%
Locales	41,207.38	40,998.12	41,359.43	41,670.31	42,025.65	42,421.22	0.00	0.00	0.00	1,423.10	3.47%
Oficiales	711.30	825.95	853.08	852.53	850.55	870.42	0.00	0.00	0.00	44.48	5.38%
De Particulares	38,498.13	38,246.70	38,495.18	38,582.89	39,138.43	39,581.75	0.00	0.00	0.00	1,335.05	3.49%
A la Vista	8,350.54	7,500.88	7,541.56	7,294.85	7,570.30	7,786.45	0.00	0.00	0.00	285.58	3.81%
A Plazo	21,462.58	21,950.11	22,293.02	22,542.38	22,797.13	22,923.65	0.00	0.00	0.00	973.54	4.44%
De Ahorros	8,685.00	8,795.71	8,660.60	8,745.65	8,771.00	8,871.65	0.00	0.00	0.00	75.94	0.86%
De Bancos	1,997.95	1,925.48	2,011.18	2,234.89	2,036.66	1,969.05	0.00	0.00	0.00	43.57	2.26%
A la Vista	210.82	234.13	256.73	272.91	198.53	460.17	0.00	0.00	0.00	226.04	96.55%
A Plazo	1,787.13	1,691.35	1,754.46	1,961.98	1,838.13	1,508.87	0.00	0.00	0.00	(182.47)	(10.79%)
Extranjero	20,719.36	20,765.72	20,452.54	20,034.55	20,745.77	20,899.64	0.00	0.00	0.00	133.92	0.64%
Oficiales	94.56	76.14	284.93	215.60	141.18	163.91	0.00	0.00	0.00	87.76	115.26%
De Particulares	12,757.53	12,840.06	12,887.34	13,048.40	13,577.57	13,610.39	0.00	0.00	0.00	770.33	6.00%
A la Vista	2,103.00	2,073.31	1,933.20	1,943.46	1,864.61	1,731.29	0.00	0.00	0.00	(342.02)	(16.50%)
A Plazo	8,336.67	8,475.49	8,701.64	8,930.18	9,601.37	9,790.62	0.00	0.00	0.00	1,315.13	15.52%
De Ahorros	2,317.86	2,291.26	2,252.51	2,174.76	2,111.59	2,088.49	0.00	0.00	0.00	(202.77)	(8.85%)
De Bancos	7,867.27	7,849.52	7,280.28	6,770.55	7,027.03	7,125.34	0.00	0.00	0.00	(724.18)	(9.23%)
A la Vista	1,827.34	1,517.75	1,599.47	1,658.97	1,558.32	1,952.80	0.00	0.00	0.00	435.05	28.66%
A Plazo	6,039.94	6,331.77	5,680.81	5,111.58	5,468.70	5,172.54	0.00	0.00	0.00	(1,159.23)	(18.31%)
OBLIGACIONES	16,224.00	14,930.18	14,600.58	14,668.80	14,829.47	15,240.09	0.00	0.00	0.00	309.91	2.08%
Locales	2,191.23	2,164.53	2,186.00	2,373.38	2,473.48	2,681.81	0.00	0.00	0.00	517.28	23.90%
Extranjero	14,032.78	12,765.65	12,414.58	12,295.42	12,355.98	12,558.28	0.00	0.00	0.00	(207.37)	(1.62%)
OTROS PASIVOS	2,727.69	3,164.60	2,995.99	3,198.76	3,339.13	3,802.29	0.00	0.00	0.00	637.69	20.15%
Locales	2,221.65	2,586.57	2,442.36	2,600.70	2,544.58	2,945.60	0.00	0.00	0.00	359.03	13.88%
Extranjero	506.04	578.03	553.64	598.06	794.56	856.69	0.00	0.00	0.00	278.66	48.21%
PATRIMONIO	10,675.90	10,981.49	11,180.49	11,540.09	11,384.19	11,277.99	0.00	0.00	0.00	296.50	2.70%
Capital	5,018.22	5,032.86	4,912.98	5,058.24	5,050.50	4,981.73	0.00	0.00	0.00	(51.13)	(1.02%)

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Reservas de Capital	111.58	111.58	111.58	111.58	111.58	117.58	0.00	0.00	0.00	6.00	5.38%
Otras Reservas	764.30	790.10	816.30	821.98	830.13	823.70	0.00	0.00	0.00	33.60	4.25%
Provisiones Dinámicas	942.63	944.72	940.78	956.86	960.51	967.94	0.00	0.00	0.00	23.22	2.46%
Otras Reservas	(178.32)	(154.62)	(124.48)	(134.88)	(130.38)	(144.24)	0.00	0.00	0.00	10.38	(6.71%)
Utilidad de Periodos Anteriores	3,725.39	4,449.86	4,391.72	4,459.81	4,132.91	4,889.48	0.00	0.00	0.00	439.61	9.88%
Utilidad de Periodo	941.57	370.48	638.11	758.09	902.35	314.42	0.00	0.00	0.00	(56.06)	(15.13%)
Ganancia o Perdida en Valores Disponible para la Venta	(34.15)	76.54	157.34	174.30	198.52	(13.65)	0.00	0.00	0.00	(90.19)	(117.84%)
Deuda Subordinada	148.98	150.06	152.45	156.09	158.19	164.72	0.00	0.00	0.00	14.66	9.77%
<b>PASIVO Y PATRIMONIO</b>	<b>91,554.33</b>	<b>90,840.11</b>	<b>90,589.03</b>	<b>91,112.51</b>	<b>92,324.21</b>	<b>93,641.23</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,801.12</b>	<b>3.08%</b>