

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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		
ACTIVOS LIQUIDOS	9,346.97	9,098.00	9,005.94	9,858.85	10,776.92	11,331.70	12,188.35	11,886.78	0.00	2,027.93	20.57%
Depositos Locales en Bancos	1,934.17	1,965.87	1,980.83	1,986.45	2,266.75	2,656.87	2,744.46	3,192.59	0.00	1,206.14	60.72%
A la Vista	606.86	480.86	509.84	490.29	566.77	1,008.44	964.37	1,195.13	0.00	704.84	143.76%
A Plazo	1,327.31	1,485.01	1,470.98	1,496.17	1,699.98	1,648.43	1,780.09	1,997.46	0.00	501.29	33.51%
Depositos Extranjeros en Bancos	6,795.63	6,626.47	6,414.21	7,084.49	7,883.55	8,014.09	8,792.91	8,088.11	0.00	1,003.61	14.17%
A la Vista	2,518.62	2,206.32	2,731.85	3,229.87	4,171.92	4,202.93	3,901.09	3,803.74	0.00	573.88	17.77%
A Plazo	4,277.01	4,420.15	3,682.36	3,854.63	3,711.63	3,811.16	4,891.82	4,284.36	0.00	429.74	11.15%
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	650.98	606.09	0.00	(181.82)	(23.08%)
CARTERA CREDITICIA	41,949.32	44,555.17	45,540.54	46,619.75	44,862.64	44,789.02	46,681.58	48,812.91	0.00	2,193.16	4.70%
Locales	28,648.49	29,104.28	30,369.34	31,626.36	32,070.26	32,137.32	33,018.16	34,464.30	0.00	2,837.94	8.97%
Extranjero	13,819.98	15,998.49	15,720.56	15,554.84	13,381.44	13,241.61	14,268.64	14,784.18	0.00	(770.66)	(4.95%)
Menos Provisiones	519.15	547.61	549.36	561.45	589.06	589.91	605.23	435.56	0.00	(125.89)	(22.42%)
Locales	377.46	383.00	393.73	412.94	433.10	443.50	457.34	380.59	0.00	(32.35)	(7.83%)
Extranjero	141.70	164.61	155.63	148.50	155.96	146.41	147.89	54.96	0.00	(93.54)	(62.99%)
INVERSIONES EN VALORES	9,466.85	10,275.03	10,362.01	10,232.96	10,473.23	11,087.00	11,250.24	11,586.89	0.00	1,353.93	13.23%
Locales	3,227.27	3,420.40	3,412.55	3,557.69	3,863.60	4,046.61	4,044.65	4,405.69	0.00	848.00	23.84%
Extranjero	6,242.37	6,857.26	6,951.88	6,677.78	6,612.15	7,043.21	7,206.03	7,182.13	0.00	504.34	7.55%
Menos Provisiones	2.79	2.62	2.41	2.51	2.52	2.82	0.45	0.93	0.00	(1.59)	(63.11%)
Locales	0.27	0.27	1.54	0.59	0.92	0.97	0.39	0.89	0.00	0.30	51.43%
Extranjero	2.52	2.35	0.87	1.93	1.61	1.84	0.06	0.04	0.00	(1.89)	(98.02%)
OTROS ACTIVOS	2,210.95	2,485.01	2,480.55	2,685.75	2,794.14	2,452.72	2,533.41	2,639.19	0.00	(46.56)	(1.73%)
Locales	1,893.11	2,061.05	1,993.20	2,222.87	2,451.28	2,069.48	2,144.85	2,156.29	0.00	(66.58)	(3.00%)
Extranjero	317.84	423.96	487.34	462.88	342.86	383.24	388.57	482.90	0.00	20.02	4.32%
TOTAL DE ACTIVOS	62,974.10	66,413.22	67,389.04	69,397.31	68,906.93	69,660.44	72,653.58	74,925.77	0.00	5,528.46	7.97%

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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		
DEPOSITOS	46,082.39	48,989.62	49,978.74	50,564.57	49,496.85	50,512.40	52,857.20	55,055.69	0.00	4,491.12	8.88%
Locales	29,179.17	29,418.91	30,333.95	31,008.34	32,368.51	33,054.09	33,905.98	35,135.37	0.00	4,127.03	13.31%
Oficiales	47.68	35.93	38.70	185.84	27.58	65.66	85.58	145.38	0.00	(40.45)	(21.77%)
De Particulares	27,350.46	27,480.71	28,185.48	28,918.77	30,020.26	30,579.61	31,224.72	31,764.10	0.00	2,845.33	9.84%
A la Vista	6,821.24	6,629.38	6,636.42	7,012.61	7,537.64	7,628.42	7,582.64	7,756.50	0.00	743.89	10.61%
A Plazo	14,378.07	14,481.91	15,104.56	15,483.57	15,746.76	16,052.13	16,587.96	16,758.55	0.00	1,274.98	8.23%
De Ahorros	6,151.15	6,369.42	6,444.50	6,422.59	6,735.86	6,899.06	7,054.12	7,249.05	0.00	826.46	12.87%
De Bancos	1,781.03	1,902.27	2,109.78	1,903.73	2,320.67	2,408.81	2,595.68	3,225.89	0.00	1,322.15	69.45%
A la Vista	217.89	141.68	208.10	169.80	265.19	561.43	541.90	816.81	0.00	647.01	381.05%
A Plazo	1,563.14	1,760.59	1,901.68	1,733.94	2,055.48	1,847.38	2,053.79	2,409.08	0.00	675.14	38.94%
Extranjero	16,903.22	19,570.71	19,644.78	19,556.23	17,128.33	17,458.31	18,951.22	19,920.32	0.00	364.09	1.86%
Oficiales	44.39	51.70	74.66	57.76	93.91	152.67	56.10	58.11	0.00	0.35	0.60%
De Particulares	11,665.80	12,234.02	12,495.20	12,713.28	10,804.25	11,032.50	11,442.08	12,225.15	0.00	(488.12)	(3.84%)
A la Vista	1,696.48	1,887.20	1,858.51	1,709.38	1,808.11	1,862.79	1,945.57	2,018.21	0.00	308.83	18.07%
A Plazo	7,350.96	7,699.77	7,639.59	7,789.01	5,968.96	5,923.55	6,913.83	7,390.94	0.00	(398.07)	(5.11%)
De Ahorros	2,618.35	2,647.05	2,997.10	3,214.89	3,027.18	3,246.15	2,582.68	2,816.01	0.00	(398.88)	(12.41%)
De Bancos	5,193.03	7,285.00	7,074.92	6,785.19	6,230.18	6,273.14	7,453.05	7,637.06	0.00	851.86	12.55%
A la Vista	559.22	1,495.49	1,402.14	1,419.67	1,231.03	1,711.89	2,293.23	2,422.76	0.00	1,003.09	70.66%
A Plazo	4,633.81	5,789.50	5,672.78	5,365.52	4,999.15	4,561.25	5,159.81	5,214.30	0.00	(151.22)	(2.82%)
OBLIGACIONES	8,055.93	8,251.33	8,052.76	9,068.11	10,063.87	9,647.69	10,004.55	9,750.71	0.00	682.60	7.53%
Locales	1,225.37	1,298.83	1,363.92	1,455.07	1,496.63	1,469.10	1,601.05	1,577.33	0.00	122.26	8.40%
Extranjero	6,830.56	6,952.50	6,688.84	7,613.04	8,567.24	8,178.58	8,403.51	8,173.38	0.00	560.34	7.36%
OTROS PASIVOS	1,979.30	2,091.50	2,239.14	2,517.28	2,218.11	2,133.90	2,180.48	2,158.78	0.00	(358.50)	(14.24%)
Locales	1,598.94	1,704.91	1,861.78	2,155.87	1,996.37	1,863.79	1,898.92	1,886.07	0.00	(269.80)	(12.51%)
Extranjero	380.35	386.58	377.36	361.41	221.74	270.11	281.55	272.71	0.00	(88.70)	(24.54%)
PATRIMONIO	6,856.48	7,080.77	7,118.40	7,247.35	7,128.10	7,366.45	7,611.35	7,960.60	0.00	713.25	9.84%
Capital	3,655.13	3,707.05	3,854.97	3,889.92	4,049.32	4,124.66	4,221.77	4,263.26	0.00	373.34	9.60%

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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		
Reservas de Capital	95.21	95.21	95.21	95.21	95.46	95.21	95.21	95.21	0.00	0.00	0.00%
Otras Reservas	(26.62)	(19.27)	(21.25)	(39.81)	(40.29)	(80.81)	(144.03)	363.01	0.00	402.83	(1,011.78%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	438.67	0.00	438.67	0.00%
Otras Reservas	(26.62)	(19.27)	(21.25)	(39.81)	(40.29)	(80.81)	(144.03)	(75.65)	0.00	(35.84)	90.02%
Utilidad de Periodos Anteriores	2,106.40	2,830.45	2,628.36	2,668.77	2,268.85	2,780.23	2,704.29	2,413.86	0.00	(254.91)	(9.55%)
Utilidad de Periodo	822.97	277.03	503.66	549.49	701.95	337.88	581.64	711.25	0.00	161.76	29.44%
Ganancia o Perdida en Valores Disponible para la Venta	67.62	54.54	(78.32)	(59.50)	(56.45)	(8.82)	34.87	(3.62)	0.00	55.89	(93.92%)
Deuda Subordinada	135.77	135.77	135.77	143.27	109.26	118.10	117.61	117.61	0.00	(25.66)	(17.91%)
PASIVO Y PATRIMONIO	62,974.10	66,413.22	67,389.04	69,397.31	68,906.93	69,660.44	72,653.58	74,925.77	0.00	5,528.46	7.97%