

**BALANCE DE SITUACION  
BANCA PRIVADA  
A MARZO 2022  
( En Millones de Balboas)**

|                                 | 2020         | 2021        |              |               |              | 2022        |              |               |              | VARIACION ABSOLUTA | %        |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|----------|
|                                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |                    |          |
| <b>ACTIVOS LIQUIDOS</b>         | 11,952.52    | 11,655.20   | 11,230.02    | 10,680.54     | 11,582.58    | 10,065.72   | 0.00         | 0.00          | 0.00         | (1,589.47)         | (13.64%) |
| Depositos Locales en Bancos     | 2,679.57     | 2,501.35    | 2,606.77     | 2,351.90      | 2,497.85     | 2,102.06    | 0.00         | 0.00          | 0.00         | (399.29)           | (15.96%) |
| A la Vista                      | 1,306.06     | 1,123.91    | 1,362.31     | 1,108.27      | 1,156.64     | 1,004.94    | 0.00         | 0.00          | 0.00         | (118.97)           | (10.58%) |
| A Plazo                         | 1,373.50     | 1,377.45    | 1,244.47     | 1,243.63      | 1,341.21     | 1,097.12    | 0.00         | 0.00          | 0.00         | (280.32)           | (20.35%) |
| Depositos Extranjeros en Bancos | 8,623.88     | 8,460.11    | 7,986.86     | 7,677.43      | 8,443.86     | 7,308.44    | 0.00         | 0.00          | 0.00         | (1,151.66)         | (13.61%) |
| A la Vista                      | 4,363.98     | 4,496.86    | 4,184.70     | 3,908.84      | 4,759.14     | 3,854.03    | 0.00         | 0.00          | 0.00         | (642.83)           | (14.30%) |
| A Plazo                         | 4,259.90     | 3,963.24    | 3,802.16     | 3,768.60      | 3,684.72     | 3,454.41    | 0.00         | 0.00          | 0.00         | (508.83)           | (12.84%) |
| Menos Provisiones               | 20.36        | 20.69       | 20.71        | 20.98         | 21.58        | 24.43       | 0.00         | 0.00          | 0.00         | 3.74               | 18.08%   |
| Locales                         | 20.33        | 20.62       | 20.66        | 20.94         | 21.57        | 24.33       | 0.00         | 0.00          | 0.00         | 3.71               | 17.99%   |
| Extranjero                      | 0.03         | 0.06        | 0.05         | 0.04          | 0.01         | 0.09        | 0.00         | 0.00          | 0.00         | 0.03               | 46.32%   |
| Otros                           | 669.42       | 714.42      | 657.10       | 672.19        | 662.44       | 679.64      | 0.00         | 0.00          | 0.00         | (34.78)            | (4.87%)  |
| <b>CARTERA CREDITICIA</b>       | 58,113.74    | 57,560.69   | 57,603.24    | 58,414.17     | 59,752.45    | 61,462.45   | 0.00         | 0.00          | 0.00         | 3,901.76           | 6.78%    |
| Locales                         | 46,039.66    | 45,736.04   | 45,821.42    | 46,203.31     | 46,426.64    | 46,843.43   | 0.00         | 0.00          | 0.00         | 1,107.38           | 2.42%    |
| Extranjero                      | 13,919.28    | 13,742.23   | 13,842.01    | 14,353.88     | 15,544.51    | 16,886.77   | 0.00         | 0.00          | 0.00         | 3,144.54           | 22.88%   |
| Menos Provisiones               | 1,845.20     | 1,917.58    | 2,060.19     | 2,143.02      | 2,218.70     | 2,267.75    | 0.00         | 0.00          | 0.00         | 350.17             | 18.26%   |
| Locales                         | 1,685.34     | 1,771.08    | 1,875.72     | 1,952.72      | 2,025.54     | 2,070.15    | 0.00         | 0.00          | 0.00         | 299.07             | 16.89%   |
| Extranjero                      | 159.85       | 146.50      | 184.47       | 190.30        | 193.16       | 197.60      | 0.00         | 0.00          | 0.00         | 51.10              | 34.88%   |
| <b>INVERSIONES EN VALORES</b>   | 17,768.93    | 18,409.20   | 19,206.31    | 19,351.16     | 19,766.99    | 20,411.93   | 0.00         | 0.00          | 0.00         | 2,002.73           | 10.88%   |
| Locales                         | 7,072.54     | 7,232.78    | 7,434.61     | 7,327.72      | 7,243.30     | 7,541.26    | 0.00         | 0.00          | 0.00         | 308.48             | 4.27%    |
| Extranjero                      | 10,713.06    | 11,189.77   | 11,784.16    | 12,036.41     | 12,538.63    | 12,901.93   | 0.00         | 0.00          | 0.00         | 1,712.16           | 15.30%   |
| Menos Provisiones               | 16.67        | 13.35       | 12.46        | 12.96         | 14.94        | 31.26       | 0.00         | 0.00          | 0.00         | 17.91              | 134.21%  |
| Locales                         | 14.91        | 11.68       | 10.20        | 9.68          | 11.71        | 26.22       | 0.00         | 0.00          | 0.00         | 14.55              | 124.62%  |
| Extranjero                      | 1.76         | 1.67        | 2.27         | 3.28          | 3.23         | 5.03        | 0.00         | 0.00          | 0.00         | 3.36               | 201.24%  |
| <b>OTROS ACTIVOS</b>            | 6,097.29     | 6,094.74    | 6,119.96     | 6,145.55      | 6,013.87     | 6,012.07    | 0.00         | 0.00          | 0.00         | (82.68)            | (1.36%)  |
| Locales                         | 5,121.84     | 5,116.71    | 5,130.46     | 5,068.97      | 4,992.57     | 4,871.98    | 0.00         | 0.00          | 0.00         | (244.73)           | (4.78%)  |
| Extranjero                      | 975.45       | 978.03      | 989.50       | 1,076.58      | 1,021.30     | 1,140.08    | 0.00         | 0.00          | 0.00         | 162.05             | 16.57%   |
| <b>TOTAL DE ACTIVOS</b>         | 93,932.48    | 93,719.82   | 94,159.53    | 94,591.43     | 97,115.89    | 97,952.17   | 0.00         | 0.00          | 0.00         | 4,232.34           | 4.52%    |

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| DEPOSITOS       | 66,909.50    | 68,069.37   | 68,256.09    | 68,691.14     | 69,140.85    | 68,956.65   | 0.00         | 0.00          | 0.00         | 887.28             | 1.30%    |
| Locales         | 45,096.24    | 45,768.00   | 46,343.45    | 46,423.94     | 46,724.28    | 46,563.99   | 0.00         | 0.00          | 0.00         | 795.99             | 1.74%    |
| Oficiales       | 794.06       | 887.21      | 793.97       | 672.90        | 605.99       | 608.56      | 0.00         | 0.00          | 0.00         | (278.64)           | (31.41%) |
| De Particulares | 42,104.96    | 42,205.92   | 43,278.41    | 43,585.76     | 44,022.42    | 44,068.25   | 0.00         | 0.00          | 0.00         | 1,862.33           | 4.41%    |
| A la Vista      | 8,730.90     | 8,812.12    | 9,050.16     | 8,888.25      | 9,124.89     | 9,047.40    | 0.00         | 0.00          | 0.00         | 235.28             | 2.67%    |
| A Plazo         | 23,052.33    | 22,724.40   | 23,364.91    | 23,320.82     | 23,093.42    | 23,090.73   | 0.00         | 0.00          | 0.00         | 366.33             | 1.61%    |
| De Ahorros      | 10,321.73    | 10,669.41   | 10,863.35    | 11,376.69     | 11,804.11    | 11,930.12   | 0.00         | 0.00          | 0.00         | 1,260.71           | 11.82%   |
| De Bancos       | 2,197.22     | 2,674.87    | 2,271.08     | 2,165.29      | 2,095.88     | 1,887.18    | 0.00         | 0.00          | 0.00         | (787.69)           | (29.45%) |
| A la Vista      | 303.72       | 365.85      | 411.45       | 345.89        | 290.03       | 254.01      | 0.00         | 0.00          | 0.00         | (111.85)           | (30.57%) |
| A Plazo         | 1,893.51     | 2,309.02    | 1,859.63     | 1,819.39      | 1,805.85     | 1,633.17    | 0.00         | 0.00          | 0.00         | (675.85)           | (29.27%) |
| Extranjero      | 21,813.26    | 22,301.37   | 21,912.64    | 22,267.19     | 22,416.57    | 22,392.67   | 0.00         | 0.00          | 0.00         | 91.29              | 0.41%    |
| Oficiales       | 184.60       | 80.96       | 165.30       | 358.88        | 347.79       | 323.19      | 0.00         | 0.00          | 0.00         | 242.23             | 299.19%  |
| De Particulares | 14,806.50    | 13,707.72   | 14,691.80    | 14,858.68     | 15,125.13    | 15,501.63   | 0.00         | 0.00          | 0.00         | 1,793.91           | 13.09%   |
| A la Vista      | 1,962.95     | 2,182.82    | 2,186.41     | 2,244.06      | 2,273.78     | 2,458.69    | 0.00         | 0.00          | 0.00         | 275.86             | 12.64%   |
| A Plazo         | 10,796.57    | 9,454.81    | 10,333.83    | 10,396.97     | 10,549.34    | 10,595.76   | 0.00         | 0.00          | 0.00         | 1,140.94           | 12.07%   |
| De Ahorros      | 2,046.99     | 2,070.08    | 2,171.57     | 2,217.65      | 2,302.01     | 2,447.18    | 0.00         | 0.00          | 0.00         | 377.10             | 18.22%   |
| De Bancos       | 6,822.16     | 8,512.70    | 7,055.53     | 7,049.64      | 6,943.65     | 6,567.85    | 0.00         | 0.00          | 0.00         | (1,944.85)         | (22.85%) |
| A la Vista      | 1,661.17     | 1,618.45    | 1,612.90     | 1,314.22      | 1,208.70     | 1,264.06    | 0.00         | 0.00          | 0.00         | (354.39)           | (21.90%) |
| A Plazo         | 5,160.99     | 6,894.24    | 5,442.63     | 5,735.41      | 5,734.95     | 5,303.79    | 0.00         | 0.00          | 0.00         | (1,590.45)         | (23.07%) |
| OBLIGACIONES    | 12,840.13    | 11,879.34   | 11,928.50    | 11,758.17     | 14,090.40    | 14,998.15   | 0.00         | 0.00          | 0.00         | 3,118.81           | 26.25%   |
| Locales         | 2,728.22     | 2,757.07    | 2,471.32     | 2,320.10      | 2,345.38     | 2,455.87    | 0.00         | 0.00          | 0.00         | (301.20)           | (10.92%) |
| Extranjero      | 10,111.92    | 9,122.27    | 9,457.18     | 9,438.07      | 11,745.03    | 12,542.28   | 0.00         | 0.00          | 0.00         | 3,420.01           | 37.49%   |
| OTROS PASIVOS   | 3,292.68     | 3,159.53    | 3,169.89     | 3,279.49      | 3,029.62     | 3,306.12    | 0.00         | 0.00          | 0.00         | 146.59             | 4.64%    |
| Locales         | 2,662.53     | 2,628.40    | 2,605.17     | 2,586.68      | 2,376.86     | 2,731.67    | 0.00         | 0.00          | 0.00         | 103.27             | 3.93%    |
| Extranjero      | 630.15       | 531.14      | 564.72       | 692.81        | 652.76       | 574.46      | 0.00         | 0.00          | 0.00         | 43.32              | 8.16%    |
| PATRIMONIO      | 10,890.16    | 10,611.58   | 10,805.05    | 10,862.63     | 10,855.01    | 10,691.24   | 0.00         | 0.00          | 0.00         | 79.66              | 0.75%    |
| Capital         | 4,897.34     | 4,816.39    | 4,898.51     | 4,874.55      | 4,856.11     | 4,806.56    | 0.00         | 0.00          | 0.00         | (9.83)             | (0.20%)  |

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|  | Trimestre IV     | Trimestre I      | Trimestre II     | Trimestre III    | Trimestre IV     | Trimestre I      | Trimestre II | Trimestre III | Trimestre IV |                    |              |
| Reservas de Capital                                    | 267.58           | 267.58           | 267.58           | 267.58           | 268.73           | 268.73           | 0.00         | 0.00          | 0.00         | 1.15               | 0.43%        |
| Otras Reservas   | 842.07           | 1,247.99         | 1,222.11         | 1,258.42         | 1,240.13         | 1,218.75         | 0.00         | 0.00          | 0.00         | (29.24)            | (2.34%)      |
| Provisiones Dinámicas                                  | 966.70           | 965.26           | 968.91           | 979.96           | 963.36           | 966.13           | 0.00         | 0.00          | 0.00         | 0.87               | 0.09%        |
| Otras Reservas   | (124.63)         | 282.73           | 253.20           | 278.46           | 276.77           | 252.62           | 0.00         | 0.00          | 0.00         | (30.11)            | (10.65%)     |
| Utilidad de Periodos Anteriores                        | 3,968.80         | 4,284.38         | 4,199.93         | 4,141.41         | 4,125.27         | 4,831.92         | 0.00         | 0.00          | 0.00         | 547.53             | 12.78%       |
| Utilidad de Periodo                                    | 425.85           | 219.16           | 384.76           | 538.95           | 694.08           | 263.37           | 0.00         | 0.00          | 0.00         | 44.21              | 20.17%       |
| Ganancia o Perdida en Valores Disponible para la Venta | 288.67           | (223.93)         | (167.85)         | (218.29)         | (329.30)         | (698.08)         | 0.00         | 0.00          | 0.00         | (474.16)           | 211.75%      |
| Deuda Subordinada                                      | 199.85           | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00         | 0.00          | 0.00         | 0.00               | 0.00%        |
| <b>PASIVO Y PATRIMONIO</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>97,952.17</b> | <b>0.00</b>  | <b>0.00</b>   | <b>0.00</b>  | <b>4,232.34</b>    | <b>4.52%</b> |