

**BALANCE DE SITUACION  
BANCA PRIVADA  
A JUNIO 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	12,167.86	13,292.18	0.00	0.00	3,115.28	30.61%
Depositos Locales en Bancos	2,287.00	2,175.69	2,307.83	2,090.52	2,133.14	2,199.64	2,356.11	0.00	0.00	48.27	2.09%
A la Vista	640.35	631.10	713.76	689.79	814.49	1,081.82	1,089.21	0.00	0.00	375.45	52.60%
A Plazo	1,646.65	1,544.59	1,594.07	1,400.72	1,318.65	1,117.82	1,266.90	0.00	0.00	(327.17)	(20.52%)
Depositos Extranjeros en Bancos	7,925.41	6,780.11	6,948.56	7,113.06	7,479.08	9,294.22	10,302.24	0.00	0.00	3,353.68	48.26%
A la Vista	4,262.21	3,319.90	3,449.51	3,557.98	3,979.34	5,266.44	6,213.30	0.00	0.00	2,763.79	80.12%
A Plazo	3,663.21	3,460.21	3,499.05	3,555.08	3,499.74	4,027.77	4,088.94	0.00	0.00	589.89	16.86%
Menos Provisiones	0.56	0.51	0.43	0.36	16.66	17.29	19.88	0.00	0.00	19.45	4,490.22%
Locales	0.48	0.29	0.24	0.25	16.56	17.18	19.85	0.00	0.00	19.60	8,131.08%
Extranjero	0.07	0.22	0.19	0.12	0.10	0.10	0.03	0.00	0.00	(0.16)	(82.15%)
Otros	743.11	737.20	920.95	662.30	746.47	691.29	653.72	0.00	0.00	(267.23)	(29.02%)
<b>CARTERA CREDITICIA</b>	60,760.90	60,539.44	60,293.27	60,504.80	60,900.48	60,689.06	59,362.17	0.00	0.00	(931.10)	(1.54%)
Locales	47,021.99	47,297.96	47,073.01	47,620.11	47,656.03	48,013.32	47,440.44	0.00	0.00	367.43	0.78%
Extranjero	14,863.85	14,391.61	14,392.60	14,074.14	14,506.98	13,983.04	13,274.61	0.00	0.00	(1,117.99)	(7.77%)
Menos Provisiones	1,124.94	1,150.13	1,172.34	1,189.45	1,262.53	1,307.30	1,352.88	0.00	0.00	180.54	15.40%
Locales	946.57	972.72	977.66	995.19	1,051.87	1,115.38	1,210.74	0.00	0.00	233.08	23.84%
Extranjero	178.37	177.42	194.68	194.26	210.66	191.92	142.14	0.00	0.00	(52.54)	(26.99%)
<b>INVERSIONES EN VALORES</b>	15,923.60	16,257.74	15,687.24	16,184.59	16,498.69	15,627.94	16,601.72	0.00	0.00	914.47	5.83%
Locales	6,238.35	6,556.20	6,135.57	6,479.25	6,904.43	6,492.68	6,365.12	0.00	0.00	229.55	3.74%
Extranjero	9,694.48	9,710.20	9,558.23	9,711.29	9,601.43	9,143.82	10,248.86	0.00	0.00	690.63	7.23%
Menos Provisiones	9.24	8.66	6.55	5.95	7.17	8.56	12.27	0.00	0.00	5.71	87.22%
Locales	5.94	7.80	5.07	5.00	6.29	7.33	10.65	0.00	0.00	5.58	110.08%
Extranjero	3.30	0.87	1.48	0.96	0.88	1.24	1.61	0.00	0.00	0.13	8.97%
<b>OTROS ACTIVOS</b>	3,914.87	4,350.44	4,431.62	4,557.61	4,583.01	5,195.52	5,296.27	0.00	0.00	864.66	19.51%
Locales	3,440.82	3,795.48	3,877.08	4,013.56	3,953.16	4,563.24	4,718.83	0.00	0.00	841.74	21.71%
Extranjero	474.05	554.95	554.53	544.04	629.85	632.28	577.45	0.00	0.00	22.92	4.13%
<b>TOTAL DE ACTIVOS</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>93,680.38</b>	<b>94,552.35</b>	<b>0.00</b>	<b>0.00</b>	<b>3,963.31</b>	<b>4.38%</b>

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<b>DEPOSITOS</b>	61,926.74	61,763.84	61,811.97	61,704.86	62,771.42	63,365.02	64,932.33	0.00	0.00	3,120.36	5.05%
<b>Locales</b>	41,207.38	40,998.12	41,359.43	41,670.31	42,025.65	42,385.15	43,111.88	0.00	0.00	1,752.45	4.24%
Oficiales	711.30	825.95	853.08	852.53	850.55	870.42	908.84	0.00	0.00	55.77	6.54%
De Particulares	38,498.13	38,246.70	38,495.18	38,582.89	39,138.43	39,545.68	40,123.06	0.00	0.00	1,627.88	4.23%
A la Vista	8,350.54	7,500.88	7,541.56	7,294.85	7,570.30	7,786.77	7,878.57	0.00	0.00	337.01	4.47%
A Plazo	21,462.58	21,950.11	22,293.02	22,542.38	22,797.13	22,885.85	22,672.39	0.00	0.00	379.37	1.70%
De Ahorros	8,685.00	8,795.71	8,660.60	8,745.65	8,771.00	8,873.07	9,572.10	0.00	0.00	911.50	10.52%
De Bancos	1,997.95	1,925.48	2,011.18	2,234.89	2,036.66	1,969.05	2,079.98	0.00	0.00	68.80	3.42%
A la Vista	210.82	234.13	256.73	272.91	198.53	460.17	286.50	0.00	0.00	29.78	11.60%
A Plazo	1,787.13	1,691.35	1,754.46	1,961.98	1,838.13	1,508.87	1,793.48	0.00	0.00	39.03	2.22%
<b>Extranjero</b>	20,719.36	20,765.72	20,452.54	20,034.55	20,745.77	20,979.87	21,820.45	0.00	0.00	1,367.91	6.69%
Oficiales	94.56	76.14	284.93	215.60	141.18	163.91	143.88	0.00	0.00	(141.04)	(49.50%)
De Particulares	12,757.53	12,840.06	12,887.34	13,048.40	13,577.57	13,690.60	13,971.76	0.00	0.00	1,084.43	8.41%
A la Vista	2,103.00	2,073.31	1,933.20	1,943.46	1,864.61	1,751.59	1,829.30	0.00	0.00	(103.90)	(5.37%)
A Plazo	8,336.67	8,475.49	8,701.64	8,930.18	9,601.37	9,843.44	10,009.22	0.00	0.00	1,307.58	15.03%
De Ahorros	2,317.86	2,291.26	2,252.51	2,174.76	2,111.59	2,095.56	2,133.25	0.00	0.00	(119.25)	(5.29%)
De Bancos	7,867.27	7,849.52	7,280.28	6,770.55	7,027.03	7,125.37	7,704.80	0.00	0.00	424.52	5.83%
A la Vista	1,827.34	1,517.75	1,599.47	1,658.97	1,558.32	1,952.81	2,065.50	0.00	0.00	466.03	29.14%
A Plazo	6,039.94	6,331.77	5,680.81	5,111.58	5,468.70	5,172.56	5,639.30	0.00	0.00	(41.51)	(0.73%)
<b>OBLIGACIONES</b>	16,224.00	14,930.18	14,600.58	14,668.80	14,829.47	15,240.09	15,292.80	0.00	0.00	692.22	4.74%
<b>Locales</b>	2,191.23	2,164.53	2,186.00	2,373.38	2,473.48	2,681.81	3,252.85	0.00	0.00	1,066.85	48.80%
<b>Extranjero</b>	14,032.78	12,765.65	12,414.58	12,295.42	12,355.98	12,558.28	12,039.95	0.00	0.00	(374.63)	(3.02%)
<b>OTROS PASIVOS</b>	2,727.69	3,164.60	2,995.99	3,198.76	3,339.13	3,822.78	3,391.52	0.00	0.00	395.53	13.20%
<b>Locales</b>	2,221.65	2,586.57	2,442.36	2,600.70	2,544.58	2,965.23	2,841.37	0.00	0.00	399.01	16.34%
<b>Extranjero</b>	506.04	578.03	553.64	598.06	794.56	857.55	550.16	0.00	0.00	(3.48)	(0.63%)
<b>PATRIMONIO</b>	10,675.90	10,981.49	11,180.49	11,540.09	11,384.19	11,252.48	10,935.70	0.00	0.00	(244.79)	(2.19%)
Capital	5,018.22	5,032.86	4,912.98	5,058.24	5,050.50	4,995.33	5,016.97	0.00	0.00	103.99	2.12%

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Reservas de Capital	111.58	111.58	111.58	111.58	111.58	117.58	117.58	0.00	0.00	6.00	5.38%
Otras Reservas	764.30	790.10	816.30	821.98	830.13	829.72	830.53	0.00	0.00	14.23	1.74%
Provisiones Dinámicas	942.63	944.72	940.78	956.86	960.51	983.58	993.97	0.00	0.00	53.19	5.65%
Otras Reservas	(178.32)	(154.62)	(124.48)	(134.88)	(130.38)	(153.86)	(163.44)	0.00	0.00	(38.96)	31.30%
Utilidad de Periodos Anteriores	3,725.39	4,449.86	4,391.72	4,459.81	4,132.91	4,842.89	4,253.09	0.00	0.00	(138.64)	(3.16%)
Utilidad de Periodo	941.57	370.48	638.11	758.09	902.35	316.03	405.56	0.00	0.00	(232.55)	(36.44%)
Ganancia o Perdida en Valores Disponible para la Venta	(34.15)	76.54	157.34	174.30	198.52	(13.80)	145.43	0.00	0.00	(11.91)	(7.57%)
Deuda Subordinada	148.98	150.06	152.45	156.09	158.19	164.72	166.53	0.00	0.00	14.08	9.24%
<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>93,680.38</b>	<b>94,552.35</b>	<b>0.00</b>	<b>0.00</b>	<b>3,963.31</b>	<b>4.38%</b>