

**BALANCE DE SITUACION  
BANCA PRIVADA  
A MARZO 2014  
( En Millones de Balboas)**

|                                 | 2012         | 2013        |              |               |              | 2014        |              |               |              | VARIACION ABSOLUTA | %        |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|----------|
|                                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |                    |          |
| <b>ACTIVOS LIQUIDOS</b>         | 9,346.97     | 9,098.00    | 9,005.94     | 9,858.85      | 10,776.92    | 11,331.70   | 0.00         | 0.00          | 0.00         | 2,233.70           | 24.55%   |
| Depositos Locales en Bancos     | 1,934.17     | 1,965.87    | 1,980.83     | 1,986.45      | 2,266.75     | 2,656.87    | 0.00         | 0.00          | 0.00         | 690.99             | 35.15%   |
| A la Vista                      | 606.86       | 480.86      | 509.84       | 490.29        | 566.77       | 1,008.44    | 0.00         | 0.00          | 0.00         | 527.58             | 109.71%  |
| A Plazo                         | 1,327.31     | 1,485.01    | 1,470.98     | 1,496.17      | 1,699.98     | 1,648.43    | 0.00         | 0.00          | 0.00         | 163.42             | 11.00%   |
| Depositos Extranjeros en Bancos | 6,795.63     | 6,626.47    | 6,414.21     | 7,084.49      | 7,883.55     | 8,014.09    | 0.00         | 0.00          | 0.00         | 1,387.63           | 20.94%   |
| A la Vista                      | 2,518.62     | 2,206.32    | 2,731.85     | 3,229.87      | 4,171.92     | 4,202.93    | 0.00         | 0.00          | 0.00         | 1,996.62           | 90.50%   |
| A Plazo                         | 4,277.01     | 4,420.15    | 3,682.36     | 3,854.63      | 3,711.63     | 3,811.16    | 0.00         | 0.00          | 0.00         | (608.99)           | (13.78%) |
| Menos Provisiones               | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00               | 0.00%    |
| Locales                         | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00               | 0.00%    |
| Extranjero                      | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00               | 0.00%    |
| Otros                           | 617.17       | 505.67      | 610.91       | 787.90        | 626.62       | 660.74      | 0.00         | 0.00          | 0.00         | 155.08             | 30.67%   |
| <b>CARTERA CREDITICIA</b>       | 41,949.32    | 44,555.17   | 45,540.54    | 46,619.75     | 44,862.64    | 44,718.09   | 0.00         | 0.00          | 0.00         | 162.92             | 0.37%    |
| Locales                         | 28,648.49    | 29,104.28   | 30,369.34    | 31,626.36     | 32,070.26    | 32,066.65   | 0.00         | 0.00          | 0.00         | 2,962.36           | 10.18%   |
| Extranjero                      | 13,819.98    | 15,998.49   | 15,720.56    | 15,554.84     | 13,381.44    | 13,241.61   | 0.00         | 0.00          | 0.00         | (2,756.88)         | (17.23%) |
| Menos Provisiones               | 519.15       | 547.61      | 549.36       | 561.45        | 589.06       | 590.17      | 0.00         | 0.00          | 0.00         | 42.56              | 7.77%    |
| Locales                         | 377.46       | 383.00      | 393.73       | 412.94        | 433.10       | 443.50      | 0.00         | 0.00          | 0.00         | 60.50              | 15.80%   |
| Extranjero                      | 141.70       | 164.61      | 155.63       | 148.50        | 155.96       | 146.67      | 0.00         | 0.00          | 0.00         | (17.94)            | (10.90%) |
| <b>INVERSIONES EN VALORES</b>   | 9,466.85     | 10,275.03   | 10,362.01    | 10,232.96     | 10,473.23    | 11,088.23   | 0.00         | 0.00          | 0.00         | 813.20             | 7.91%    |
| Locales                         | 3,227.27     | 3,420.40    | 3,412.55     | 3,557.69      | 3,863.60     | 4,046.61    | 0.00         | 0.00          | 0.00         | 626.21             | 18.31%   |
| Extranjero                      | 6,242.37     | 6,857.26    | 6,951.88     | 6,677.78      | 6,612.15     | 7,044.44    | 0.00         | 0.00          | 0.00         | 187.19             | 2.73%    |
| Menos Provisiones               | 2.79         | 2.62        | 2.41         | 2.51          | 2.52         | 2.82        | 0.00         | 0.00          | 0.00         | 0.19               | 7.29%    |
| Locales                         | 0.27         | 0.27        | 1.54         | 0.59          | 0.92         | 0.97        | 0.00         | 0.00          | 0.00         | 0.70               | 254.24%  |
| Extranjero                      | 2.52         | 2.35        | 0.87         | 1.93          | 1.61         | 1.84        | 0.00         | 0.00          | 0.00         | (0.51)             | (21.51%) |
| <b>OTROS ACTIVOS</b>            | 2,210.95     | 2,485.01    | 2,480.55     | 2,685.75      | 2,794.14     | 2,523.24    | 0.00         | 0.00          | 0.00         | 38.23              | 1.54%    |
| Locales                         | 1,893.11     | 2,061.05    | 1,993.20     | 2,222.87      | 2,451.28     | 2,140.00    | 0.00         | 0.00          | 0.00         | 78.95              | 3.83%    |
| Extranjero                      | 317.84       | 423.96      | 487.34       | 462.88        | 342.86       | 383.24      | 0.00         | 0.00          | 0.00         | (40.71)            | (9.60%)  |
| <b>TOTAL DE ACTIVOS</b>         | 62,974.10    | 66,413.22   | 67,389.04    | 69,397.31     | 68,906.93    | 69,661.27   | 0.00         | 0.00          | 0.00         | 3,248.05           | 4.89%    |

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| DEPOSITOS       | 46,082.39    | 48,989.62   | 49,978.74    | 50,564.57     | 49,496.85    | 50,512.40   | 0.00         | 0.00          | 0.00         | 1,522.78           | 3.11%    |
| Locales         | 29,179.17    | 29,418.91   | 30,333.95    | 31,008.34     | 32,368.51    | 33,054.09   | 0.00         | 0.00          | 0.00         | 3,635.18           | 12.36%   |
| Oficiales       | 47.68        | 35.93       | 38.70        | 185.84        | 27.58        | 65.66       | 0.00         | 0.00          | 0.00         | 29.74              | 82.76%   |
| De Particulares | 27,350.46    | 27,480.71   | 28,185.48    | 28,918.77     | 30,020.26    | 30,579.61   | 0.00         | 0.00          | 0.00         | 3,098.90           | 11.28%   |
| A la Vista      | 6,821.24     | 6,629.38    | 6,636.42     | 7,012.61      | 7,537.64     | 7,628.42    | 0.00         | 0.00          | 0.00         | 999.04             | 15.07%   |
| A Plazo         | 14,378.07    | 14,481.91   | 15,104.56    | 15,483.57     | 15,746.76    | 16,052.13   | 0.00         | 0.00          | 0.00         | 1,570.22           | 10.84%   |
| De Ahorros      | 6,151.15     | 6,369.42    | 6,444.50     | 6,422.59      | 6,735.86     | 6,899.06    | 0.00         | 0.00          | 0.00         | 529.64             | 8.32%    |
| De Bancos       | 1,781.03     | 1,902.27    | 2,109.78     | 1,903.73      | 2,320.67     | 2,408.81    | 0.00         | 0.00          | 0.00         | 506.54             | 26.63%   |
| A la Vista      | 217.89       | 141.68      | 208.10       | 169.80        | 265.19       | 561.43      | 0.00         | 0.00          | 0.00         | 419.75             | 296.26%  |
| A Plazo         | 1,563.14     | 1,760.59    | 1,901.68     | 1,733.94      | 2,055.48     | 1,847.38    | 0.00         | 0.00          | 0.00         | 86.79              | 4.93%    |
| Extranjero      | 16,903.22    | 19,570.71   | 19,644.78    | 19,556.23     | 17,128.33    | 17,458.31   | 0.00         | 0.00          | 0.00         | (2,112.40)         | (10.79%) |
| Oficiales       | 44.39        | 51.70       | 74.66        | 57.76         | 93.91        | 152.67      | 0.00         | 0.00          | 0.00         | 100.97             | 195.32%  |
| De Particulares | 11,665.80    | 12,234.02   | 12,495.20    | 12,713.28     | 10,804.25    | 11,032.50   | 0.00         | 0.00          | 0.00         | (1,201.52)         | (9.82%)  |
| A la Vista      | 1,696.48     | 1,887.20    | 1,858.51     | 1,709.38      | 1,808.11     | 1,862.79    | 0.00         | 0.00          | 0.00         | (24.41)            | (1.29%)  |
| A Plazo         | 7,350.96     | 7,699.77    | 7,639.59     | 7,789.01      | 5,968.96     | 5,923.55    | 0.00         | 0.00          | 0.00         | (1,776.21)         | (23.07%) |
| De Ahorros      | 2,618.35     | 2,647.05    | 2,997.10     | 3,214.89      | 3,027.18     | 3,246.15    | 0.00         | 0.00          | 0.00         | 599.10             | 22.63%   |
| De Bancos       | 5,193.03     | 7,285.00    | 7,074.92     | 6,785.19      | 6,230.18     | 6,273.14    | 0.00         | 0.00          | 0.00         | (1,011.85)         | (13.89%) |
| A la Vista      | 559.22       | 1,495.49    | 1,402.14     | 1,419.67      | 1,231.03     | 1,711.89    | 0.00         | 0.00          | 0.00         | 216.40             | 14.47%   |
| A Plazo         | 4,633.81     | 5,789.50    | 5,672.78     | 5,365.52      | 4,999.15     | 4,561.25    | 0.00         | 0.00          | 0.00         | (1,228.25)         | (21.22%) |
| OBLIGACIONES    | 8,055.93     | 8,251.33    | 8,052.76     | 9,068.11      | 10,063.87    | 9,647.54    | 0.00         | 0.00          | 0.00         | 1,396.21           | 16.92%   |
| Locales         | 1,225.37     | 1,298.83    | 1,363.92     | 1,455.07      | 1,496.63     | 1,511.62    | 0.00         | 0.00          | 0.00         | 212.79             | 16.38%   |
| Extranjero      | 6,830.56     | 6,952.50    | 6,688.84     | 7,613.04      | 8,567.24     | 8,135.92    | 0.00         | 0.00          | 0.00         | 1,183.42           | 17.02%   |
| OTROS PASIVOS   | 1,979.30     | 2,091.50    | 2,239.14     | 2,517.28      | 2,218.11     | 2,133.92    | 0.00         | 0.00          | 0.00         | 42.42              | 2.03%    |
| Locales         | 1,598.94     | 1,704.91    | 1,861.78     | 2,155.87      | 1,996.37     | 1,863.74    | 0.00         | 0.00          | 0.00         | 158.82             | 9.32%    |
| Extranjero      | 380.35       | 386.58      | 377.36       | 361.41        | 221.74       | 270.19      | 0.00         | 0.00          | 0.00         | (116.40)           | (30.11%) |
| PATRIMONIO      | 6,856.48     | 7,080.77    | 7,118.40     | 7,247.35      | 7,128.10     | 7,367.40    | 0.00         | 0.00          | 0.00         | 286.63             | 4.05%    |
| Capital         | 3,655.13     | 3,707.05    | 3,854.97     | 3,889.92      | 4,049.32     | 4,124.66    | 0.00         | 0.00          | 0.00         | 417.60             | 11.27%   |

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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                                    | 95.21            | 95.21            | 95.21            | 95.21            | 95.46            | 95.21            | 0.00         | 0.00          | 0.00         | 0.00               | 0.00%        |
| Otras Reservas   | (26.62)          | (19.27)          | (21.25)          | (39.81)          | (37.94)          | (80.71)          | 0.00         | 0.00          | 0.00         | (61.44)            | 318.74%      |
| Utilidad de Periodos Anteriores                        | 2,106.40         | 2,830.45         | 2,628.36         | 2,668.77         | 2,266.51         | 2,777.44         | 0.00         | 0.00          | 0.00         | (53.01)            | (1.87%)      |
| Utilidad de Periodo                                    | 822.97           | 277.03           | 503.66           | 549.49           | 701.95           | 341.99           | 0.00         | 0.00          | 0.00         | 64.97              | 23.45%       |
| Ganancia o Perdida en Valores Disponible para la Venta | 67.62            | 54.54            | (78.32)          | (59.50)          | (56.45)          | (9.29)           | 0.00         | 0.00          | 0.00         | (63.83)            | (117.04%)    |
| Deuda Subordinada                                      | 135.77           | 135.77           | 135.77           | 143.27           | 109.26           | 118.10           | 0.00         | 0.00          | 0.00         | (17.67)            | (13.01%)     |
| <b>PASIVO Y PATRIMONIO</b>                             | <b>62,974.10</b> | <b>66,413.22</b> | <b>67,389.04</b> | <b>69,397.31</b> | <b>68,906.93</b> | <b>69,661.27</b> | <b>0.00</b>  | <b>0.00</b>   | <b>0.00</b>  | <b>3,248.05</b>    | <b>4.89%</b> |