

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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	0.00	323.78	3.39%
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	0.00	(100.59)	(4.59%)
A la Vista	716.12	642.64	577.87	660.25	640.35	631.10	713.76	689.79	0.00	29.54	4.47%
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	0.00	(130.13)	(8.50%)
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	0.00	474.14	7.14%
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	0.00	528.15	17.43%
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	0.00	(54.01)	(1.50%)
Menos Provisiones	0.00	0.41	0.46	0.56	0.56	0.51	0.43	0.36	0.00	(0.20)	(35.46%)
Locales	0.00	0.39	0.45	0.50	0.48	0.29	0.24	0.25	0.00	(0.26)	(51.45%)
Extranjero	0.00	0.02	0.01	0.06	0.07	0.22	0.19	0.12	0.00	0.06	99.35%
Otros	853.31	580.78	713.54	712.28	743.11	737.20	920.95	662.30	0.00	(49.97)	(7.02%)
CARTERA CREDITICIA	59,166.32	58,696.60	59,271.19	59,748.59	60,762.59	60,539.45	60,293.27	60,504.80	0.00	756.21	1.27%
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	0.00	1,041.40	2.24%
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	0.00	(204.58)	(1.43%)
Menos Provisiones	692.33	985.82	997.55	1,108.84	1,123.25	1,150.13	1,172.34	1,189.45	0.00	80.61	7.27%
Locales	554.68	842.81	862.65	918.33	945.75	972.71	977.66	995.19	0.00	76.87	8.37%
Extranjero	137.65	143.01	134.90	190.51	177.50	177.42	194.68	194.26	0.00	3.75	1.97%
INVERSIONES EN VALORES	14,926.87	14,864.91	15,085.32	15,385.22	15,923.52	16,257.75	15,687.24	16,184.59	0.00	799.37	5.20%
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	0.00	451.36	7.49%
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	0.00	345.67	3.69%
Menos Provisiones	2.42	11.24	11.35	8.29	9.32	8.66	6.55	5.95	0.00	(2.34)	(28.19%)
Locales	2.18	6.79	8.58	5.18	5.94	7.80	5.07	5.00	0.00	(0.18)	(3.49%)
Extranjero	0.24	4.45	2.78	3.11	3.38	0.86	1.48	0.96	0.00	(2.16)	(69.30%)
OTROS ACTIVOS	3,345.92	3,567.69	3,571.83	3,728.30	3,916.40	4,350.43	4,431.62	4,557.61	0.00	829.31	22.24%
Locales	3,000.85	3,152.68	3,172.71	3,302.82	3,442.24	3,795.48	3,877.08	4,013.56	0.00	710.74	21.52%
Extranjero	345.07	415.02	399.13	425.47	474.15	554.95	554.53	544.04	0.00	118.57	27.87%
TOTAL DE ACTIVOS	87,797.37	87,242.94	87,586.15	88,403.84	91,557.47	90,840.12	90,589.03	91,112.51	0.00	2,708.66	3.06%

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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		
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	0.00	1,392.04	2.31%
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	0.00	1,625.23	4.06%
Oficiales	739.95	716.15	712.81	746.94	711.30	825.95	853.08	852.53	0.00	105.59	14.14%
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	0.00	1,104.21	2.95%
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	0.00	(177.64)	(2.38%)
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	0.00	1,118.20	5.22%
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	0.00	163.65	1.91%
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	0.00	415.43	22.83%
A la Vista	270.84	330.92	198.42	249.44	210.82	234.13	256.73	272.91	0.00	23.48	9.41%
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	0.00	391.95	24.96%
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	0.00	(233.19)	(1.15%)
Oficiales	122.18	93.25	112.32	106.99	94.56	76.14	284.93	215.60	0.00	108.61	101.51%
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	0.00	449.88	3.57%
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	0.00	(170.26)	(8.05%)
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	0.00	802.83	9.88%
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	0.00	(182.69)	(7.75%)
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	0.00	(791.67)	(10.47%)
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	0.00	(209.01)	(11.19%)
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	0.00	(582.67)	(10.23%)
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	0.00	(143.06)	(0.97%)
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	0.00	198.32	9.12%
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	0.00	(341.39)	(2.70%)
OTROS PASIVOS	2,716.55	2,638.02	2,832.29	2,819.13	2,730.35	3,164.60	2,995.99	3,198.76	0.00	379.63	13.47%
Locales	2,191.17	2,147.72	2,362.24	2,325.48	2,224.25	2,586.57	2,442.36	2,600.70	0.00	275.22	11.83%
Extranjero	525.38	490.30	470.05	493.65	506.10	578.03	553.64	598.06	0.00	104.41	21.15%
PATRIMONIO	10,383.55	10,190.15	10,394.91	10,460.03	10,676.38	10,981.50	11,180.49	11,540.09	0.00	1,080.06	10.33%
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	0.00	233.14	4.83%

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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		
Reservas de Capital	95.21	111.58	111.58	95.21	111.58	111.58	111.58	111.58	0.00	16.37	17.20%
Otras Reservas	895.58	861.45	863.77	828.68	766.24	790.10	816.30	821.98	0.00	(6.71)	(0.81%)
Provisiones Dinámicas	908.64	903.95	910.98	895.72	942.63	944.72	940.78	956.86	0.00	61.14	6.83%
Otras Reservas	(13.06)	(42.49)	(47.20)	(67.04)	(176.39)	(154.62)	(124.48)	(134.88)	0.00	(67.84)	101.20%
Utilidad de Periodos Anteriores	3,407.15	3,881.30	3,807.35	3,882.67	3,723.70	4,449.87	4,391.72	4,459.81	0.00	577.15	14.86%
Utilidad de Periodo	974.03	387.37	662.40	709.93	941.89	370.49	638.11	758.09	0.00	48.17	6.78%
Ganancia o Perdida en Valores Disponible para la Venta	44.76	9.82	(26.28)	(30.11)	(34.23)	76.54	157.34	174.30	0.00	204.41	(678.86%)
Deuda Subordinada	147.09	147.39	148.00	148.56	148.98	150.06	152.45	156.09	0.00	7.53	5.07%
PASIVO Y PATRIMONIO	87,797.37	87,242.94	87,586.15	88,403.84	91,557.47	90,840.12	90,589.03	91,112.51	0.00	2,708.66	3.06%