

**BALANCE DE SITUACION  
BANCA EXTRANJERA 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		
<b>ACTIVOS LIQUIDOS</b>	7,754.61	7,503.59	7,118.31	6,810.32	8,054.31	6,438.52	6,233.20	5,894.84	7,091.28	(963.03)	(11.96%)
Depositos Locales en Bancos	1,553.22	1,492.04	1,478.84	1,233.57	1,464.03	1,220.74	1,514.07	1,404.57	1,692.96	228.94	15.64%
A la Vista	819.17	791.74	926.38	656.18	784.76	643.92	877.68	800.95	975.96	191.20	24.36%
A Plazo	734.05	700.30	552.46	577.38	679.27	576.83	636.38	603.63	717.01	37.74	5.56%
Depositos Extranjeros en Bancos	5,831.21	5,653.32	5,304.08	5,246.53	6,224.21	4,893.54	4,423.06	4,158.48	4,989.26	(1,234.95)	(19.84%)
A la Vista	3,256.50	3,150.56	3,096.68	2,862.56	3,908.83	2,987.65	2,735.56	2,664.22	3,338.28	(570.55)	(14.60%)
A Plazo	2,574.71	2,502.76	2,207.39	2,383.97	2,315.38	1,905.89	1,687.51	1,494.26	1,650.98	(664.40)	(28.69%)
Menos Provisiones	20.24	20.53	20.59	20.79	21.44	24.27	34.89	8.45	8.44	(13.00)	(60.63%)
Locales	20.23	20.48	20.56	20.78	21.43	24.21	34.84	8.38	8.35	(13.09)	(61.05%)
Extranjero	0.02	0.04	0.03	0.01	0.01	0.06	0.06	0.08	0.09	0.09	1,075.23%
Otros	390.42	378.76	355.99	351.02	387.51	348.50	330.96	340.24	417.50	29.98	7.74%
<b>CARTERA CREDITICIA</b>	34,105.89	33,865.53	33,941.43	34,704.06	36,246.68	37,904.32	39,503.23	41,256.63	41,706.76	5,460.08	15.06%
Locales	23,093.57	23,012.20	23,157.01	23,553.03	23,971.10	24,248.13	24,550.07	25,219.15	25,475.61	1,504.51	6.28%
Extranjero	12,167.84	12,064.96	12,067.44	12,476.20	13,651.09	15,055.59	16,314.92	17,432.35	17,528.71	3,877.62	28.41%
Menos Provisiones	1,155.53	1,211.63	1,283.02	1,325.16	1,375.51	1,399.40	1,361.76	1,394.87	1,297.57	(77.94)	(5.67%)
Locales	1,026.34	1,077.31	1,134.43	1,171.71	1,217.63	1,233.10	1,201.84	1,229.02	1,127.16	(90.47)	(7.43%)
Extranjero	129.19	134.33	148.59	153.46	157.88	166.30	159.92	165.84	170.41	12.53	7.94%
<b>INVERSIONES EN VALORES</b>	10,042.73	10,476.70	10,862.27	10,954.33	11,002.03	11,779.88	12,211.14	12,199.99	12,083.61	1,081.58	9.83%
Locales	3,497.87	3,765.89	3,921.83	3,879.85	3,868.03	4,045.63	4,300.97	4,127.41	4,154.38	286.35	7.40%
Extranjero	6,557.55	6,720.68	6,949.48	7,083.83	7,144.32	7,761.02	7,971.07	8,162.25	8,028.04	883.72	12.37%
Menos Provisiones	12.68	9.87	9.04	9.35	10.33	26.77	60.90	89.67	98.82	88.49	856.95%
Locales	11.43	8.60	7.10	6.40	7.25	21.89	55.27	82.26	89.20	81.95	1,129.81%
Extranjero	1.25	1.27	1.94	2.95	3.07	4.88	5.63	7.41	9.62	6.54	212.96%
<b>OTROS ACTIVOS</b>	3,224.68	3,160.83	3,230.05	3,327.05	3,255.77	3,267.37	3,214.28	3,182.41	3,335.62	79.85	2.45%
Locales	2,538.97	2,472.96	2,482.37	2,495.43	2,453.12	2,306.97	2,423.94	2,398.82	2,446.71	(6.41)	(0.26%)
Extranjero	685.71	687.88	747.68	831.62	802.65	960.40	790.34	783.59	888.92	86.26	10.75%
<b>TOTAL DE ACTIVOS</b>	55,127.90	55,006.66	55,152.07	55,795.77	58,558.79	59,390.10	61,161.86	62,533.87	64,217.27	5,658.48	9.66%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	38,675.12	39,535.60	39,434.58	39,774.37	40,065.57	40,077.01	40,409.81	40,788.48	41,203.55	1,137.98	2.84%
Locales	19,542.76	19,932.32	20,223.68	20,247.00	20,327.73	20,283.75	20,267.73	20,071.95	19,983.59	(344.13)	(1.69%)
Oficiales	531.12	575.94	517.98	399.72	333.19	335.40	337.61	623.68	555.44	222.24	66.70%
De Particulares	17,331.71	17,477.27	17,942.67	18,219.16	18,410.41	18,535.51	18,561.63	18,243.61	17,808.63	(601.77)	(3.27%)
A la Vista	4,272.36	4,250.20	4,388.05	4,352.29	4,483.61	4,460.25	4,549.45	4,243.28	4,516.53	32.92	0.73%
A Plazo	9,400.99	9,462.18	9,744.28	9,815.94	9,807.40	9,859.49	9,755.57	9,795.71	9,058.40	(749.00)	(7.64%)
De Ahorros	3,658.36	3,764.89	3,810.34	4,050.93	4,119.40	4,215.77	4,256.62	4,204.63	4,233.70	114.31	2.77%
De Bancos	1,679.93	1,879.10	1,763.03	1,628.13	1,584.12	1,412.84	1,368.48	1,204.66	1,619.52	35.40	2.23%
A la Vista	255.28	321.06	379.33	290.37	230.85	200.77	150.45	138.64	194.63	(36.23)	(15.69%)
A Plazo	1,424.65	1,558.04	1,383.70	1,337.75	1,353.27	1,212.07	1,218.03	1,066.02	1,424.90	71.63	5.29%
Extranjero	19,132.36	19,603.28	19,210.90	19,527.37	19,737.84	19,793.26	20,142.09	20,716.53	21,219.95	1,482.11	7.51%
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	12,861.27	11,720.82	12,679.29	12,857.25	13,161.67	13,601.94	13,789.02	13,629.53	14,798.18	1,636.50	12.43%
A la Vista	1,726.08	1,957.63	1,942.25	1,938.00	1,998.28	2,183.21	2,209.00	2,170.58	2,122.22	123.94	6.20%
A Plazo	9,426.84	8,025.01	8,919.43	9,077.02	9,231.34	9,361.67	9,516.17	9,447.41	10,616.46	1,385.12	15.00%
De Ahorros	1,708.35	1,738.17	1,817.62	1,842.23	1,932.05	2,057.06	2,063.85	2,011.54	2,059.49	127.44	6.60%
De Bancos	6,086.49	7,801.50	6,366.30	6,311.24	6,228.38	5,868.14	5,927.22	6,780.72	6,240.80	12.42	0.20%
A la Vista	1,394.44	1,383.75	1,375.08	1,043.59	943.31	1,017.76	1,149.86	1,330.58	1,015.91	72.60	7.70%
A Plazo	4,692.05	6,417.75	4,991.22	5,267.65	5,285.07	4,850.38	4,777.37	5,450.14	5,224.89	(60.18)	(1.14%)
OBLIGACIONES	7,555.13	6,718.11	6,723.16	6,898.26	9,370.59	10,169.94	11,484.44	12,595.25	13,464.81	4,094.22	43.69%
Locales	1,492.65	1,341.83	1,394.99	1,351.02	1,412.98	1,582.18	1,794.13	1,820.42	2,129.11	716.13	50.68%
Extranjero	6,062.48	5,376.28	5,328.17	5,547.24	7,957.61	8,587.75	9,690.31	10,774.83	11,335.69	3,378.09	42.45%
OTROS PASIVOS	1,657.87	1,526.95	1,611.74	1,713.73	1,693.11	1,742.80	1,866.65	1,678.47	1,795.97	102.86	6.08%
Locales	1,280.51	1,253.45	1,293.55	1,271.66	1,251.83	1,344.94	1,497.70	1,331.34	1,337.00	85.18	6.80%
Extranjero	377.36	273.50	318.19	442.06	441.28	397.86	368.96	347.13	458.96	17.68	4.01%
PATRIMONIO	7,239.79	7,226.00	7,382.59	7,409.41	7,429.53	7,400.34	7,400.95	7,471.67	7,752.95	323.42	4.35%
Capital	3,370.00	3,302.52	3,349.65	3,337.62	3,318.86	3,268.86	3,281.16	3,297.78	3,310.03	(8.83)	(0.27%)

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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	268.73	268.73	118.73	(150.00)	(55.82%)
Otras Reservas	411.24	830.98	822.90	848.87	834.36	811.28	808.94	836.43	848.53	14.16	1.70%
Provisiones Dinámicas	635.88	634.58	638.27	642.14	625.15	627.84	630.19	632.61	633.04	7.89	1.26%
Otras Reservas	(224.64)	196.40	184.64	206.73	209.21	183.44	178.74	203.82	215.49	6.27	3.00%
Utilidad de Periodos Anteriores	2,633.09	2,971.35	2,902.02	2,798.06	2,788.44	3,456.58	3,436.20	3,373.49	3,491.93	703.49	25.23%
Utilidad de Periodo	411.08	158.64	304.22	470.58	611.91	173.74	394.64	512.93	717.97	106.06	17.33%
Ganancia o Perdida en Valores Disponible para la Venta	145.79	(305.07)	(263.80)	(313.31)	(392.78)	(578.84)	(788.73)	(817.69)	(734.23)	(341.46)	86.93%
Deuda Subordinada	1.00	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>55,127.90</b>	<b>55,006.66</b>	<b>55,152.07</b>	<b>55,795.77</b>	<b>58,558.79</b>	<b>59,390.10</b>	<b>61,161.86</b>	<b>62,533.87</b>	<b>64,217.27</b>	<b>5,658.48</b>	<b>9.66%</b>