

BALANCE DE SITUACION
BANCA PRIVADA
A MARZO 2024
(En Millones de Balboas)

	2022	2023				2024				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	10,505.00	10,307.97	10,485.91	9,377.39	11,290.90	9,343.08	0.00	0.00	0.00	(964.89)	(9.36%)
Depositos Locales en Bancos	2,466.02	2,278.12	2,312.31	2,129.18	2,339.86	2,131.31	0.00	0.00	0.00	(146.81)	(6.44%)
A la Vista	1,289.11	1,308.18	1,201.14	1,166.37	1,330.56	1,051.56	0.00	0.00	0.00	(256.63)	(19.62%)
A Plazo	1,176.90	969.94	1,111.18	962.81	1,009.30	1,079.75	0.00	0.00	0.00	109.81	11.32%
Depositos Extranjeros en Bancos	7,309.00	7,392.19	7,557.78	6,608.97	8,233.96	6,647.58	0.00	0.00	0.00	(744.61)	(10.07%)
A la Vista	4,144.81	4,102.53	4,583.29	3,971.83	4,806.97	4,004.39	0.00	0.00	0.00	(98.14)	(2.39%)
A Plazo	3,164.19	3,289.66	2,974.49	2,637.14	3,426.99	2,643.19	0.00	0.00	0.00	(646.47)	(19.65%)
Menos Provisiones	8.66	9.38	8.84	8.70	8.45	8.54	0.00	0.00	0.00	(0.84)	(8.96%)
Locales	8.54	8.58	8.48	8.52	8.42	8.51	0.00	0.00	0.00	(0.08)	(0.91%)
Extranjero	0.11	0.79	0.36	0.17	0.02	0.03	0.00	0.00	0.00	(0.76)	(96.07%)
Otros	738.64	647.04	624.66	647.94	725.53	572.73	0.00	0.00	0.00	(74.31)	(11.48%)
CARTERA CREDITICIA	66,329.40	66,971.32	67,574.22	68,457.17	69,570.69	70,902.24	0.00	0.00	0.00	3,930.92	5.87%
Locales	48,640.48	48,367.13	48,784.45	49,461.82	49,559.93	50,198.22	0.00	0.00	0.00	1,831.09	3.79%
Extranjero	19,842.25	20,765.98	20,838.09	21,052.90	21,984.14	22,657.91	0.00	0.00	0.00	1,891.93	9.11%
Menos Provisiones	2,153.33	2,161.80	2,048.32	2,057.55	1,973.38	1,953.90	0.00	0.00	0.00	(207.90)	(9.62%)
Locales	1,940.21	1,934.61	1,851.72	1,846.56	1,764.04	1,744.91	0.00	0.00	0.00	(189.70)	(9.81%)
Extranjero	213.11	227.18	196.61	210.99	209.34	208.99	0.00	0.00	0.00	(18.19)	(8.01%)
INVERSIONES EN VALORES	20,170.33	20,498.78	21,381.74	21,573.58	21,950.80	22,237.73	0.00	0.00	0.00	1,738.95	8.48%
Locales	7,422.08	7,557.62	7,763.61	7,971.71	8,134.68	8,129.81	0.00	0.00	0.00	572.19	7.57%
Extranjero	12,852.92	13,053.85	13,723.82	13,712.47	13,923.98	14,216.97	0.00	0.00	0.00	1,163.11	8.91%
Menos Provisiones	104.67	112.69	105.70	110.60	107.86	109.05	0.00	0.00	0.00	(3.65)	(3.23%)
Locales	93.95	98.88	99.23	104.58	103.04	104.15	0.00	0.00	0.00	5.27	5.33%
Extranjero	10.72	13.82	6.46	6.01	4.82	4.90	0.00	0.00	0.00	(8.92)	(64.54%)
OTROS ACTIVOS	6,182.32	6,234.62	6,398.89	6,720.96	6,476.83	6,636.71	0.00	0.00	0.00	402.09	6.45%
Locales	5,092.83	5,049.78	4,905.02	5,277.02	5,106.52	5,199.04	0.00	0.00	0.00	149.26	2.96%
Extranjero	1,089.49	1,184.84	1,493.86	1,443.94	1,370.31	1,437.67	0.00	0.00	0.00	252.83	21.34%
TOTAL DE ACTIVOS	103,187.06	104,012.69	105,840.76	106,129.11	109,289.22	109,119.75	0.00	0.00	0.00	5,107.06	4.91%

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DEPOSITOS	69,775.45	70,901.62	72,199.89	72,602.65	74,803.65	75,040.70	0.00	0.00	0.00	4,139.09	5.84%
Locales	45,925.92	45,718.13	46,034.68	46,356.73	47,284.77	47,561.39	0.00	0.00	0.00	1,843.26	4.03%
Oficiales	872.86	883.70	845.07	943.72	821.79	1,033.17	0.00	0.00	0.00	149.48	16.91%
De Particulares	42,910.47	43,063.17	43,268.40	43,510.58	44,490.86	44,712.80	0.00	0.00	0.00	1,649.63	3.83%
A la Vista	8,794.38	8,592.52	8,515.92	8,238.55	8,938.88	8,571.30	0.00	0.00	0.00	(21.22)	(0.25%)
A Plazo	22,298.29	23,067.72	23,702.55	24,280.10	24,395.69	25,116.09	0.00	0.00	0.00	2,048.38	8.88%
De Ahorros	11,817.81	11,402.93	11,049.93	10,991.92	11,156.30	11,025.41	0.00	0.00	0.00	(377.52)	(3.31%)
De Bancos	2,142.58	1,771.26	1,921.21	1,902.44	1,972.11	1,815.41	0.00	0.00	0.00	44.15	2.49%
A la Vista	248.39	184.09	214.60	261.29	285.12	310.57	0.00	0.00	0.00	126.49	68.71%
A Plazo	1,894.20	1,587.17	1,706.62	1,641.15	1,687.00	1,504.84	0.00	0.00	0.00	(82.33)	(5.19%)
Extranjero	23,849.54	25,183.49	26,165.20	26,245.91	27,518.88	27,479.32	0.00	0.00	0.00	2,295.83	9.12%
Oficiales	180.98	216.49	224.36	208.91	249.62	244.65	0.00	0.00	0.00	28.17	13.01%
De Particulares	16,702.87	17,077.65	18,149.26	18,260.38	19,068.09	18,642.93	0.00	0.00	0.00	1,565.28	9.17%
A la Vista	2,419.26	2,599.35	2,728.92	2,442.90	2,555.40	2,631.97	0.00	0.00	0.00	32.62	1.26%
A Plazo	11,793.44	12,090.10	12,990.00	13,451.32	14,166.05	13,602.78	0.00	0.00	0.00	1,512.68	12.51%
De Ahorros	2,490.17	2,388.20	2,430.35	2,366.17	2,346.64	2,408.18	0.00	0.00	0.00	19.98	0.84%
De Bancos	6,965.69	7,889.35	7,791.58	7,776.62	8,201.16	8,591.73	0.00	0.00	0.00	702.38	8.90%
A la Vista	1,285.50	1,591.84	1,628.03	1,237.88	1,261.42	1,281.36	0.00	0.00	0.00	(310.47)	(19.50%)
A Plazo	5,680.19	6,297.51	6,163.55	6,538.75	6,939.75	7,310.37	0.00	0.00	0.00	1,012.85	16.08%
OBLIGACIONES	18,815.68	18,053.02	18,189.17	17,751.63	18,455.98	17,846.51	0.00	0.00	0.00	(206.51)	(1.14%)
Locales	3,279.87	3,012.07	3,026.42	3,179.42	3,527.30	3,229.52	0.00	0.00	0.00	217.45	7.22%
Extranjero	15,535.81	15,040.95	15,162.75	14,572.22	14,928.68	14,616.99	0.00	0.00	0.00	(423.96)	(2.82%)
OTROS PASIVOS	3,413.21	3,415.13	3,657.23	3,813.99	3,823.70	3,697.99	0.00	0.00	0.00	282.86	8.28%
Locales	2,783.34	2,817.95	2,838.59	2,897.80	2,990.21	2,978.10	0.00	0.00	0.00	160.15	5.68%
Extranjero	629.87	597.19	818.64	916.19	833.49	719.89	0.00	0.00	0.00	122.70	20.55%
PATRIMONIO	11,182.71	11,642.92	11,794.47	11,960.84	12,205.88	12,534.55	0.00	0.00	0.00	891.63	7.66%
Capital	4,876.36	4,892.33	4,894.27	4,909.61	4,921.26	4,933.21	0.00	0.00	0.00	40.88	0.84%

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Reservas de Capital	118.73	118.73	107.54	112.70	113.25	113.25	0.00	0.00	0.00	(5.48)	(4.61%)
Otras Reservas	1,262.03	1,292.11	1,360.65	1,345.33	1,357.87	1,419.14	0.00	0.00	0.00	127.03	9.83%
Provisiones Dinámicas	972.93	976.79	1,010.63	1,013.52	1,027.05	1,067.99	0.00	0.00	0.00	91.20	9.34%
Otras Reservas	289.10	315.32	350.02	331.82	330.82	351.15	0.00	0.00	0.00	35.83	11.36%
Utilidad de Periodos Anteriores	4,983.05	5,816.26	5,433.99	5,354.54	5,157.02	6,250.44	0.00	0.00	0.00	434.18	7.46%
Utilidad de Periodo	983.43	372.19	849.06	1,140.42	1,359.90	440.80	0.00	0.00	0.00	68.61	18.43%
Ganancia o Perdida en Valores Disponible para la Venta	(1,040.90)	(848.69)	(851.04)	(901.76)	(703.41)	(622.30)	0.00	0.00	0.00	226.39	(26.68%)
PASIVO Y PATRIMONIO	103,187.06	104,012.69	105,840.76	106,129.11	109,289.22	109,119.75	0.00	0.00	0.00	5,107.06	4.91%