

**BALANCE DE SITUACION  
BANCA PRIVADA  
A MARZO 2023  
( En Millones de Balboas)**

	2021	2022				2023				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	11,581.40	10,065.72	9,701.22	8,881.05	10,505.00	10,307.97	0.00	0.00	0.00	242.25	2.41%
Depositos Locales en Bancos	2,496.83	2,102.06	2,277.47	2,081.85	2,466.02	2,278.12	0.00	0.00	0.00	176.06	8.38%
A la Vista	1,155.62	1,004.94	1,197.14	1,115.30	1,289.11	1,308.18	0.00	0.00	0.00	303.24	30.18%
A Plazo	1,341.21	1,097.12	1,080.33	966.55	1,176.90	969.94	0.00	0.00	0.00	(127.19)	(11.59%)
Depositos Extranjeros en Bancos	8,443.70	7,308.44	6,783.11	6,111.06	7,309.00	7,392.19	0.00	0.00	0.00	83.75	1.15%
A la Vista	4,758.99	3,854.03	3,494.94	3,388.32	4,144.81	4,102.53	0.00	0.00	0.00	248.50	6.45%
A Plazo	3,684.72	3,454.41	3,288.17	2,722.74	3,164.19	3,289.66	0.00	0.00	0.00	(164.75)	(4.77%)
Menos Provisiones	21.58	24.43	35.26	8.64	8.66	9.38	0.00	0.00	0.00	(15.05)	(61.61%)
Locales	21.57	24.33	35.19	8.56	8.54	8.58	0.00	0.00	0.00	(15.75)	(64.72%)
Extranjero	0.01	0.09	0.07	0.09	0.11	0.79	0.00	0.00	0.00	0.70	769.06%
Otros	662.44	679.64	675.91	696.78	738.64	647.04	0.00	0.00	0.00	(32.61)	(4.80%)
<b>CARTERA CREDITICIA</b>	59,749.90	61,455.39	63,305.96	65,411.29	66,329.40	66,971.52	0.00	0.00	0.00	5,516.13	8.98%
Locales	46,426.64	46,843.43	47,282.89	48,091.73	48,640.48	48,367.13	0.00	0.00	0.00	1,523.70	3.25%
Extranjero	15,544.51	16,886.77	18,261.29	19,593.71	19,842.25	20,765.98	0.00	0.00	0.00	3,879.21	22.97%
Menos Provisiones	2,221.25	2,274.81	2,238.22	2,274.15	2,153.33	2,161.60	0.00	0.00	0.00	(113.21)	(4.98%)
Locales	2,024.85	2,073.55	2,040.88	2,067.99	1,940.21	1,934.41	0.00	0.00	0.00	(139.13)	(6.71%)
Extranjero	196.40	201.27	197.34	206.15	213.11	227.18	0.00	0.00	0.00	25.92	12.88%
<b>INVERSIONES EN VALORES</b>	19,766.27	20,411.93	20,650.88	20,554.79	20,170.33	20,498.78	0.00	0.00	0.00	86.85	0.43%
Locales	7,243.30	7,541.26	7,812.10	7,582.07	7,422.08	7,557.62	0.00	0.00	0.00	16.36	0.22%
Extranjero	12,537.91	12,901.93	12,904.43	13,067.62	12,852.92	13,053.85	0.00	0.00	0.00	151.92	1.18%
Menos Provisiones	14.94	31.26	66.00	94.90	104.67	112.69	0.00	0.00	0.00	81.44	260.53%
Locales	11.71	26.22	59.92	86.55	93.95	98.88	0.00	0.00	0.00	72.65	277.03%
Extranjero	3.23	5.03	6.08	8.35	10.72	13.82	0.00	0.00	0.00	8.78	174.54%
<b>OTROS ACTIVOS</b>	6,012.80	6,019.16	5,923.52	6,006.50	6,182.32	6,239.47	0.00	0.00	0.00	220.32	3.66%
Locales	4,988.09	4,875.35	4,934.97	5,019.42	5,092.83	5,054.68	0.00	0.00	0.00	179.33	3.68%
Extranjero	1,024.71	1,143.81	988.55	987.08	1,089.49	1,184.79	0.00	0.00	0.00	40.98	3.58%
<b>TOTAL DE ACTIVOS</b>	97,110.38	97,952.20	99,581.59	100,853.63	103,187.06	104,017.74	0.00	0.00	0.00	6,065.54	6.19%

**BALANCE DE SITUACION  
BANCA PRIVADA  
A MARZO 2023  
( En Millones de Balboas)**

	2021	2022				2023				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	69,140.85	68,906.64	69,242.02	69,332.13	69,775.45	70,901.62	0.00	0.00	0.00	1,994.98	2.90%
Locales	46,724.28	46,513.97	46,413.10	45,920.85	45,925.92	45,718.13	0.00	0.00	0.00	(795.85)	(1.71%)
Oficiales	605.99	608.56	528.16	941.14	872.86	883.70	0.00	0.00	0.00	275.13	45.21%
De Particulares	44,022.42	44,018.23	44,032.02	43,258.10	42,910.47	43,063.17	0.00	0.00	0.00	(955.06)	(2.17%)
A la Vista	9,124.89	9,047.40	9,148.62	8,354.37	8,794.38	8,592.52	0.00	0.00	0.00	(454.88)	(5.03%)
A Plazo	23,093.42	23,040.72	22,952.68	23,054.32	22,298.29	23,067.72	0.00	0.00	0.00	27.00	0.12%
De Ahorros	11,804.11	11,930.12	11,930.73	11,849.41	11,817.81	11,402.93	0.00	0.00	0.00	(527.19)	(4.42%)
De Bancos	2,095.88	1,887.18	1,852.92	1,721.61	2,142.58	1,771.26	0.00	0.00	0.00	(115.92)	(6.14%)
A la Vista	290.03	254.01	200.80	204.55	248.39	184.09	0.00	0.00	0.00	(69.92)	(27.53%)
A Plazo	1,805.85	1,633.17	1,652.11	1,517.06	1,894.20	1,587.17	0.00	0.00	0.00	(46.00)	(2.82%)
Extranjero	22,416.57	22,392.67	22,828.92	23,411.28	23,849.54	25,183.49	0.00	0.00	0.00	2,790.83	12.46%
Oficiales	347.79	323.19	425.85	306.28	180.98	216.49	0.00	0.00	0.00	(106.70)	(33.01%)
De Particulares	15,125.13	15,501.63	15,785.77	15,580.61	16,702.87	17,077.65	0.00	0.00	0.00	1,576.03	10.17%
A la Vista	2,273.78	2,458.69	2,485.01	2,422.13	2,419.26	2,599.35	0.00	0.00	0.00	140.66	5.72%
A Plazo	10,549.34	10,595.76	10,793.93	10,698.45	11,793.44	12,090.10	0.00	0.00	0.00	1,494.34	14.10%
De Ahorros	2,302.01	2,447.18	2,506.83	2,460.04	2,490.17	2,388.20	0.00	0.00	0.00	(58.98)	(2.41%)
De Bancos	6,943.65	6,567.85	6,617.31	7,524.38	6,965.69	7,889.35	0.00	0.00	0.00	1,321.50	20.12%
A la Vista	1,208.70	1,264.06	1,397.77	1,603.22	1,285.50	1,591.84	0.00	0.00	0.00	327.77	25.93%
A Plazo	5,734.95	5,303.79	5,219.54	5,921.16	5,680.19	6,297.51	0.00	0.00	0.00	993.73	18.74%
OBLIGACIONES	14,090.40	15,048.14	16,438.83	17,653.45	18,815.68	18,053.02	0.00	0.00	0.00	3,004.87	19.97%
Locales	2,345.38	2,505.86	2,773.80	2,849.49	3,279.87	3,012.07	0.00	0.00	0.00	506.21	20.20%
Extranjero	11,745.03	12,542.28	13,665.03	14,803.96	15,535.81	15,040.95	0.00	0.00	0.00	2,498.66	19.92%
OTROS PASIVOS	3,022.69	3,306.19	3,356.18	3,279.82	3,413.21	3,420.93	0.00	0.00	0.00	114.74	3.47%
Locales	2,369.93	2,731.67	2,802.30	2,742.41	2,783.34	2,823.75	0.00	0.00	0.00	92.08	3.37%
Extranjero	652.76	574.52	553.88	537.42	629.87	597.19	0.00	0.00	0.00	22.66	3.94%
PATRIMONIO	10,856.43	10,691.22	10,544.56	10,588.23	11,182.71	11,642.17	0.00	0.00	0.00	950.95	8.89%
Capital	4,856.11	4,806.56	4,823.60	4,840.45	4,876.36	4,892.33	0.00	0.00	0.00	85.77	1.78%

**BALANCE DE SITUACION  
BANCA PRIVADA  
A MARZO 2023  
( En Millones de Balboas)**

	2021	2022				2023				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	268.73	268.73	268.73	268.73	118.73	118.73	0.00	0.00	0.00	(150.00)	(55.82%)
Otras Reservas	1,240.11	1,218.30	1,223.60	1,252.49	1,262.03	1,292.11	0.00	0.00	0.00	73.81	6.06%
Provisiones Dinámicas	963.36	966.13	968.64	970.77	972.93	976.79	0.00	0.00	0.00	10.66	1.10%
Otras Reservas	276.74	252.17	254.97	281.72	289.10	315.32	0.00	0.00	0.00	63.15	25.04%
Utilidad de Periodos Anteriores	4,124.83	4,831.91	4,778.65	4,760.29	4,983.05	5,815.51	0.00	0.00	0.00	983.60	20.36%
Utilidad de Periodo	697.41	263.37	537.47	680.40	983.43	372.19	0.00	0.00	0.00	108.82	41.32%
Ganancia o Perdida en Valores Disponible para la Venta	(330.75)	(697.64)	(1,087.50)	(1,214.13)	(1,040.90)	(848.69)	0.00	0.00	0.00	(151.05)	21.65%
<b>PASIVO Y PATRIMONIO</b>	<b>97,110.38</b>	<b>97,952.20</b>	<b>99,581.59</b>	<b>100,853.63</b>	<b>103,187.06</b>	<b>104,017.74</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6,065.54</b>	<b>6.19%</b>