

**BALANCE DE SITUACION
BANCA PRIVADA
A DICIEMBRE 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 | 12,212.73 | 11,886.78 | 13,078.39 | 2,301.47 | 21.36% |
| Depositos Locales en Bancos | 1,934.17 | 1,965.87 | 1,980.83 | 1,986.45 | 2,266.75 | 2,656.87 | 2,761.47 | 3,192.59 | 2,750.86 | 484.10 | 21.36% |
| A la Vista | 606.86 | 480.86 | 509.84 | 490.29 | 566.77 | 1,008.44 | 968.32 | 1,195.13 | 781.15 | 214.37 | 37.82% |
| A Plazo | 1,327.31 | 1,485.01 | 1,470.98 | 1,496.17 | 1,699.98 | 1,648.43 | 1,793.14 | 1,997.46 | 1,969.71 | 269.73 | 15.87% |
| Depositos Extranjeros en Bancos | 6,795.63 | 6,626.47 | 6,414.21 | 7,084.49 | 7,883.55 | 8,014.09 | 8,799.13 | 8,088.11 | 9,701.86 | 1,818.31 | 23.06% |
| A la Vista | 2,518.62 | 2,206.32 | 2,731.85 | 3,229.87 | 4,171.92 | 4,202.93 | 3,903.31 | 3,803.74 | 4,689.53 | 517.61 | 12.41% |
| A Plazo | 4,277.01 | 4,420.15 | 3,682.36 | 3,854.63 | 3,711.63 | 3,811.16 | 4,895.82 | 4,284.36 | 5,012.33 | 1,300.70 | 35.04% |
| 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 | 652.13 | 606.09 | 625.67 | (0.94) | (0.15%) |
| CARTERA CREDITICIA | 41,949.32 | 44,555.17 | 45,540.54 | 46,619.75 | 44,862.64 | 44,789.02 | 46,803.44 | 48,812.91 | 50,464.85 | 5,602.21 | 12.49% |
| Locales | 28,648.49 | 29,104.28 | 30,369.34 | 31,626.36 | 32,070.26 | 32,137.32 | 33,143.39 | 34,464.30 | 35,322.39 | 3,252.13 | 10.14% |
| 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 | 15,574.17 | 2,192.73 | 16.39% |
| Menos Provisiones | 519.15 | 547.61 | 549.36 | 561.45 | 589.06 | 589.91 | 608.59 | 435.56 | 431.71 | (157.35) | (26.71%) |
| Locales | 377.46 | 383.00 | 393.73 | 412.94 | 433.10 | 443.50 | 460.71 | 380.59 | 367.92 | (65.18) | (15.05%) |
| Extranjero | 141.70 | 164.61 | 155.63 | 148.50 | 155.96 | 146.41 | 147.89 | 54.96 | 63.79 | (92.17) | (59.10%) |
| INVERSIONES EN VALORES | 9,466.85 | 10,275.03 | 10,362.01 | 10,232.96 | 10,473.23 | 11,087.00 | 11,294.19 | 11,586.89 | 11,785.95 | 1,312.72 | 12.53% |
| Locales | 3,227.27 | 3,420.40 | 3,412.55 | 3,557.69 | 3,863.60 | 4,046.61 | 4,078.74 | 4,405.69 | 4,621.88 | 758.28 | 19.63% |
| Extranjero | 6,242.37 | 6,857.26 | 6,951.88 | 6,677.78 | 6,612.15 | 7,043.21 | 7,215.90 | 7,182.13 | 7,165.17 | 553.02 | 8.36% |
| Menos Provisiones | 2.79 | 2.62 | 2.41 | 2.51 | 2.52 | 2.82 | 0.45 | 0.93 | 1.10 | (1.43) | (56.47%) |
| Locales | 0.27 | 0.27 | 1.54 | 0.59 | 0.92 | 0.97 | 0.39 | 0.89 | 0.95 | 0.04 | 3.89% |
| Extranjero | 2.52 | 2.35 | 0.87 | 1.93 | 1.61 | 1.84 | 0.06 | 0.04 | 0.14 | (1.46) | (91.01%) |
| OTROS ACTIVOS | 2,210.95 | 2,485.01 | 2,480.55 | 2,685.75 | 2,794.14 | 2,452.72 | 2,559.27 | 2,639.19 | 2,603.64 | (190.50) | (6.82%) |
| Locales | 1,893.11 | 2,061.05 | 1,993.20 | 2,222.87 | 2,451.28 | 2,069.48 | 2,170.70 | 2,156.29 | 2,093.87 | (357.41) | (14.58%) |
| Extranjero | 317.84 | 423.96 | 487.34 | 462.88 | 342.86 | 383.24 | 388.57 | 482.90 | 509.77 | 166.91 | 48.68% |
| TOTAL DE ACTIVOS | 62,974.10 | 66,413.22 | 67,389.04 | 69,397.31 | 68,906.93 | 69,660.44 | 72,869.64 | 74,925.77 | 77,932.84 | 9,025.91 | 13.10% |

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| DEPOSITOS | 46,082.39 | 48,989.62 | 49,978.74 | 50,564.57 | 49,496.85 | 50,512.40 | 52,995.89 | 55,055.69 | 56,122.69 | 6,625.85 | 13.39% |
| Locales | 29,179.17 | 29,418.91 | 30,333.95 | 31,008.34 | 32,368.51 | 33,054.09 | 34,030.74 | 35,135.37 | 35,270.02 | 2,901.51 | 8.96% |
| Oficiales | 47.68 | 35.93 | 38.70 | 185.84 | 27.58 | 65.66 | 85.58 | 145.38 | 101.95 | 74.37 | 269.61% |
| De Particulares | 27,350.46 | 27,480.71 | 28,185.48 | 28,918.77 | 30,020.26 | 30,579.61 | 31,346.48 | 31,764.10 | 32,555.27 | 2,535.01 | 8.44% |
| A la Vista | 6,821.24 | 6,629.38 | 6,636.42 | 7,012.61 | 7,537.64 | 7,628.42 | 7,583.10 | 7,756.50 | 8,032.90 | 495.27 | 6.57% |
| A Plazo | 14,378.07 | 14,481.91 | 15,104.56 | 15,483.57 | 15,746.76 | 16,052.13 | 16,683.37 | 16,758.55 | 16,982.03 | 1,235.27 | 7.84% |
| De Ahorros | 6,151.15 | 6,369.42 | 6,444.50 | 6,422.59 | 6,735.86 | 6,899.06 | 7,080.01 | 7,249.05 | 7,540.34 | 804.48 | 11.94% |
| De Bancos | 1,781.03 | 1,902.27 | 2,109.78 | 1,903.73 | 2,320.67 | 2,408.81 | 2,598.68 | 3,225.89 | 2,612.79 | 292.12 | 12.59% |
| A la Vista | 217.89 | 141.68 | 208.10 | 169.80 | 265.19 | 561.43 | 541.90 | 816.81 | 392.93 | 127.74 | 48.17% |
| A Plazo | 1,563.14 | 1,760.59 | 1,901.68 | 1,733.94 | 2,055.48 | 1,847.38 | 2,056.79 | 2,409.08 | 2,219.87 | 164.39 | 8.00% |
| Extranjero | 16,903.22 | 19,570.71 | 19,644.78 | 19,556.23 | 17,128.33 | 17,458.31 | 18,965.15 | 19,920.32 | 20,852.68 | 3,724.34 | 21.74% |
| Oficiales | 44.39 | 51.70 | 74.66 | 57.76 | 93.91 | 152.67 | 56.10 | 58.11 | 1,704.22 | 1,610.32 | 1,714.81% |
| De Particulares | 11,665.80 | 12,234.02 | 12,495.20 | 12,713.28 | 10,804.25 | 11,032.50 | 11,456.01 | 12,225.15 | 12,476.08 | 1,671.83 | 15.47% |
| A la Vista | 1,696.48 | 1,887.20 | 1,858.51 | 1,709.38 | 1,808.11 | 1,862.79 | 1,945.58 | 2,018.21 | 2,105.91 | 297.79 | 16.47% |
| A Plazo | 7,350.96 | 7,699.77 | 7,639.59 | 7,789.01 | 5,968.96 | 5,923.55 | 6,925.48 | 7,390.94 | 7,556.10 | 1,587.15 | 26.59% |
| De Ahorros | 2,618.35 | 2,647.05 | 2,997.10 | 3,214.89 | 3,027.18 | 3,246.15 | 2,584.95 | 2,816.01 | 2,814.07 | (213.11) | (7.04%) |
| 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 | 6,672.38 | 442.20 | 7.10% |
| 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 | 2,349.57 | 1,118.54 | 90.86% |
| 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 | 4,322.81 | (676.34) | (13.53%) |
| OBLIGACIONES | 8,055.93 | 8,251.33 | 8,052.76 | 9,068.11 | 10,063.87 | 9,647.69 | 10,036.50 | 9,750.71 | 11,603.24 | 1,539.37 | 15.30% |
| Locales | 1,225.37 | 1,298.83 | 1,363.92 | 1,455.07 | 1,496.63 | 1,469.10 | 1,627.66 | 1,577.33 | 1,862.29 | 365.66 | 24.43% |
| Extranjero | 6,830.56 | 6,952.50 | 6,688.84 | 7,613.04 | 8,567.24 | 8,178.58 | 8,408.84 | 8,173.38 | 9,740.96 | 1,173.71 | 13.70% |
| OTROS PASIVOS | 1,979.30 | 2,091.50 | 2,239.14 | 2,517.28 | 2,218.11 | 2,133.90 | 2,198.25 | 2,158.78 | 2,094.17 | (123.93) | (5.59%) |
| Locales | 1,598.94 | 1,704.91 | 1,861.78 | 2,155.87 | 1,996.37 | 1,863.79 | 1,916.60 | 1,886.07 | 1,664.96 | (331.41) | (16.60%) |
| Extranjero | 380.35 | 386.58 | 377.36 | 361.41 | 221.74 | 270.11 | 281.65 | 272.71 | 429.21 | 207.48 | 93.57% |
| PATRIMONIO | 6,856.48 | 7,080.77 | 7,118.40 | 7,247.35 | 7,128.10 | 7,366.45 | 7,638.99 | 7,960.60 | 8,112.73 | 984.63 | 13.81% |
| Capital | 3,655.13 | 3,707.05 | 3,854.97 | 3,889.92 | 4,049.32 | 4,124.66 | 4,241.38 | 4,263.26 | 4,478.04 | 428.72 | 10.59% |

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| Reservas de Capital | 95.21 | 95.21 | 95.21 | 95.21 | 95.46 | 95.21 | 95.21 | 95.21 | 95.21 | (0.25) | (0.26%) |
| Otras Reservas | (26.62) | (19.27) | (21.25) | (39.81) | (40.29) | (80.81) | (144.03) | 363.01 | 523.36 | 563.65 | (1,399.06%) |
| Provisiones Dinámicas | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438.67 | 577.05 | 577.05 | 0.00% |
| Otras Reservas | (26.62) | (19.27) | (21.25) | (39.81) | (40.29) | (80.81) | (144.03) | (75.65) | (53.69) | (13.40) | 33.26% |
| Utilidad de Periodos Anteriores | 2,106.40 | 2,830.45 | 2,628.36 | 2,668.77 | 2,268.85 | 2,780.23 | 2,709.25 | 2,413.86 | 2,065.48 | (203.36) | (8.96%) |
| Utilidad de Periodo | 822.97 | 277.03 | 503.66 | 549.49 | 701.95 | 337.88 | 583.94 | 711.25 | 896.16 | 194.22 | 27.67% |
| Ganancia o Perdida en Valores Disponible para la Venta | 67.62 | 54.54 | (78.32) | (59.50) | (56.45) | (8.82) | 34.89 | (3.62) | (49.47) | 6.98 | (12.36%) |
| Deuda Subordinada | 135.77 | 135.77 | 135.77 | 143.27 | 109.26 | 118.10 | 118.36 | 117.61 | 103.94 | (5.32) | (4.87%) |
| PASIVO Y PATRIMONIO | 62,974.10 | 66,413.22 | 67,389.04 | 69,397.31 | 68,906.93 | 69,660.44 | 72,869.64 | 74,925.77 | 77,932.84 | 9,025.91 | 13.10% |