

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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		
ACTIVOS LIQUIDOS	11,581.40	10,065.72	9,701.22	8,881.05	10,505.00	10,307.97	10,485.91	9,377.00	0.00	495.96	5.58%
Depositos Locales en Bancos	2,496.83	2,102.06	2,277.47	2,081.85	2,466.02	2,278.12	2,312.31	2,129.18	0.00	47.33	2.27%
A la Vista	1,155.62	1,004.94	1,197.14	1,115.30	1,289.11	1,308.18	1,205.97	1,166.37	0.00	51.08	4.58%
A Plazo	1,341.21	1,097.12	1,080.33	966.55	1,176.90	969.94	1,106.35	962.81	0.00	(3.74)	(0.39%)
Depositos Extranjeros en Bancos	8,443.70	7,308.44	6,783.11	6,111.06	7,309.00	7,392.19	7,557.78	6,608.57	0.00	497.51	8.14%
A la Vista	4,758.99	3,854.03	3,494.94	3,388.32	4,144.81	4,102.53	4,583.29	3,971.43	0.00	583.11	17.21%
A Plazo	3,684.72	3,454.41	3,288.17	2,722.74	3,164.19	3,289.66	2,974.49	2,637.14	0.00	(85.60)	(3.14%)
Menos Provisiones	21.58	24.43	35.26	8.64	8.66	9.38	8.84	8.70	0.00	0.06	0.65%
Locales	21.57	24.33	35.19	8.56	8.54	8.58	8.48	8.52	0.00	(0.03)	(0.38%)
Extranjero	0.01	0.09	0.07	0.09	0.11	0.79	0.36	0.17	0.00	0.09	103.21%
Otros	662.44	679.64	675.91	696.78	738.64	647.04	624.66	647.95	0.00	(48.83)	(7.01%)
CARTERA CREDITICIA	59,749.90	61,455.39	63,305.96	65,411.29	66,329.40	66,971.32	67,574.22	68,457.66	0.00	3,046.36	4.66%
Locales	46,426.64	46,843.43	47,282.89	48,091.73	48,640.48	48,367.13	48,784.45	49,462.22	0.00	1,370.49	2.85%
Extranjero	15,544.51	16,886.77	18,261.29	19,593.71	19,842.25	20,765.98	20,838.09	21,052.99	0.00	1,459.28	7.45%
Menos Provisiones	2,221.25	2,274.81	2,238.22	2,274.15	2,153.33	2,161.80	2,048.32	2,057.55	0.00	(216.60)	(9.52%)
Locales	2,024.85	2,073.55	2,040.88	2,067.99	1,940.21	1,934.61	1,851.72	1,846.56	0.00	(221.44)	(10.71%)
Extranjero	196.40	201.27	197.34	206.15	213.11	227.18	196.61	210.99	0.00	4.84	2.35%
INVERSIONES EN VALORES	19,766.27	20,411.93	20,650.88	20,554.79	20,170.33	20,498.78	21,381.74	21,573.58	0.00	1,018.79	4.96%
Locales	7,243.30	7,541.26	7,812.10	7,582.07	7,422.08	7,557.62	7,763.61	7,971.71	0.00	389.64	5.14%
Extranjero	12,537.91	12,901.93	12,904.43	13,067.62	12,852.92	13,053.85	13,723.82	13,712.47	0.00	644.85	4.93%
Menos Provisiones	14.94	31.26	66.00	94.90	104.67	112.69	105.70	110.60	0.00	15.70	16.54%
Locales	11.71	26.22	59.92	86.55	93.95	98.88	99.23	104.58	0.00	18.03	20.84%
Extranjero	3.23	5.03	6.08	8.35	10.72	13.82	6.46	6.01	0.00	(2.34)	(28.00%)
OTROS ACTIVOS	6,012.80	6,019.16	5,923.52	6,006.50	6,182.32	6,234.62	6,398.89	6,720.85	0.00	714.34	11.89%
Locales	4,988.09	4,875.35	4,934.97	5,019.42	5,092.83	5,049.78	4,905.02	5,276.99	0.00	257.57	5.13%
Extranjero	1,024.71	1,143.81	988.55	987.08	1,089.49	1,184.84	1,493.86	1,443.86	0.00	456.78	46.28%
TOTAL DE ACTIVOS	97,110.38	97,952.20	99,581.59	100,853.63	103,187.06	104,012.69	105,840.76	106,129.09	0.00	5,275.46	5.23%

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	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	72,199.89	72,602.65	0.00	3,270.52	4.72%
Locales	46,724.28	46,513.97	46,413.10	45,920.85	45,925.92	45,718.13	46,034.68	46,356.73	0.00	435.88	0.95%
Oficiales	605.99	608.56	528.16	941.14	872.86	883.70	845.07	943.72	0.00	2.58	0.27%
De Particulares	44,022.42	44,018.23	44,032.02	43,258.10	42,910.47	43,063.17	43,268.40	43,510.58	0.00	252.47	0.58%
A la Vista	9,124.89	9,047.40	9,148.62	8,354.37	8,794.38	8,592.52	8,515.92	8,238.55	0.00	(115.82)	(1.39%)
A Plazo	23,093.42	23,040.72	22,952.68	23,054.32	22,298.29	23,067.72	23,702.55	24,280.10	0.00	1,225.78	5.32%
De Ahorros	11,804.11	11,930.12	11,930.73	11,849.41	11,817.81	11,402.93	11,049.93	10,991.92	0.00	(857.49)	(7.24%)
De Bancos	2,095.88	1,887.18	1,852.92	1,721.61	2,142.58	1,771.26	1,921.21	1,902.44	0.00	180.83	10.50%
A la Vista	290.03	254.01	200.80	204.55	248.39	184.09	214.60	261.29	0.00	56.74	27.74%
A Plazo	1,805.85	1,633.17	1,652.11	1,517.06	1,894.20	1,587.17	1,706.62	1,641.15	0.00	124.09	8.18%
Extranjero	22,416.57	22,392.67	22,828.92	23,411.28	23,849.54	25,183.49	26,165.20	26,245.91	0.00	2,834.63	12.11%
Oficiales	347.79	323.19	425.85	306.28	180.98	216.49	224.36	208.91	0.00	(97.38)	(31.79%)
De Particulares	15,125.13	15,501.63	15,785.77	15,580.61	16,702.87	17,077.65	18,149.26	18,260.38	0.00	2,679.77	17.20%
A la Vista	2,273.78	2,458.69	2,485.01	2,422.13	2,419.26	2,599.35	2,728.92	2,442.90	0.00	20.77	0.86%
A Plazo	10,549.34	10,595.76	10,793.93	10,698.45	11,793.44	12,090.10	12,990.00	13,451.32	0.00	2,752.87	25.73%
De Ahorros	2,302.01	2,447.18	2,506.83	2,460.04	2,490.17	2,388.20	2,430.35	2,366.17	0.00	(93.87)	(3.82%)
De Bancos	6,943.65	6,567.85	6,617.31	7,524.38	6,965.69	7,889.35	7,791.58	7,776.62	0.00	252.24	3.35%
A la Vista	1,208.70	1,264.06	1,397.77	1,603.22	1,285.50	1,591.84	1,628.03	1,237.88	0.00	(365.34)	(22.79%)
A Plazo	5,734.95	5,303.79	5,219.54	5,921.16	5,680.19	6,297.51	6,163.55	6,538.75	0.00	617.59	10.43%
OBLIGACIONES	14,090.40	15,048.14	16,438.83	17,653.45	18,815.68	18,053.02	18,189.17	17,751.63	0.00	98.19	0.56%
Locales	2,345.38	2,505.86	2,773.80	2,849.49	3,279.87	3,012.07	3,026.42	3,179.42	0.00	329.93	11.58%
Extranjero	11,745.03	12,542.28	13,665.03	14,803.96	15,535.81	15,040.95	15,162.75	14,572.22	0.00	(231.74)	(1.57%)
OTROS PASIVOS	3,022.69	3,306.19	3,356.18	3,279.82	3,413.21	3,415.13	3,657.23	3,813.99	0.00	534.16	16.29%
Locales	2,369.93	2,731.67	2,802.30	2,742.41	2,783.34	2,817.95	2,838.59	2,897.80	0.00	155.39	5.67%
Extranjero	652.76	574.52	553.88	537.42	629.87	597.19	818.64	916.19	0.00	378.77	70.48%
PATRIMONIO	10,856.43	10,691.22	10,544.56	10,588.23	11,182.71	11,642.92	11,794.47	11,960.82	0.00	1,372.59	12.96%
Capital	4,856.11	4,806.56	4,823.60	4,840.45	4,876.36	4,892.33	4,894.27	4,909.61	0.00	69.16	1.43%

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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	268.73	268.73	268.73	268.73	118.73	118.73	107.54	112.70	0.00	(156.03)	(58.06%)
Otras Reservas	1,240.11	1,218.30	1,223.60	1,252.49	1,262.03	1,292.11	1,360.71	1,357.64	0.00	105.15	8.40%
Provisiones Dinámicas	963.36	966.13	968.64	970.77	972.93	976.79	1,010.69	1,025.82	0.00	55.06	5.67%
Otras Reservas	276.74	252.17	254.97	281.72	289.10	315.32	350.02	331.82	0.00	50.10	17.78%
Utilidad de Periodos Anteriores	4,124.83	4,832.04	4,779.16	4,760.80	4,983.05	5,816.26	5,433.93	5,342.23	0.00	581.43	12.21%
Utilidad de Periodo	697.41	263.37	537.47	680.40	983.43	372.19	849.06	1,140.40	0.00	459.99	67.61%
Ganancia o Perdida en Valores Disponible para la Venta	(330.75)	(697.77)	(1,088.01)	(1,214.64)	(1,040.90)	(848.69)	(851.04)	(901.76)	0.00	312.88	(25.76%)
PASIVO Y PATRIMONIO	97,110.38	97,952.20	99,581.59	100,853.63	103,187.06	104,012.69	105,840.76	106,129.09	0.00	5,275.46	5.23%