

**BALANCE DE SITUACION
BANCA EXTRANJERA 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		
ACTIVOS LIQUIDOS	6,609.43	7,782.57	9,493.38	8,093.25	7,754.61	7,479.44	7,118.31	6,810.32	8,055.49	300.88	3.88%
Depositos Locales en Bancos	1,252.26	1,257.88	1,382.92	1,555.80	1,553.22	1,467.91	1,478.84	1,233.57	1,465.04	(88.17)	(5.68%)
A la Vista	504.90	686.06	655.50	699.78	819.17	776.61	926.38	656.18	785.78	(33.39)	(4.08%)
A Plazo	747.36	571.83	727.42	856.02	734.05	691.30	552.46	577.38	679.27	(54.78)	(7.46%)
Depositos Extranjeros en Bancos	4,973.92	6,218.72	7,805.76	6,235.91	5,831.21	5,653.30	5,304.08	5,246.53	6,224.37	393.16	6.74%
A la Vista	3,059.95	3,782.15	5,229.28	3,843.76	3,256.50	3,150.54	3,096.68	2,862.56	3,908.99	652.49	20.04%
A Plazo	1,913.97	2,436.57	2,576.48	2,392.15	2,574.71	2,502.76	2,207.39	2,383.97	2,315.38	(259.33)	(10.07%)
Menos Provisiones	16.56	17.14	19.76	20.97	20.24	20.53	20.59	20.79	21.44	1.20	5.91%
Locales	16.48	17.05	19.75	20.96	20.23	20.48	20.56	20.78	21.43	1.21	5.97%
Extranjero	0.08	0.09	0.01	0.01	0.02	0.04	0.03	0.01	0.01	(0.01)	(54.41%)
Otros	399.81	323.10	324.47	322.51	390.42	378.76	355.99	351.02	387.51	(2.91)	(0.75%)
CARTERA CREDITICIA	31,960.06	31,760.57	34,093.62	33,385.25	34,105.89	33,865.53	33,941.43	34,704.28	36,249.21	2,143.32	6.28%
Locales	20,574.31	20,937.67	23,674.97	22,986.70	23,093.57	23,011.88	23,157.01	23,553.03	23,971.10	877.53	3.80%
Extranjero	12,240.10	11,698.84	11,338.77	11,375.64	12,167.84	12,045.74	12,067.44	12,476.20	13,651.09	1,483.24	12.19%
Menos Provisiones	854.34	875.94	920.11	977.09	1,155.53	1,192.09	1,283.02	1,324.95	1,372.98	217.45	18.82%
Locales	667.50	708.23	798.15	848.90	1,026.34	1,076.98	1,134.43	1,171.49	1,218.35	192.01	18.71%
Extranjero	186.84	167.71	121.96	128.19	129.19	115.11	148.59	153.46	154.63	25.44	19.69%
INVERSIONES EN VALORES	8,227.42	7,810.15	8,980.61	9,734.87	10,042.73	10,474.06	10,862.27	10,954.33	11,002.75	960.02	9.56%
Locales	2,694.21	2,618.20	2,908.98	3,374.03	3,497.87	3,765.89	3,921.83	3,879.85	3,868.03	370.17	10.58%
Extranjero	5,537.07	5,196.48	6,079.61	6,369.51	6,557.55	6,718.04	6,949.48	7,083.83	7,145.04	587.49	8.96%
Menos Provisiones	3.86	4.53	7.99	8.67	12.68	9.87	9.04	9.35	10.33	(2.36)	(18.59%)
Locales	3.62	4.25	7.24	7.92	11.43	8.60	7.10	6.40	7.25	(4.18)	(36.57%)
Extranjero	0.24	0.28	0.75	0.74	1.25	1.27	1.94	2.95	3.07	1.82	145.86%
OTROS ACTIVOS	1,915.18	1,898.73	2,468.41	2,719.83	3,224.68	3,160.46	3,230.05	3,327.05	3,254.85	30.17	0.94%
Locales	1,528.23	1,559.04	2,158.66	2,336.54	2,538.97	2,472.93	2,482.37	2,496.18	2,455.61	(83.35)	(3.28%)
Extranjero	386.95	339.69	309.75	383.28	685.71	687.54	747.68	830.87	799.24	113.52	16.56%
TOTAL DE ACTIVOS	48,712.09	49,252.02	55,036.03	53,933.20	55,127.90	54,979.49	55,152.07	55,795.98	58,562.29	3,434.39	6.23%

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DEPOSITOS	32,967.93	33,267.81	37,434.04	37,452.52	38,675.12	39,514.24	39,434.58	39,774.37	40,065.57	1,390.45	3.60%
Locales	16,171.73	16,330.04	18,546.29	18,923.99	19,542.76	19,930.01	20,223.68	20,247.00	20,327.73	784.97	4.02%
Oficiales	478.67	498.04	646.94	545.75	531.12	575.94	517.98	399.72	333.19	(197.93)	(37.27%)
De Particulares	14,452.81	14,500.86	16,409.04	16,767.55	17,331.71	17,474.97	17,942.67	18,219.16	18,410.41	1,078.70	6.22%
A la Vista	3,494.63	3,505.40	3,756.41	3,792.86	4,272.36	4,249.83	4,388.05	4,352.29	4,483.61	211.25	4.94%
A Plazo	7,863.76	7,895.41	9,088.51	9,330.93	9,400.99	9,461.31	9,744.28	9,815.94	9,807.40	406.41	4.32%
De Ahorros	3,094.42	3,100.04	3,564.12	3,643.76	3,658.36	3,763.83	3,810.34	4,050.93	4,119.40	461.04	12.60%
De Bancos	1,240.25	1,331.15	1,490.31	1,610.68	1,679.93	1,879.10	1,763.03	1,628.13	1,584.12	(95.81)	(5.70%)
A la Vista	143.47	378.46	241.18	324.32	255.28	321.06	379.33	290.37	230.85	(24.43)	(9.57%)
A Plazo	1,096.78	952.69	1,249.13	1,286.36	1,424.65	1,558.04	1,383.70	1,337.75	1,353.27	(71.38)	(5.01%)
Extranjero	16,796.19	16,937.76	18,887.76	18,528.53	19,132.36	19,584.22	19,210.90	19,527.37	19,737.84	605.48	3.16%
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	10,474.71	10,532.27	11,800.68	12,336.36	12,861.27	11,701.78	12,679.29	12,857.25	13,161.67	300.40	2.34%
A la Vista	1,404.05	1,326.00	1,568.35	1,615.68	1,726.08	1,947.95	1,942.25	1,938.00	1,998.28	272.20	15.77%
A Plazo	7,444.43	7,582.50	8,449.47	8,904.18	9,426.84	8,018.73	8,919.43	9,077.02	9,231.34	(195.50)	(2.07%)
De Ahorros	1,626.23	1,623.77	1,782.86	1,816.50	1,708.35	1,735.10	1,817.62	1,842.23	1,932.05	223.70	13.09%
De Bancos	6,180.31	6,241.59	6,943.20	5,967.21	6,086.49	7,801.49	6,366.30	6,311.24	6,228.38	141.89	2.33%
A la Vista	1,198.89	1,564.36	1,771.70	1,477.42	1,394.44	1,383.74	1,375.08	1,043.59	943.31	(451.13)	(32.35%)
A Plazo	4,981.42	4,677.22	5,171.50	4,489.79	4,692.05	6,417.74	4,991.22	5,267.65	5,285.07	593.02	12.64%
OBLIGACIONES	7,046.55	7,361.00	8,813.24	7,540.32	7,555.13	6,718.11	6,723.16	6,898.26	9,370.59	1,815.46	24.03%
Locales	935.71	1,065.81	1,872.03	1,462.60	1,492.65	1,341.83	1,394.99	1,351.02	1,412.98	(79.67)	(5.34%)
Extranjero	6,110.85	6,295.19	6,941.22	6,077.73	6,062.48	5,376.28	5,328.17	5,547.24	7,957.61	1,895.13	31.26%
OTROS PASIVOS	1,598.28	1,475.79	1,505.63	1,583.41	1,657.87	1,519.55	1,611.74	1,713.73	1,698.05	40.18	2.42%
Locales	1,082.09	960.39	1,250.00	1,274.45	1,280.51	1,246.06	1,293.55	1,271.66	1,256.77	(23.74)	(1.85%)
Extranjero	516.19	515.40	255.63	308.96	377.36	273.50	318.19	442.06	441.28	63.92	16.94%
PATRIMONIO	7,099.33	7,147.43	7,283.10	7,356.95	7,239.79	7,227.60	7,382.59	7,409.62	7,428.08	188.30	2.60%
Capital	3,160.09	3,194.08	3,490.47	3,442.33	3,370.00	3,288.92	3,349.65	3,337.62	3,318.86	(51.14)	(1.52%)

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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	389.01	385.71	443.41	434.26	411.24	830.98	822.90	848.66	834.19	422.95	102.85%
Provisiones Dinámicas	569.38	592.45	649.58	646.69	635.88	634.58	638.27	642.14	625.15	(10.73)	(1.69%)
Otras Reservas	(180.37)	(206.74)	(206.17)	(212.43)	(224.64)	196.40	184.64	206.53	209.04	433.68	(193.05%)
Utilidad de Periodos Anteriores	2,643.32	3,252.63	2,923.05	2,714.11	2,633.09	2,990.39	2,902.02	2,798.27	2,789.08	155.99	5.92%
Utilidad de Periodo	673.99	175.74	231.81	375.12	411.08	154.80	304.22	470.80	608.55	197.47	48.04%
Ganancia o Perdida en Valores Disponible para la Venta	120.33	20.67	75.78	122.53	145.79	(305.07)	(263.80)	(313.31)	(391.32)	(537.12)	(368.41%)
Deuda Subordinada	1.01	1.02	1.00	1.01	1.00	0.00	0.00	0.00	0.00	(1.00)	(100.00%)
PASIVO Y PATRIMONIO	48,712.09	49,252.02	55,036.03	53,933.20	55,127.90	54,979.49	55,152.07	55,795.98	58,562.29	3,434.39	6.23%