

BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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	10,416.51	10,182.73	0.00	805.34	8.59%
Depositos Locales en Bancos	2,466.02	2,278.12	2,312.31	2,129.18	2,339.86	2,131.31	2,146.32	2,032.54	0.00	(96.64)	(4.54%)
A la Vista	1,289.11	1,308.18	1,201.14	1,166.37	1,330.56	1,051.56	1,058.20	1,004.71	0.00	(161.66)	(13.86%)
A Plazo	1,176.90	969.94	1,111.18	962.81	1,009.30	1,079.75	1,088.12	1,027.83	0.00	65.02	6.75%
Depositos Extranjeros en Bancos	7,309.00	7,392.19	7,557.78	6,608.97	8,233.96	6,647.58	7,665.04	7,564.82	0.00	955.85	14.46%
A la Vista	4,144.81	4,102.53	4,583.29	3,971.83	4,806.97	4,004.39	3,894.77	3,906.61	0.00	(65.22)	(1.64%)
A Plazo	3,164.19	3,289.66	2,974.49	2,637.14	3,426.99	2,643.19	3,770.27	3,658.22	0.00	1,021.07	38.72%
Menos Provisiones	8.66	9.38	8.84	8.70	8.45	8.54	8.48	9.05	0.00	0.35	4.03%
Locales	8.54	8.58	8.48	8.52	8.42	8.51	8.45	8.84	0.00	0.32	3.70%
Extranjero	0.11	0.79	0.36	0.17	0.02	0.03	0.03	0.21	0.00	0.04	20.33%
Otros	738.64	647.04	624.66	647.94	725.53	572.73	613.63	594.41	0.00	(53.53)	(8.26%)
CARTERA CREDITICIA	66,329.40	66,971.32	67,574.22	68,457.17	69,570.69	70,902.24	72,196.80	74,016.26	0.00	5,559.08	8.12%
Locales	48,640.48	48,367.13	48,784.45	49,461.82	49,559.93	50,198.22	50,673.96	51,117.15	0.00	1,655.33	3.35%
Extranjero	19,842.25	20,765.98	20,838.09	21,052.90	21,984.14	22,657.91	23,465.71	24,825.84	0.00	3,772.93	17.92%
Menos Provisiones	2,153.33	2,161.80	2,048.32	2,057.55	1,973.38	1,953.90	1,942.88	1,926.74	0.00	(130.82)	(6.36%)
Locales	1,940.21	1,934.61	1,851.72	1,846.56	1,764.04	1,744.91	1,737.62	1,708.20	0.00	(138.36)	(7.49%)
Extranjero	213.11	227.18	196.61	210.99	209.34	208.99	205.26	218.54	0.00	7.55	3.58%
INVERSIONES EN VALORES	20,170.33	20,498.78	21,381.74	21,573.58	21,950.80	22,237.73	22,468.01	22,952.69	0.00	1,379.11	6.39%
Locales	7,422.08	7,557.62	7,763.61	7,971.71	8,134.68	8,129.81	8,191.96	8,582.25	0.00	610.54	7.66%
Extranjero	12,852.92	13,053.85	13,723.82	13,712.47	13,923.98	14,216.97	14,386.63	14,483.60	0.00	771.13	5.62%
Menos Provisiones	104.67	112.69	105.70	110.60	107.86	109.05	110.58	113.16	0.00	2.56	2.32%
Locales	93.95	98.88	99.23	104.58	103.04	104.15	105.48	106.72	0.00	2.14	2.05%
Extranjero	10.72	13.82	6.46	6.01	4.82	4.90	5.10	6.44	0.00	0.42	7.02%
OTROS ACTIVOS	6,182.32	6,234.62	6,398.89	6,720.96	6,476.83	6,636.70	6,320.15	6,554.23	0.00	(166.73)	(2.48%)
Locales	5,092.83	5,049.78	4,905.02	5,277.02	5,106.52	5,199.04	4,921.45	5,100.56	0.00	(176.46)	(3.34%)
Extranjero	1,089.49	1,184.84	1,493.86	1,443.94	1,370.31	1,437.67	1,398.69	1,453.68	0.00	9.74	0.67%
TOTAL DE ACTIVOS	103,187.06	104,012.69	105,840.76	106,129.11	109,289.22	109,119.75	111,401.47	113,705.91	0.00	7,576.80	7.14%

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DEPOSITOS	69,775.45	70,901.62	72,199.89	72,602.65	74,803.65	75,040.70	76,733.94	78,365.96	0.00	5,763.31	7.94%
Locales	45,925.92	45,718.13	46,034.68	46,356.73	47,284.77	47,561.39	48,540.31	48,809.02	0.00	2,452.29	5.29%
Oficiales	872.86	883.70	845.07	943.72	821.79	1,033.17	987.69	1,011.53	0.00	67.81	7.19%
De Particulares	42,910.47	43,063.17	43,268.40	43,510.58	44,490.86	44,712.80	45,565.98	45,895.04	0.00	2,384.46	5.48%
A la Vista	8,794.38	8,592.52	8,515.92	8,238.55	8,938.88	8,571.30	8,528.12	8,149.46	0.00	(89.09)	(1.08%)
A Plazo	22,298.29	23,067.72	23,702.55	24,280.10	24,395.69	25,116.09	25,989.73	26,835.23	0.00	2,555.12	10.52%
De Ahorros	11,817.81	11,402.93	11,049.93	10,991.92	11,156.30	11,025.41	11,048.12	10,910.35	0.00	(81.57)	(0.74%)
De Bancos	2,142.58	1,771.26	1,921.21	1,902.44	1,972.11	1,815.41	1,986.64	1,902.45	0.00	0.01	0.00%
A la Vista	248.39	184.09	214.60	261.29	285.12	310.57	267.94	253.87	0.00	(7.42)	(2.84%)
A Plazo	1,894.20	1,587.17	1,706.62	1,641.15	1,687.00	1,504.84	1,718.70	1,648.58	0.00	7.43	0.45%
Extranjero	23,849.54	25,183.49	26,165.20	26,245.91	27,518.88	27,479.32	28,193.63	29,556.94	0.00	3,311.03	12.62%
Oficiales	180.98	216.49	224.36	208.91	249.62	244.65	177.09	215.67	0.00	6.76	3.24%
De Particulares	16,702.87	17,077.65	18,149.26	18,260.38	19,068.09	18,642.93	19,350.11	20,301.30	0.00	2,040.92	11.18%
A la Vista	2,419.26	2,599.35	2,728.92	2,442.90	2,555.40	2,631.97	2,774.69	2,719.02	0.00	276.12	11.30%
A Plazo	11,793.44	12,090.10	12,990.00	13,451.32	14,166.05	13,602.78	14,082.59	15,084.03	0.00	1,632.72	12.14%
De Ahorros	2,490.17	2,388.20	2,430.35	2,366.17	2,346.64	2,408.18	2,492.83	2,498.25	0.00	132.09	5.58%
De Bancos	6,965.69	7,889.35	7,791.58	7,776.62	8,201.16	8,591.73	8,666.43	9,039.97	0.00	1,263.35	16.25%
A la Vista	1,285.50	1,591.84	1,628.03	1,237.88	1,261.42	1,281.36	1,375.21	1,414.86	0.00	176.98	14.30%
A Plazo	5,680.19	6,297.51	6,163.55	6,538.75	6,939.75	7,310.37	7,291.22	7,625.11	0.00	1,086.36	16.61%
OBLIGACIONES	18,815.68	18,053.02	18,189.17	17,751.63	18,455.98	17,846.51	17,734.83	17,785.50	0.00	33.87	0.19%
Locales	3,279.87	3,012.07	3,026.42	3,179.42	3,527.30	3,229.52	3,342.55	3,075.36	0.00	(104.06)	(3.27%)
Extranjero	15,535.81	15,040.95	15,162.75	14,572.22	14,928.68	14,616.99	14,392.28	14,710.14	0.00	137.93	0.95%
OTROS PASIVOS	3,413.21	3,415.13	3,657.23	3,813.99	3,823.70	3,697.99	4,003.85	4,128.58	0.00	314.60	8.25%
Locales	2,783.34	2,817.95	2,838.59	2,897.80	2,990.21	2,978.10	3,056.74	3,251.83	0.00	354.03	12.22%
Extranjero	629.87	597.19	818.64	916.19	833.49	719.89	947.11	876.75	0.00	(39.43)	(4.30%)
PATRIMONIO	11,182.71	11,642.92	11,794.47	11,960.84	12,205.88	12,534.55	12,928.86	13,425.86	0.00	1,465.02	12.25%
Capital	4,876.36	4,892.33	4,894.27	4,909.61	4,921.26	4,933.21	4,940.06	4,951.97	0.00	42.36	0.86%

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Reservas de Capital	118.73	118.73	107.54	112.70	113.25	113.25	110.52	110.55	0.00	(2.15)	(1.91%)
Otras Reservas	1,262.03	1,292.11	1,360.65	1,345.33	1,357.87	1,419.14	1,462.97	1,523.59	0.00	178.26	13.25%
Provisiones Dinámicas	972.93	976.79	1,010.63	1,013.52	1,027.05	1,067.99	1,089.81	1,137.35	0.00	123.83	12.22%
Otras Reservas	289.10	315.32	350.02	331.82	330.82	351.15	373.15	386.24	0.00	54.43	16.40%
Utilidad de Periodos Anteriores	4,983.05	5,816.26	5,433.99	5,354.54	5,157.02	6,250.44	6,146.98	6,010.75	0.00	656.22	12.26%
Utilidad de Periodo	983.43	372.19	849.06	1,140.42	1,359.90	440.80	941.87	1,265.27	0.00	124.86	10.95%
Ganancia o Perdida en Valores Disponible para la Venta	(1,040.90)	(848.69)	(851.04)	(901.76)	(703.41)	(622.30)	(673.54)	(436.28)	0.00	465.48	(51.62%)
PASIVO Y PATRIMONIO	103,187.06	104,012.69	105,840.76	106,129.11	109,289.22	109,119.75	111,401.47	113,705.91	0.00	7,576.80	7.14%