

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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		
ACTIVOS LIQUIDOS	11,952.52	11,655.20	11,230.02	10,680.54	11,582.58	10,065.72	9,701.22	8,881.05	0.00	(1,799.49)	(16.85%)
Depositos Locales en Bancos	2,679.57	2,501.35	2,606.77	2,351.90	2,497.85	2,102.06	2,277.47	2,081.85	0.00	(270.05)	(11.48%)
A la Vista	1,306.06	1,123.91	1,362.31	1,108.27	1,156.64	1,004.94	1,197.14	1,115.30	0.00	7.02	0.63%
A Plazo	1,373.50	1,377.45	1,244.47	1,243.63	1,341.21	1,097.12	1,080.33	966.55	0.00	(277.07)	(22.28%)
Depositos Extranjeros en Bancos	8,623.88	8,460.11	7,986.86	7,677.43	8,443.86	7,308.44	6,783.11	6,111.06	0.00	(1,566.37)	(20.40%)
A la Vista	4,363.98	4,496.86	4,184.70	3,908.84	4,759.14	3,854.03	3,494.94	3,388.32	0.00	(520.52)	(13.32%)
A Plazo	4,259.90	3,963.24	3,802.16	3,768.60	3,684.72	3,454.41	3,288.17	2,722.74	0.00	(1,045.85)	(27.75%)
Menos Provisiones	20.36	20.69	20.71	20.98	21.58	24.43	35.26	8.64	0.00	(12.33)	(58.80%)
Locales	20.33	20.62	20.66	20.94	21.57	24.33	35.19	8.56	0.00	(12.38)	(59.13%)
Extranjero	0.03	0.06	0.05	0.04	0.01	0.09	0.07	0.09	0.00	0.05	129.16%
Otros	669.42	714.42	657.10	672.19	662.44	679.64	675.91	696.78	0.00	24.59	3.66%
CARTERA CREDITICIA	58,113.74	57,560.69	57,603.24	58,414.17	59,752.45	61,455.39	63,305.96	65,411.29	0.00	6,997.12	11.98%
Locales	46,039.66	45,736.04	45,821.42	46,203.31	46,426.64	46,843.43	47,282.89	48,091.73	0.00	1,888.42	4.09%
Extranjero	13,919.28	13,742.23	13,842.01	14,353.88	15,544.51	16,886.77	18,261.29	19,593.71	0.00	5,239.83	36.50%
Menos Provisiones	1,845.20	1,917.58	2,060.19	2,143.02	2,218.70	2,274.81	2,238.22	2,274.15	0.00	131.13	6.12%
Locales	1,685.34	1,771.08	1,875.72	1,952.72	2,025.54	2,073.55	2,040.88	2,067.99	0.00	115.27	5.90%
Extranjero	159.85	146.50	184.47	190.30	193.16	201.27	197.34	206.15	0.00	15.85	8.33%
INVERSIONES EN VALORES	17,768.93	18,409.20	19,206.31	19,351.16	19,766.99	20,411.93	20,650.88	20,554.79	0.00	1,203.62	6.22%
Locales	7,072.54	7,232.78	7,434.61	7,327.72	7,243.30	7,541.26	7,812.10	7,582.07	0.00	254.34	3.47%
Extranjero	10,713.06	11,189.77	11,784.16	12,036.41	12,538.63	12,901.93	12,904.43	13,067.62	0.00	1,031.22	8.57%
Menos Provisiones	16.67	13.35	12.46	12.96	14.94	31.26	66.00	94.90	0.00	81.94	632.00%
Locales	14.91	11.68	10.20	9.68	11.71	26.22	59.92	86.55	0.00	76.87	793.80%
Extranjero	1.76	1.67	2.27	3.28	3.23	5.03	6.08	8.35	0.00	5.07	154.55%
OTROS ACTIVOS	6,097.29	6,094.74	6,119.96	6,145.55	6,013.87	6,019.16	5,923.52	6,006.50	0.00	(139.05)	(2.26%)
Locales	5,121.84	5,116.71	5,130.46	5,068.97	4,992.57	4,875.35	4,934.97	5,019.42	0.00	(49.55)	(0.98%)
Extranjero	975.45	978.03	989.50	1,076.58	1,021.30	1,143.81	988.55	987.08	0.00	(89.50)	(8.31%)
TOTAL DE ACTIVOS	93,932.48	93,719.82	94,159.53	94,591.43	97,115.89	97,952.20	99,581.59	100,853.63	0.00	6,262.20	6.62%

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DEPOSITOS	66,909.50	68,069.37	68,256.09	68,691.14	69,140.85	68,906.64	69,242.02	69,332.13	0.00	641.00	0.93%
Locales	45,096.24	45,768.00	46,343.45	46,423.94	46,724.28	46,513.97	46,413.10	45,920.85	0.00	(503.09)	(1.08%)
Oficiales	794.06	887.21	793.97	672.90	605.99	608.56	528.16	941.14	0.00	268.24	39.86%
De Particulares	42,104.96	42,205.92	43,278.41	43,585.76	44,022.42	44,018.23	44,032.02	43,258.10	0.00	(327.65)	(0.75%)
A la Vista	8,730.90	8,812.12	9,050.16	8,888.25	9,124.89	9,047.40	9,148.62	8,354.37	0.00	(533.88)	(6.01%)
A Plazo	23,052.33	22,724.40	23,364.91	23,320.82	23,093.42	23,040.72	22,952.68	23,054.32	0.00	(266.50)	(1.14%)
De Ahorros	10,321.73	10,669.41	10,863.35	11,376.69	11,804.11	11,930.12	11,930.73	11,849.41	0.00	472.73	4.16%
De Bancos	2,197.22	2,674.87	2,271.08	2,165.29	2,095.88	1,887.18	1,852.92	1,721.61	0.00	(443.68)	(20.49%)
A la Vista	303.72	365.85	411.45	345.89	290.03	254.01	200.80	204.55	0.00	(141.34)	(40.86%)
A Plazo	1,893.51	2,309.02	1,859.63	1,819.39	1,805.85	1,633.17	1,652.11	1,517.06	0.00	(302.34)	(16.62%)
Extranjero	21,813.26	22,301.37	21,912.64	22,267.19	22,416.57	22,392.67	22,828.92	23,411.28	0.00	1,144.08	5.14%
Oficiales	184.60	80.96	165.30	358.88	347.79	323.19	425.85	306.28	0.00	(52.60)	(14.66%)
De Particulares	14,806.50	13,707.72	14,691.80	14,858.68	15,125.13	15,501.63	15,785.77	15,580.61	0.00	721.94	4.86%
A la Vista	1,962.95	2,182.82	2,186.41	2,244.06	2,273.78	2,458.69	2,485.01	2,422.13	0.00	178.07	7.93%
A Plazo	10,796.57	9,454.81	10,333.83	10,396.97	10,549.34	10,595.76	10,793.93	10,698.45	0.00	301.48	2.90%
De Ahorros	2,046.99	2,070.08	2,171.57	2,217.65	2,302.01	2,447.18	2,506.83	2,460.04	0.00	242.39	10.93%
De Bancos	6,822.16	8,512.70	7,055.53	7,049.64	6,943.65	6,567.85	6,617.31	7,524.38	0.00	474.74	6.73%
A la Vista	1,661.17	1,618.45	1,612.90	1,314.22	1,208.70	1,264.06	1,397.77	1,603.22	0.00	289.00	21.99%
A Plazo	5,160.99	6,894.24	5,442.63	5,735.41	5,734.95	5,303.79	5,219.54	5,921.16	0.00	185.75	3.24%
OBLIGACIONES	12,840.13	11,879.34	11,928.50	11,758.17	14,090.40	15,048.14	16,438.83	17,653.45	0.00	5,895.27	50.14%
Locales	2,728.22	2,757.07	2,471.32	2,320.10	2,345.38	2,505.86	2,773.80	2,849.49	0.00	529.39	22.82%
Extranjero	10,111.92	9,122.27	9,457.18	9,438.07	11,745.03	12,542.28	13,665.03	14,803.96	0.00	5,365.89	56.85%
OTROS PASIVOS	3,292.68	3,159.53	3,169.89	3,279.49	3,029.62	3,306.19	3,356.18	3,279.91	0.00	0.42	0.01%
Locales	2,662.53	2,628.40	2,605.17	2,586.68	2,376.86	2,731.67	2,802.30	2,742.50	0.00	155.81	6.02%
Extranjero	630.15	531.14	564.72	692.81	652.76	574.52	553.88	537.42	0.00	(155.39)	(22.43%)
PATRIMONIO	10,890.16	10,611.58	10,805.05	10,862.63	10,855.01	10,691.22	10,544.56	10,588.14	0.00	(274.49)	(2.53%)
Capital	4,897.34	4,816.39	4,898.51	4,874.55	4,856.11	4,806.56	4,823.60	4,840.45	0.00	(34.10)	(0.70%)

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Reservas de Capital	267.58	267.58	267.58	267.58	268.73	268.73	268.73	268.73	0.00	1.15	0.43%
Otras Reservas	842.07	1,247.99	1,222.11	1,258.42	1,240.13	1,218.30	1,223.60	1,252.49	0.00	(5.93)	(0.47%)
Provisiones Dinámicas	966.70	965.26	968.91	979.96	963.36	966.13	968.64	970.77	0.00	(9.19)	(0.94%)
Otras Reservas	(124.63)	282.73	253.20	278.46	276.77	252.17	254.97	281.72	0.00	3.26	1.17%
Utilidad de Periodos Anteriores	3,968.80	4,284.38	4,199.93	4,141.41	4,125.27	4,831.91	4,778.65	4,760.29	0.00	618.88	14.94%
Utilidad de Periodo	425.85	219.16	384.76	538.95	694.08	263.37	537.47	680.31	0.00	141.36	26.23%
Ganancia o Perdida en Valores Disponible para la Venta	288.67	(223.93)	(167.85)	(218.29)	(329.30)	(697.64)	(1,087.50)	(1,214.13)	0.00	(995.84)	456.20%
Deuda Subordinada	199.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	93,932.48	93,719.82	94,159.53	94,591.43	97,115.89	97,952.20	99,581.59	100,853.63	0.00	6,262.20	6.62%