

**BALANCE DE SITUACION  
BANCA PRIVADA  
A SEPTIEMBRE 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	11,955.22	0.00	2,089.71	21.18%
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	2,521.80	0.00	431.29	20.63%
A la Vista	640.35	631.10	713.76	689.79	814.49	1,081.82	1,089.21	1,127.76	0.00	437.96	63.49%
A Plazo	1,646.65	1,544.59	1,594.07	1,400.72	1,318.65	1,117.82	1,266.90	1,394.05	0.00	(6.68)	(0.48%)
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	8,831.89	0.00	1,718.83	24.16%
A la Vista	4,262.21	3,319.90	3,449.51	3,557.98	3,979.34	5,266.44	6,213.30	4,978.74	0.00	1,420.76	39.93%
A Plazo	3,663.21	3,460.21	3,499.05	3,555.08	3,499.74	4,027.77	4,088.94	3,853.15	0.00	298.07	8.38%
Menos Provisiones	0.56	0.51	0.43	0.36	16.66	17.29	19.88	21.18	0.00	20.81	5,709.69%
Locales	0.48	0.29	0.24	0.25	16.56	17.18	19.85	21.12	0.00	20.88	8,517.53%
Extranjero	0.07	0.22	0.19	0.12	0.10	0.10	0.03	0.05	0.00	(0.06)	(53.96%)
Otros	743.11	737.20	920.95	662.30	746.47	691.29	653.72	622.71	0.00	(39.59)	(5.98%)
<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	58,089.09	0.00	(2,415.72)	(3.99%)
Locales	47,021.99	47,297.96	47,073.01	47,620.11	47,656.03	48,013.32	47,440.44	46,455.05	0.00	(1,165.07)	(2.45%)
Extranjero	14,863.85	14,391.61	14,392.60	14,074.14	14,506.98	13,983.04	13,274.61	13,176.24	0.00	(897.90)	(6.38%)
Menos Provisiones	1,124.94	1,150.13	1,172.34	1,189.45	1,262.53	1,307.30	1,352.88	1,542.20	0.00	352.75	29.66%
Locales	946.57	972.72	977.66	995.19	1,051.87	1,115.38	1,210.74	1,392.18	0.00	396.98	39.89%
Extranjero	178.37	177.42	194.68	194.26	210.66	191.92	142.14	150.03	0.00	(44.23)	(22.77%)
<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	17,187.86	0.00	1,003.27	6.20%
Locales	6,238.35	6,556.20	6,135.57	6,479.25	6,904.43	6,492.68	6,365.12	6,827.60	0.00	348.35	5.38%
Extranjero	9,694.48	9,710.20	9,558.23	9,711.29	9,601.43	9,143.82	10,248.86	10,372.97	0.00	661.68	6.81%
Menos Provisiones	9.24	8.66	6.55	5.95	7.17	8.56	12.27	12.71	0.00	6.76	113.61%
Locales	5.94	7.80	5.07	5.00	6.29	7.33	10.65	11.17	0.00	6.17	123.60%
Extranjero	3.30	0.87	1.48	0.96	0.88	1.24	1.61	1.54	0.00	0.59	61.38%
<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	5,526.78	0.00	969.17	21.26%
Locales	3,440.82	3,795.48	3,877.08	4,013.56	3,953.16	4,563.24	4,718.83	4,850.93	0.00	837.37	20.86%
Extranjero	474.05	554.95	554.53	544.04	629.85	632.28	577.45	675.85	0.00	131.81	24.23%
<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>92,758.95</b>	<b>0.00</b>	<b>1,646.44</b>	<b>1.81%</b>

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DEPOSITOS	61,926.74	61,763.84	61,811.97	61,704.86	62,771.42	63,365.02	64,932.33	65,070.62	0.00	3,365.76	5.45%
Locales	41,207.38	40,998.12	41,359.43	41,670.31	42,025.65	42,385.15	43,111.88	43,715.98	0.00	2,045.66	4.91%
Oficiales	711.30	825.95	853.08	852.53	850.55	870.42	908.84	807.84	0.00	(44.69)	(5.24%)
De Particulares	38,498.13	38,246.70	38,495.18	38,582.89	39,138.43	39,545.68	40,123.06	40,770.67	0.00	2,187.78	5.67%
A la Vista	8,350.54	7,500.88	7,541.56	7,294.85	7,570.30	7,786.77	7,878.57	7,873.27	0.00	578.42	7.93%
A Plazo	21,462.58	21,950.11	22,293.02	22,542.38	22,797.13	22,885.85	22,672.39	23,011.34	0.00	468.96	2.08%
De Ahorros	8,685.00	8,795.71	8,660.60	8,745.65	8,771.00	8,873.07	9,572.10	9,886.06	0.00	1,140.40	13.04%
De Bancos	1,997.95	1,925.48	2,011.18	2,234.89	2,036.66	1,969.05	2,079.98	2,137.47	0.00	(97.42)	(4.36%)
A la Vista	210.82	234.13	256.73	272.91	198.53	460.17	286.50	374.30	0.00	101.39	37.15%
A Plazo	1,787.13	1,691.35	1,754.46	1,961.98	1,838.13	1,508.87	1,793.48	1,763.17	0.00	(198.81)	(10.13%)
Extranjero	20,719.36	20,765.72	20,452.54	20,034.55	20,745.77	20,979.87	21,820.45	21,354.64	0.00	1,320.09	6.59%
Oficiales	94.56	76.14	284.93	215.60	141.18	163.91	143.88	224.95	0.00	9.36	4.34%
De Particulares	12,757.53	12,840.06	12,887.34	13,048.40	13,577.57	13,690.60	13,971.76	14,401.18	0.00	1,352.78	10.37%
A la Vista	2,103.00	2,073.31	1,933.20	1,943.46	1,864.61	1,751.59	1,829.30	1,872.58	0.00	(70.88)	(3.65%)
A Plazo	8,336.67	8,475.49	8,701.64	8,930.18	9,601.37	9,843.44	10,009.22	10,375.34	0.00	1,445.16	16.18%
De Ahorros	2,317.86	2,291.26	2,252.51	2,174.76	2,111.59	2,095.56	2,133.25	2,153.25	0.00	(21.51)	(0.99%)
De Bancos	7,867.27	7,849.52	7,280.28	6,770.55	7,027.03	7,125.37	7,704.80	6,728.51	0.00	(42.04)	(0.62%)
A la Vista	1,827.34	1,517.75	1,599.47	1,658.97	1,558.32	1,952.81	2,065.50	1,766.87	0.00	107.90	6.50%
A Plazo	6,039.94	6,331.77	5,680.81	5,111.58	5,468.70	5,172.56	5,639.30	4,961.64	0.00	(149.94)	(2.93%)
OBLIGACIONES	16,224.00	14,930.18	14,600.58	14,668.80	14,829.47	15,240.09	15,292.80	13,254.74	0.00	(1,414.06)	(9.64%)
Locales	2,191.23	2,164.53	2,186.00	2,373.38	2,473.48	2,681.81	3,252.85	2,703.25	0.00	329.87	13.90%
Extranjero	14,032.78	12,765.65	12,414.58	12,295.42	12,355.98	12,558.28	12,039.95	10,551.49	0.00	(1,743.93)	(14.18%)
OTROS PASIVOS	2,727.69	3,164.60	2,995.99	3,198.76	3,339.13	3,822.78	3,391.52	3,410.44	0.00	211.68	6.62%
Locales	2,221.65	2,586.57	2,442.36	2,600.70	2,544.58	2,965.23	2,841.37	2,822.58	0.00	221.88	8.53%
Extranjero	506.04	578.03	553.64	598.06	794.56	857.55	550.16	587.86	0.00	(10.21)	(1.71%)
PATRIMONIO	10,675.90	10,981.49	11,180.49	11,540.09	11,384.19	11,252.48	10,935.70	11,023.15	0.00	(516.94)	(4.48%)
Capital	5,018.22	5,032.86	4,912.98	5,058.24	5,050.50	4,995.33	5,016.97	4,968.95	0.00	(89.29)	(1.77%)

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Reservas de Capital	111.58	111.58	111.58	111.58	111.58	117.58	117.58	267.58	0.00	156.00	139.81%
Otras Reservas	764.30	790.10	816.30	821.98	830.13	829.72	830.53	822.92	0.00	0.95	0.12%
Provisiones Dinámicas	942.63	944.72	940.78	956.86	960.51	983.58	993.97	987.85	0.00	31.00	3.24%
Otras Reservas	(178.32)	(154.62)	(124.48)	(134.88)	(130.38)	(153.86)	(163.44)	(164.93)	0.00	(30.05)	22.28%
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	4,092.24	0.00	(367.57)	(8.24%)
Utilidad de Periodo	941.57	370.48	638.11	758.09	902.35	316.03	405.56	472.63	0.00	(285.47)	(37.66%)
Ganancia o Perdida en Valores Disponible para la Venta	(34.15)	76.54	157.34	174.30	198.52	(13.80)	145.43	221.21	0.00	46.91	26.91%
Deuda Subordinada	148.98	150.06	152.45	156.09	158.19	164.72	166.53	177.62	0.00	21.54	13.80%
<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>92,758.95</b>	<b>0.00</b>	<b>1,646.44</b>	<b>1.81%</b>