

**BALANCE DE SITUACION  
BANCA PRIVADA  
A DICIEMBRE 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		
<b>ACTIVOS LIQUIDOS</b>	10,342.03	12,167.86	13,292.18	11,955.22	11,952.52	11,655.20	11,230.02	10,680.54	11,582.58	(369.94)	(3.10%)
Depositos Locales en Bancos	2,133.14	2,199.64	2,356.11	2,521.80	2,679.57	2,501.35	2,606.77	2,351.90	2,497.85	(181.72)	(6.78%)
A la Vista	814.49	1,081.82	1,089.21	1,127.76	1,306.06	1,123.91	1,362.31	1,108.27	1,156.64	(149.43)	(11.44%)
A Plazo	1,318.65	1,117.82	1,266.90	1,394.05	1,373.50	1,377.45	1,244.47	1,243.63	1,341.21	(32.29)	(2.35%)
Depositos Extranjeros en Bancos	7,479.08	9,294.22	10,302.24	8,831.89	8,623.88	8,460.11	7,986.86	7,677.43	8,443.86	(180.02)	(2.09%)
A la Vista	3,979.34	5,266.44	6,213.30	4,978.74	4,363.98	4,496.86	4,184.70	3,908.84	4,759.14	395.16	9.06%
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	3,684.72	(575.19)	(13.50%)
Menos Provisiones	16.66	17.29	19.88	21.18	20.36	20.69	20.71	20.98	21.58	1.21	5.97%
Locales	16.56	17.18	19.85	21.12	20.33	20.62	20.66	20.94	21.57	1.24	6.11%
Extranjero	0.10	0.10	0.03	0.05	0.03	0.06	0.05	0.04	0.01	(0.03)	(76.49%)
Otros	746.47	691.29	653.72	622.71	669.42	714.42	657.10	672.19	662.44	(6.98)	(1.04%)
<b>CARTERA CREDITICIA</b>	60,900.48	60,689.06	59,351.30	58,089.09	58,113.74	57,560.69	57,603.24	58,414.17	59,752.45	1,638.71	2.82%
Locales	47,656.03	48,013.32	47,440.44	46,455.05	46,039.66	45,736.04	45,821.42	46,203.31	46,426.64	386.99	0.84%
Extranjero	14,506.98	13,983.04	13,274.61	13,176.24	13,919.28	13,742.23	13,842.01	14,353.88	15,544.51	1,625.22	11.68%
Menos Provisiones	1,262.53	1,307.30	1,363.76	1,542.20	1,845.20	1,917.58	2,060.19	2,143.02	2,218.70	373.50	20.24%
Locales	1,051.87	1,115.38	1,221.62	1,392.18	1,685.34	1,771.08	1,875.72	1,952.72	2,025.54	340.19	20.19%
Extranjero	210.66	191.92	142.14	150.03	159.85	146.50	184.47	190.30	193.16	33.31	20.84%
<b>INVERSIONES EN VALORES</b>	16,498.69	15,627.94	16,602.41	17,187.86	17,768.93	18,409.20	19,206.31	19,351.16	19,766.99	1,998.07	11.24%
Locales	6,904.43	6,492.68	6,365.81	6,827.60	7,072.54	7,232.78	7,434.61	7,327.72	7,243.30	170.76	2.41%
Extranjero	9,601.43	9,143.82	10,248.86	10,372.97	10,713.06	11,189.77	11,784.16	12,036.41	12,538.63	1,825.57	17.04%
Menos Provisiones	7.17	8.56	12.27	12.71	16.67	13.35	12.46	12.96	14.94	(1.74)	(10.42%)
Locales	6.29	7.33	10.65	11.17	14.91	11.68	10.20	9.68	11.71	(3.20)	(21.49%)
Extranjero	0.88	1.24	1.61	1.54	1.76	1.67	2.27	3.28	3.23	1.47	83.38%
<b>OTROS ACTIVOS</b>	4,583.01	5,195.52	5,277.59	5,526.78	6,097.29	6,094.74	6,119.96	6,145.55	6,013.87	(83.42)	(1.37%)
Locales	3,953.16	4,563.24	4,700.44	4,850.93	5,121.84	5,116.71	5,130.46	5,068.97	4,992.57	(129.27)	(2.52%)
Extranjero	629.85	632.28	577.14	675.85	975.45	978.03	989.50	1,076.58	1,021.30	45.84	4.70%
<b>TOTAL DE ACTIVOS</b>	92,324.21	93,680.38	94,523.47	92,758.95	93,932.48	93,719.82	94,159.53	94,591.43	97,115.89	3,183.41	3.39%

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<b>DEPOSITOS</b>	62,771.42	63,365.02	64,932.33	65,070.62	66,909.50	68,069.37	68,256.09	68,691.14	69,140.85	2,231.36	3.33%
<b>Locales</b>	42,025.65	42,385.15	43,111.88	43,715.98	45,096.24	45,768.00	46,343.45	46,423.94	46,724.28	1,628.04	3.61%
Oficiales	850.55	870.42	908.84	807.84	794.06	887.21	793.97	672.90	605.99	(188.07)	(23.68%)
De Particulares	39,138.43	39,545.68	40,123.06	40,770.67	42,104.96	42,205.92	43,278.41	43,585.76	44,022.42	1,917.46	4.55%
A la Vista	7,570.30	7,786.77	7,878.57	7,873.27	8,730.90	8,812.12	9,050.16	8,888.25	9,124.89	393.99	4.51%
A Plazo	22,797.13	22,885.85	22,672.39	23,011.34	23,052.33	22,724.40	23,364.91	23,320.82	23,093.42	41.09	0.18%
De Ahorros	8,771.00	8,873.07	9,572.10	9,886.06	10,321.73	10,669.41	10,863.35	11,376.69	11,804.11	1,482.38	14.36%
De Bancos	2,036.66	1,969.05	2,079.98	2,137.47	2,197.22	2,674.87	2,271.08	2,165.29	2,095.88	(101.35)	(4.61%)
A la Vista	198.53	460.17	286.50	374.30	303.72	365.85	411.45	345.89	290.03	(13.69)	(4.51%)
A Plazo	1,838.13	1,508.87	1,793.48	1,763.17	1,893.51	2,309.02	1,859.63	1,819.39	1,805.85	(87.66)	(4.63%)
<b>Extranjero</b>	20,745.77	20,979.87	21,820.45	21,354.64	21,813.26	22,301.37	21,912.64	22,267.19	22,416.57	603.31	2.77%
Oficiales	141.18	163.91	143.88	224.95	184.60	80.96	165.30	358.88	347.79	163.19	88.40%
De Particulares	13,577.57	13,690.60	13,971.76	14,401.18	14,806.50	13,707.72	14,691.80	14,858.68	15,125.13	318.63	2.15%
A la Vista	1,864.61	1,751.59	1,829.30	1,872.58	1,962.95	2,182.82	2,186.41	2,244.06	2,273.78	310.83	15.83%
A Plazo	9,601.37	9,843.44	10,009.22	10,375.34	10,796.57	9,454.81	10,333.83	10,396.97	10,549.34	(247.22)	(2.29%)
De Ahorros	2,111.59	2,095.56	2,133.25	2,153.25	2,046.99	2,070.08	2,171.57	2,217.65	2,302.01	255.03	12.46%
De Bancos	7,027.03	7,125.37	7,704.80	6,728.51	6,822.16	8,512.70	7,055.53	7,049.64	6,943.65	121.49	1.78%
A la Vista	1,558.32	1,952.81	2,065.50	1,766.87	1,661.17	1,618.45	1,612.90	1,314.22	1,208.70	(452.47)	(27.24%)
A Plazo	5,468.70	5,172.56	5,639.30	4,961.64	5,160.99	6,894.24	5,442.63	5,735.41	5,734.95	573.96	11.12%
<b>OBLIGACIONES</b>	14,829.47	15,240.09	15,288.72	13,254.74	12,840.13	11,879.34	11,928.50	11,758.17	14,090.40	1,250.27	9.74%
<b>Locales</b>	2,473.48	2,681.81	3,252.85	2,703.25	2,728.22	2,757.07	2,471.32	2,320.10	2,345.38	(382.84)	(14.03%)
<b>Extranjero</b>	12,355.98	12,558.28	12,035.87	10,551.49	10,111.92	9,122.27	9,457.18	9,438.07	11,745.03	1,633.11	16.15%
<b>OTROS PASIVOS</b>	3,339.13	3,822.78	3,380.70	3,410.44	3,292.68	3,159.53	3,169.89	3,279.49	3,029.62	(263.06)	(7.99%)
<b>Locales</b>	2,544.58	2,965.23	2,830.61	2,822.58	2,662.53	2,628.40	2,605.17	2,586.68	2,376.86	(285.67)	(10.73%)
<b>Extranjero</b>	794.56	857.55	550.09	587.86	630.15	531.14	564.72	692.81	652.76	22.61	3.59%
<b>PATRIMONIO</b>	11,384.19	11,252.48	10,921.72	11,023.15	10,890.16	10,611.58	10,805.05	10,862.63	10,855.01	(35.15)	(0.32%)
Capital	5,050.50	4,995.33	5,016.97	4,968.95	4,897.34	4,816.39	4,898.51	4,874.55	4,856.11	(41.24)	(0.84%)

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Reservas de Capital	111.58	117.58	117.58	267.58	267.58	267.58	267.58	267.58	268.73	1.15	0.43%
Otras Reservas	830.13	829.72	830.21	822.92	842.07	1,247.99	1,222.11	1,258.42	1,240.13	398.06	47.27%
Provisiones Dinámicas	960.51	983.58	992.98	987.85	966.70	965.26	968.91	979.96	963.36	(3.34)	(0.35%)
Otras Reservas	(130.38)	(153.86)	(162.76)	(164.93)	(124.63)	282.73	253.20	278.46	276.77	401.40	(322.06%)
Utilidad de Periodos Anteriores	4,132.91	4,842.89	4,251.53	4,092.24	3,968.80	4,284.38	4,199.93	4,141.41	4,125.27	156.48	3.94%
Utilidad de Periodo	902.35	316.03	394.21	472.63	425.85	219.16	384.76	538.95	694.08	268.24	62.99%
Ganancia o Perdida en Valores Disponible para la Venta	198.52	(13.80)	144.68	221.21	288.67	(223.93)	(167.85)	(218.29)	(329.30)	(617.98)	(214.07%)
Deuda Subordinada	158.19	164.72	166.53	177.62	199.85	0.00	0.00	0.00	0.00	(199.85)	(100.00%)
<b>PASIVO Y PATRIMONIO</b>	<b>92,324.21</b>	<b>93,680.38</b>	<b>94,523.47</b>	<b>92,758.95</b>	<b>93,932.48</b>	<b>93,719.82</b>	<b>94,159.53</b>	<b>94,591.43</b>	<b>97,115.89</b>	<b>3,183.41</b>	<b>3.39%</b>