

**BALANCE DE SITUACION
BANCA EXTRANJERA 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	5,948.74	5,884.37	5,601.66	6,302.12	6,924.99	7,836.29	8,099.66	7,860.83	8,920.72	1,995.72	28.82%
Depositos Locales en Bancos	963.54	1,067.86	997.70	1,017.34	1,166.68	1,629.23	1,616.34	1,938.79	1,499.26	332.58	28.51%
A la Vista	357.58	298.26	282.43	311.83	347.39	772.14	741.80	982.11	519.53	172.14	49.55%
A Plazo	605.96	769.60	715.27	705.51	819.29	857.09	874.54	956.68	979.72	160.44	19.58%
Depositos Extranjeros en Bancos	4,673.18	4,570.63	4,320.04	4,915.30	5,470.53	5,864.44	6,205.22	5,660.22	7,147.04	1,676.51	30.65%
A la Vista	1,866.28	1,604.88	2,212.19	2,577.15	3,409.43	3,538.60	3,023.36	2,911.03	3,746.12	336.69	9.88%
A Plazo	2,806.90	2,965.74	2,107.84	2,338.16	2,061.10	2,325.84	3,181.86	2,749.20	3,400.92	1,339.82	65.00%
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	312.03	245.88	283.92	369.48	287.78	342.62	278.10	261.82	274.42	(13.37)	(4.65%)
CARTERA CREDITICIA	25,152.17	27,520.28	27,798.33	28,156.43	25,939.75	25,507.28	26,763.78	28,010.18	28,659.71	2,719.95	10.49%
Locales	13,454.37	13,497.44	14,171.80	14,738.46	14,917.98	14,615.63	14,922.67	15,574.34	15,668.93	750.95	5.03%
Extranjero	11,987.20	14,331.94	13,938.99	13,736.45	11,357.42	11,225.53	12,191.30	12,664.45	13,207.87	1,850.45	16.29%
Menos Provisiones	289.40	309.10	312.45	318.48	335.65	333.88	350.19	228.61	217.10	(118.55)	(35.32%)
Locales	157.08	155.16	164.52	179.64	189.32	195.78	209.61	180.51	161.39	(27.93)	(14.75%)
Extranjero	132.32	153.94	147.94	138.84	146.33	138.11	140.58	48.10	55.70	(90.62)	(61.93%)
INVERSIONES EN VALORES	5,367.06	5,746.34	5,716.65	5,512.86	5,273.65	5,546.14	5,632.01	5,784.04	5,839.43	565.77	10.73%
Locales	1,462.51	1,517.75	1,466.78	1,501.21	1,452.88	1,507.38	1,415.61	1,630.21	1,737.51	284.63	19.59%
Extranjero	3,905.79	4,229.83	4,251.01	4,012.92	3,822.03	4,040.26	4,216.46	4,154.31	4,102.35	280.32	7.33%
Menos Provisiones	1.24	1.25	1.14	1.27	1.26	1.50	0.06	0.47	0.44	(0.82)	(65.31%)
Locales	0.27	0.27	0.27	0.30	0.62	0.62	0.01	0.43	0.44	(0.18)	(28.89%)
Extranjero	0.97	0.97	0.87	0.97	0.65	0.89	0.06	0.04	0.00	(0.65)	(100.00%)
OTROS ACTIVOS	1,221.10	1,446.23	1,361.20	1,350.11	1,245.71	1,202.77	1,255.44	1,359.90	1,288.25	42.54	3.41%
Locales	947.66	1,093.58	927.27	945.90	958.41	876.41	924.94	929.44	912.61	(45.81)	(4.78%)
Extranjero	273.44	352.65	433.93	404.22	287.29	326.35	330.50	430.46	375.64	88.35	30.75%
TOTAL DE ACTIVOS	37,689.08	40,597.22	40,477.84	41,321.53	39,384.11	40,092.47	41,750.89	43,014.96	44,708.10	5,323.99	13.52%

**BALANCE DE SITUACION
BANCA EXTRANJERA 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		
DEPOSITOS	26,576.88	29,118.44	29,131.46	29,345.24	27,193.62	28,070.16	29,680.66	30,974.55	31,554.97	4,361.35	16.04%
Locales	12,661.45	12,695.24	12,750.22	13,022.16	13,422.99	14,033.34	14,310.69	14,870.70	14,506.17	1,083.18	8.07%
Oficiales	42.67	34.92	33.69	180.05	22.58	60.66	77.38	140.38	96.95	74.37	329.30%
De Particulares	11,413.15	11,306.02	11,282.36	11,512.92	11,908.90	12,215.75	12,356.41	12,458.52	12,660.99	752.09	6.32%
A la Vista	3,476.72	3,467.25	3,234.62	3,530.56	3,638.07	3,793.79	3,647.38	3,744.56	3,768.09	130.02	3.57%
A Plazo	5,373.31	5,200.27	5,411.83	5,453.58	5,535.41	5,566.98	5,866.37	5,821.95	5,889.20	353.79	6.39%
De Ahorros	2,563.12	2,638.50	2,635.91	2,528.78	2,735.41	2,854.99	2,842.65	2,892.01	3,003.69	268.29	9.81%
De Bancos	1,205.63	1,354.31	1,434.16	1,329.19	1,491.51	1,756.92	1,876.91	2,271.79	1,748.23	256.72	17.21%
A la Vista	156.52	106.48	134.32	115.28	164.72	507.20	484.97	764.20	352.37	187.65	113.92%
A Plazo	1,049.11	1,247.83	1,299.85	1,213.91	1,326.79	1,249.72	1,391.94	1,507.59	1,395.86	69.07	5.21%
Extranjero	13,915.43	16,423.19	16,381.24	16,323.09	13,770.63	14,036.82	15,369.97	16,103.85	17,048.81	3,278.17	23.81%
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	9,494.76	9,898.36	10,072.80	10,365.26	8,370.11	8,506.33	8,786.96	9,420.24	9,594.05	1,223.94	14.62%
A la Vista	1,082.37	1,216.67	1,130.62	1,064.34	1,087.83	1,108.22	1,179.41	1,208.48	1,246.04	158.22	14.54%
A Plazo	6,246.10	6,513.06	6,445.21	6,582.51	4,763.94	4,695.07	5,575.71	6,001.53	6,188.86	1,424.92	29.91%
De Ahorros	2,166.29	2,168.64	2,496.97	2,718.40	2,518.34	2,703.04	2,031.84	2,210.23	2,159.15	(359.19)	(14.26%)
De Bancos	4,376.28	6,473.13	6,233.78	5,900.07	5,306.62	5,377.83	6,526.91	6,625.51	5,750.53	443.91	8.37%
A la Vista	397.56	1,367.44	1,240.02	1,203.82	932.35	1,464.39	2,067.91	2,105.91	2,084.99	1,152.64	123.63%
A Plazo	3,978.72	5,105.70	4,993.76	4,696.25	4,374.27	3,913.44	4,459.00	4,519.60	3,665.54	(708.73)	(16.20%)
OBLIGACIONES	5,423.70	5,529.83	5,374.97	5,910.67	6,637.58	6,146.37	6,071.17	5,794.90	6,830.02	192.45	2.90%
Locales	283.67	324.36	321.65	388.65	386.23	351.89	353.78	333.88	493.34	107.10	27.73%
Extranjero	5,140.03	5,205.47	5,053.32	5,522.02	6,251.34	5,794.47	5,717.38	5,461.01	6,336.68	85.34	1.37%
OTROS PASIVOS	1,180.28	1,257.83	1,248.61	1,287.22	949.68	1,135.53	1,111.02	1,128.94	1,118.22	168.54	17.75%
Locales	854.37	933.26	925.87	983.19	784.34	929.72	885.19	936.42	784.55	0.21	0.03%
Extranjero	325.91	324.57	322.74	304.02	165.34	205.81	225.82	192.52	333.67	168.32	101.80%
PATRIMONIO	4,508.21	4,691.12	4,722.80	4,778.40	4,603.23	4,740.41	4,888.04	5,116.57	5,204.88	601.65	13.07%
Capital	2,220.13	2,271.28	2,392.41	2,399.96	2,520.64	2,599.57	2,682.88	2,680.50	2,824.73	304.09	12.06%

**BALANCE DE SITUACION
BANCA EXTRANJERA 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		
Reservas de Capital	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	0.00	0.00%
Otras Reservas	(28.38)	(21.08)	(28.32)	(34.24)	(36.02)	(83.46)	(147.95)	181.12	296.99	333.01	(924.62%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	254.41	352.52	352.52	0.00%
Otras Reservas	(28.38)	(21.08)	(28.32)	(34.24)	(36.02)	(83.46)	(147.95)	(73.29)	(55.53)	(19.52)	54.19%
Utilidad de Periodos Anteriores	1,515.14	2,137.11	1,957.77	1,907.54	1,517.44	1,927.94	1,865.09	1,615.51	1,340.25	(177.19)	(11.68%)
Utilidad de Periodo	640.06	146.01	308.56	406.58	529.91	201.10	369.57	540.02	676.63	146.72	27.69%
Ganancia o Perdida en Valores Disponible para la Venta	31.06	27.58	(37.83)	(39.14)	(32.45)	(8.45)	14.76	(4.27)	(28.93)	3.52	(10.85%)
Deuda Subordinada	35.00	35.00	35.00	42.50	8.49	8.49	8.49	8.49	0.00	(8.49)	(100.00%)
PASIVO Y PATRIMONIO	37,689.08	40,597.22	40,477.84	41,321.53	39,384.11	40,092.47	41,750.89	43,014.96	44,708.10	5,323.99	13.52%