

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 2021
(En Millones de Balboas)**

	2019	2020				2021				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	10,342.03	12,167.86	13,292.18	11,955.22	11,952.52	11,678.47	11,230.02	10,680.54	0.00	(1,274.68)	(10.66%)
Depositos Locales en Bancos	2,133.14	2,199.64	2,356.11	2,521.80	2,679.57	2,525.36	2,606.77	2,351.90	0.00	(169.90)	(6.74%)
A la Vista	814.49	1,081.82	1,089.21	1,127.76	1,306.06	1,138.91	1,362.31	1,108.27	0.00	(19.48)	(1.73%)
A Plazo	1,318.65	1,117.82	1,266.90	1,394.05	1,373.50	1,386.45	1,244.47	1,243.63	0.00	(150.42)	(10.79%)
Depositos Extranjeros en Bancos	7,479.08	9,294.22	10,302.24	8,831.89	8,623.88	8,459.37	7,986.86	7,677.43	0.00	(1,154.45)	(13.07%)
A la Vista	3,979.34	5,266.44	6,213.30	4,978.74	4,363.98	4,496.13	4,184.70	3,908.84	0.00	(1,069.90)	(21.49%)
A Plazo	3,499.74	4,027.77	4,088.94	3,853.15	4,259.90	3,963.24	3,802.16	3,768.60	0.00	(84.55)	(2.19%)
Menos Provisiones	16.66	17.29	19.88	21.18	20.36	20.69	20.71	20.98	0.00	(0.20)	(0.93%)
Locales	16.56	17.18	19.85	21.12	20.33	20.65	20.66	20.94	0.00	(0.18)	(0.85%)
Extranjero	0.10	0.10	0.03	0.05	0.03	0.03	0.05	0.04	0.00	(0.02)	(31.79%)
Otros	746.47	691.29	653.72	622.71	669.42	714.42	657.10	672.19	0.00	49.48	7.95%
CARTERA CREDITICIA	60,900.48	60,689.06	59,351.30	58,089.09	58,113.74	57,559.35	57,610.29	58,414.17	0.00	325.09	0.56%
Locales	47,656.03	48,013.32	47,440.44	46,455.05	46,039.66	45,736.37	45,821.42	46,203.31	0.00	(251.73)	(0.54%)
Extranjero	14,506.98	13,983.04	13,274.61	13,176.24	13,919.28	13,761.45	13,842.01	14,353.88	0.00	1,177.64	8.94%
Menos Provisiones	1,262.53	1,307.30	1,363.76	1,542.20	1,845.20	1,938.46	2,053.14	2,143.02	0.00	600.82	38.96%
Locales	1,051.87	1,115.38	1,221.62	1,392.18	1,685.34	1,774.85	1,869.36	1,952.72	0.00	560.54	40.26%
Extranjero	210.66	191.92	142.14	150.03	159.85	163.62	183.79	190.30	0.00	40.27	26.85%
INVERSIONES EN VALORES	16,498.69	15,627.94	16,602.41	17,187.86	17,768.93	18,432.14	19,248.89	19,351.16	0.00	2,163.31	12.59%
Locales	6,904.43	6,492.68	6,365.81	6,827.60	7,072.54	7,234.57	7,475.31	7,327.72	0.00	500.12	7.32%
Extranjero	9,601.43	9,143.82	10,248.86	10,372.97	10,713.06	11,211.80	11,786.04	12,036.41	0.00	1,663.44	16.04%
Menos Provisiones	7.17	8.56	12.27	12.71	16.67	14.24	12.46	12.96	0.00	0.25	1.99%
Locales	6.29	7.33	10.65	11.17	14.91	12.38	10.20	9.68	0.00	(1.49)	(13.31%)
Extranjero	0.88	1.24	1.61	1.54	1.76	1.86	2.27	3.28	0.00	1.74	112.82%
OTROS ACTIVOS	4,583.01	5,195.52	5,277.59	5,526.78	6,097.29	6,248.39	6,080.70	6,145.55	0.00	618.77	11.20%
Locales	3,953.16	4,563.24	4,700.44	4,850.93	5,121.84	5,286.86	5,091.20	5,068.97	0.00	218.04	4.49%
Extranjero	629.85	632.28	577.14	675.85	975.45	961.53	989.50	1,076.58	0.00	400.73	59.29%
TOTAL DE ACTIVOS	92,324.21	93,680.38	94,523.47	92,758.95	93,932.48	93,918.34	94,169.90	94,591.43	0.00	1,832.48	1.98%

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 2021
(En Millones de Balboas)**

	2019	2020				2021				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	62,771.42	63,365.02	64,932.33	65,070.62	66,909.50	68,090.74	68,256.09	68,691.14	0.00	3,620.52	5.56%
Locales	42,025.65	42,385.15	43,111.88	43,715.98	45,096.24	45,770.31	46,343.45	46,423.94	0.00	2,707.97	6.19%
Oficiales	850.55	870.42	908.84	807.84	794.06	887.21	793.97	672.90	0.00	(134.94)	(16.70%)
De Particulares	39,138.43	39,545.68	40,123.06	40,770.67	42,104.96	42,621.52	43,278.41	43,585.76	0.00	2,815.09	6.90%
A la Vista	7,570.30	7,786.77	7,878.57	7,873.27	8,730.90	8,818.63	9,050.16	8,888.25	0.00	1,014.98	12.89%
A Plazo	22,797.13	22,885.85	22,672.39	23,011.34	23,052.33	23,132.42	23,364.91	23,320.82	0.00	309.48	1.34%
De Ahorros	8,771.00	8,873.07	9,572.10	9,886.06	10,321.73	10,670.47	10,863.35	11,376.69	0.00	1,490.63	15.08%
De Bancos	2,036.66	1,969.05	2,079.98	2,137.47	2,197.22	2,261.58	2,271.08	2,165.29	0.00	27.81	1.30%
A la Vista	198.53	460.17	286.50	374.30	303.72	359.72	411.45	345.89	0.00	(28.41)	(7.59%)
A Plazo	1,838.13	1,508.87	1,793.48	1,763.17	1,893.51	1,901.86	1,859.63	1,819.39	0.00	56.23	3.19%
Extranjero	20,745.77	20,979.87	21,820.45	21,354.64	21,813.26	22,320.43	21,912.64	22,267.19	0.00	912.55	4.27%
Oficiales	141.18	163.91	143.88	224.95	184.60	80.96	165.30	358.88	0.00	133.93	59.53%
De Particulares	13,577.57	13,690.60	13,971.76	14,401.18	14,806.50	15,207.25	14,691.80	14,858.68	0.00	457.50	3.18%
A la Vista	1,864.61	1,751.59	1,829.30	1,872.58	1,962.95	2,192.13	2,186.41	2,244.06	0.00	371.48	19.84%
A Plazo	9,601.37	9,843.44	10,009.22	10,375.34	10,796.57	10,941.96	10,333.83	10,396.97	0.00	21.63	0.21%
De Ahorros	2,111.59	2,095.56	2,133.25	2,153.25	2,046.99	2,073.16	2,171.57	2,217.65	0.00	64.39	2.99%
De Bancos	7,027.03	7,125.37	7,704.80	6,728.51	6,822.16	7,032.22	7,055.53	7,049.64	0.00	321.13	4.77%
A la Vista	1,558.32	1,952.81	2,065.50	1,766.87	1,661.17	1,618.83	1,612.90	1,314.22	0.00	(452.65)	(25.62%)
A Plazo	5,468.70	5,172.56	5,639.30	4,961.64	5,160.99	5,413.39	5,442.63	5,735.41	0.00	773.78	15.60%
OBLIGACIONES	14,829.47	15,240.09	15,288.72	13,254.74	12,840.13	11,750.51	11,928.50	11,758.17	0.00	(1,496.56)	(11.29%)
Locales	2,473.48	2,681.81	3,252.85	2,703.25	2,728.22	2,693.11	2,471.32	2,320.10	0.00	(383.14)	(14.17%)
Extranjero	12,355.98	12,558.28	12,035.87	10,551.49	10,111.92	9,057.40	9,457.18	9,438.07	0.00	(1,113.42)	(10.55%)
OTROS PASIVOS	3,339.13	3,822.78	3,380.70	3,410.44	3,292.68	3,257.71	3,168.39	3,279.49	0.00	(130.95)	(3.84%)
Locales	2,544.58	2,965.23	2,830.61	2,822.58	2,662.53	2,718.67	2,603.67	2,586.68	0.00	(235.90)	(8.36%)
Extranjero	794.56	857.55	550.09	587.86	630.15	539.04	564.72	692.81	0.00	104.95	17.85%
PATRIMONIO	11,384.19	11,252.48	10,921.72	11,023.15	10,890.16	10,819.38	10,816.92	10,862.63	0.00	(160.53)	(1.46%)
Capital	5,050.50	4,995.33	5,016.97	4,968.95	4,897.34	4,829.99	4,898.51	4,874.55	0.00	(94.40)	(1.90%)

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 2021
(En Millones de Balboas)**

	2019	2020				2021				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	111.58	117.58	117.58	267.58	267.58	267.58	267.58	267.58	0.00	0.00	0.00%
Otras Reservas	830.13	829.72	830.21	822.92	842.07	848.44	1,228.04	1,258.42	0.00	435.50	52.92%
Provisiones Dinámicas	960.51	983.58	992.98	987.85	966.70	965.26	968.91	979.96	0.00	(7.89)	(0.80%)
Otras Reservas	(130.38)	(153.86)	(162.76)	(164.93)	(124.63)	(116.82)	259.12	278.46	0.00	443.39	(268.83%)
Utilidad de Periodos Anteriores	4,132.91	4,842.89	4,251.53	4,092.24	3,968.80	4,276.98	4,195.17	4,141.41	0.00	49.17	1.20%
Utilidad de Periodo	902.35	316.03	394.21	472.63	425.85	222.98	395.56	538.95	0.00	66.33	14.03%
Ganancia o Perdida en Valores Disponible para la Venta	198.52	(13.80)	144.68	221.21	288.67	170.25	(167.94)	(218.29)	0.00	(439.49)	(198.68%)
Deuda Subordinada	158.19	164.72	166.53	177.62	199.85	203.17	0.00	0.00	0.00	(177.62)	(100.00%)
PASIVO Y PATRIMONIO	92,324.21	93,680.38	94,523.47	92,758.95	93,932.48	93,918.34	94,169.90	94,591.43	0.00	1,832.48	1.98%