

**BALANCE DE SITUACION
BANCA PRIVADA
A DICIEMBRE 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	11,679.34	11,230.02	10,680.54	11,581.40	10,065.72	9,701.22	8,881.05	10,505.00	(1,076.41)	(9.29%)
Depositos Locales en Bancos	2,679.57	2,525.48	2,606.77	2,351.90	2,496.83	2,102.06	2,277.47	2,081.85	2,466.02	(30.81)	(1.23%)
A la Vista	1,306.06	1,139.03	1,362.31	1,108.27	1,155.62	1,004.94	1,197.14	1,115.30	1,289.11	133.49	11.55%
A Plazo	1,373.50	1,386.45	1,244.47	1,243.63	1,341.21	1,097.12	1,080.33	966.55	1,176.90	(164.31)	(12.25%)
Depositos Extranjeros en Bancos	8,623.88	8,460.12	7,986.86	7,677.43	8,443.70	7,308.44	6,783.11	6,111.06	7,309.00	(1,134.71)	(13.44%)
A la Vista	4,363.98	4,496.88	4,184.70	3,908.84	4,758.99	3,854.03	3,494.94	3,388.32	4,144.81	(614.18)	(12.91%)
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	3,164.19	(520.53)	(14.13%)
Menos Provisiones	20.36	20.69	20.71	20.98	21.58	24.43	35.26	8.64	8.66	(12.92)	(59.87%)
Locales	20.33	20.62	20.66	20.94	21.57	24.33	35.19	8.56	8.54	(13.02)	(60.39%)
Extranjero	0.03	0.06	0.05	0.04	0.01	0.09	0.07	0.09	0.11	0.11	1,323.65%
Otros	669.42	714.42	657.10	672.19	662.44	679.64	675.91	696.78	738.64	76.20	11.50%
CARTERA CREDITICIA	58,113.74	57,560.69	57,603.24	58,413.96	59,749.90	61,455.39	63,305.96	65,411.29	66,331.82	6,581.92	11.02%
Locales	46,039.66	45,736.37	45,821.42	46,203.31	46,426.64	46,843.43	47,282.89	48,091.73	48,640.48	2,213.84	4.77%
Extranjero	13,919.28	13,761.45	13,842.01	14,353.88	15,544.51	16,886.77	18,261.29	19,593.71	19,842.25	4,297.74	27.65%
Menos Provisiones	1,845.20	1,937.12	2,060.19	2,143.24	2,221.25	2,274.81	2,238.22	2,274.15	2,150.91	(70.34)	(3.17%)
Locales	1,685.34	1,771.41	1,875.72	1,952.93	2,024.85	2,073.55	2,040.88	2,067.99	1,940.30	(84.54)	(4.18%)
Extranjero	159.85	165.71	184.47	190.30	196.40	201.27	197.34	206.15	210.61	14.21	7.23%
INVERSIONES EN VALORES	17,768.93	18,411.84	19,206.31	19,351.16	19,766.27	20,411.93	20,650.88	20,554.79	20,165.72	399.45	2.02%
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	7,421.29	177.99	2.46%
Extranjero	10,713.06	11,192.41	11,784.16	12,036.41	12,537.91	12,901.93	12,904.43	13,067.62	12,848.91	311.00	2.48%
Menos Provisiones	16.67	13.35	12.46	12.96	14.94	31.26	66.00	94.90	104.47	89.54	599.50%
Locales	14.91	11.68	10.20	9.68	11.71	26.22	59.92	86.55	93.79	82.08	701.10%
Extranjero	1.76	1.67	2.27	3.28	3.23	5.03	6.08	8.35	10.69	7.46	231.04%
OTROS ACTIVOS	6,097.29	6,095.11	6,119.96	6,145.55	6,012.80	6,019.16	5,923.52	6,006.50	6,182.75	169.95	2.83%
Locales	5,121.84	5,116.74	5,130.46	5,068.22	4,988.09	4,875.35	4,934.97	5,019.42	5,092.72	104.63	2.10%
Extranjero	975.45	978.37	989.50	1,077.33	1,024.71	1,143.81	988.55	987.08	1,090.03	65.32	6.37%
TOTAL DE ACTIVOS	93,932.48	93,746.99	94,159.53	94,591.21	97,110.38	97,952.20	99,581.59	100,853.63	103,185.29	6,074.91	6.26%

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DEPOSITOS	66,909.50	68,090.74	68,256.09	68,691.14	69,140.85	68,906.64	69,242.02	69,332.13	69,775.45	634.60	0.92%
Locales	45,096.24	45,770.31	46,343.45	46,423.94	46,724.28	46,513.97	46,413.10	45,920.85	45,925.92	(798.36)	(1.71%)
Oficiales	794.06	887.21	793.97	672.90	605.99	608.56	528.16	941.14	872.86	266.87	44.04%
De Particulares	42,104.96	42,208.23	43,278.41	43,585.76	44,022.42	44,018.23	44,032.02	43,258.10	42,910.47	(1,111.94)	(2.53%)
A la Vista	8,730.90	8,812.49	9,050.16	8,888.25	9,124.89	9,047.40	9,148.62	8,354.37	8,794.38	(330.51)	(3.62%)
A Plazo	23,052.33	22,725.26	23,364.91	23,320.82	23,093.42	23,040.72	22,952.68	23,054.32	22,298.29	(795.13)	(3.44%)
De Ahorros	10,321.73	10,670.47	10,863.35	11,376.69	11,804.11	11,930.12	11,930.73	11,849.41	11,817.81	13.70	0.12%
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	2,142.58	46.71	2.23%
A la Vista	303.72	365.85	411.45	345.89	290.03	254.01	200.80	204.55	248.39	(41.64)	(14.36%)
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	1,894.20	88.35	4.89%
Extranjero	21,813.26	22,320.43	21,912.64	22,267.19	22,416.57	22,392.67	22,828.92	23,411.28	23,849.54	1,432.96	6.39%
Oficiales	184.60	80.96	165.30	358.88	347.79	323.19	425.85	306.28	180.98	(166.81)	(47.96%)
De Particulares	14,806.50	13,726.76	14,691.80	14,858.68	15,125.13	15,501.63	15,785.77	15,580.61	16,702.87	1,577.74	10.43%
A la Vista	1,962.95	2,192.50	2,186.41	2,244.06	2,273.78	2,458.69	2,485.01	2,422.13	2,419.26	145.48	6.40%
A Plazo	10,796.57	9,461.10	10,333.83	10,396.97	10,549.34	10,595.76	10,793.93	10,698.45	11,793.44	1,244.10	11.79%
De Ahorros	2,046.99	2,073.16	2,171.57	2,217.65	2,302.01	2,447.18	2,506.83	2,460.04	2,490.17	188.16	8.17%
De Bancos	6,822.16	8,512.71	7,055.53	7,049.64	6,943.65	6,567.85	6,617.31	7,524.38	6,965.69	22.04	0.32%
A la Vista	1,661.17	1,618.46	1,612.90	1,314.22	1,208.70	1,264.06	1,397.77	1,603.22	1,285.50	76.80	6.35%
A Plazo	5,160.99	6,894.25	5,442.63	5,735.41	5,734.95	5,303.79	5,219.54	5,921.16	5,680.19	(54.76)	(0.95%)
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	18,815.68	4,725.28	33.54%
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	3,279.87	934.50	39.84%
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	15,535.81	3,790.79	32.28%
OTROS PASIVOS	3,292.68	3,166.93	3,169.89	3,279.49	3,022.69	3,306.19	3,356.18	3,279.82	3,411.85	389.15	12.87%
Locales	2,662.53	2,635.79	2,605.17	2,586.68	2,369.93	2,731.67	2,802.30	2,742.41	2,781.97	412.04	17.39%
Extranjero	630.15	531.14	564.72	692.81	652.76	574.52	553.88	537.42	629.87	(22.89)	(3.51%)
PATRIMONIO	10,890.16	10,609.98	10,805.05	10,862.41	10,856.43	10,691.22	10,544.56	10,588.23	11,182.31	325.88	3.00%
Capital	4,897.34	4,829.99	4,898.51	4,874.55	4,856.11	4,806.56	4,823.60	4,840.45	4,876.36	20.26	0.42%

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Reservas de Capital	267.58	267.58	267.58	267.58	268.73	268.73	268.73	268.73	118.73	(150.00)	(55.82%)
Otras Reservas	842.07	1,247.99	1,222.11	1,258.63	1,240.11	1,218.30	1,223.60	1,252.49	1,261.84	21.74	1.75%
Provisiones Dinámicas	966.70	965.26	968.91	979.96	963.36	966.13	968.64	970.77	972.93	9.57	0.99%
Otras Reservas	(124.63)	282.73	253.20	278.67	276.74	252.17	254.97	281.72	288.91	12.17	4.40%
Utilidad de Periodos Anteriores	3,968.80	4,265.35	4,199.93	4,141.20	4,124.83	4,831.91	4,778.65	4,760.29	4,982.29	857.46	20.79%
Utilidad de Periodo	425.85	222.99	384.76	538.74	697.41	263.37	537.47	680.40	987.69	290.28	41.62%
Ganancia o Perdida en Valores Disponible para la Venta	288.67	(223.93)	(167.85)	(218.29)	(330.75)	(697.64)	(1,087.50)	(1,214.13)	(1,044.61)	(713.85)	215.82%
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	93,746.99	94,159.53	94,591.21	97,110.38	97,952.20	99,581.59	100,853.63	103,185.29	6,074.91	6.26%