

**BALANCE DE SITUACION
BANCA PANAMEÑA 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	3,398.23	3,213.64	3,404.29	3,556.72	3,851.93	3,495.41	4,113.06	4,025.95	4,157.68	305.75	7.94%
Depositos Locales en Bancos	970.63	898.01	983.12	969.11	1,100.07	1,027.64	1,145.12	1,253.80	1,251.60	151.52	13.77%
A la Vista	249.28	182.60	227.41	178.46	219.38	236.30	226.52	213.01	261.61	42.23	19.25%
A Plazo	721.35	715.41	755.71	790.65	880.69	791.34	918.60	1,040.78	989.99	109.29	12.41%
Depositos Extranjeros en Bancos	2,122.45	2,055.84	2,094.17	2,169.19	2,413.02	2,149.65	2,593.91	2,427.88	2,554.82	141.80	5.88%
A la Vista	652.34	601.43	519.65	652.72	762.49	664.33	879.95	892.72	943.41	180.92	23.73%
A Plazo	1,470.12	1,454.41	1,574.52	1,516.47	1,650.53	1,485.32	1,713.96	1,535.17	1,611.41	(39.12)	(2.37%)
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	305.14	259.79	326.99	418.42	338.83	318.12	374.03	344.26	351.26	12.43	3.67%
CARTERA CREDITICIA	16,797.15	17,034.89	17,742.21	18,463.32	18,922.89	19,281.74	20,039.67	20,802.74	21,805.15	2,882.26	15.23%
Locales	15,194.12	15,606.84	16,197.54	16,887.90	17,152.28	17,521.68	18,220.73	18,889.95	19,653.46	2,501.18	14.58%
Extranjero	1,832.77	1,666.55	1,781.57	1,818.39	2,024.02	2,016.08	2,077.34	2,119.73	2,366.30	342.28	16.91%
Menos Provisiones	229.75	238.51	236.90	242.97	253.41	256.03	258.40	206.95	214.61	(38.80)	(15.31%)
Locales	220.37	227.84	229.21	233.31	243.78	247.72	251.09	200.08	206.53	(37.25)	(15.28%)
Extranjero	9.37	10.67	7.69	9.66	9.63	8.31	7.31	6.87	8.08	(1.55)	(16.07%)
INVERSIONES EN VALORES	4,099.79	4,528.69	4,645.36	4,720.10	5,199.57	5,540.87	5,662.19	5,802.85	5,946.52	746.95	14.37%
Locales	1,764.76	1,902.65	1,945.76	2,056.49	2,410.71	2,539.23	2,663.13	2,775.48	2,884.37	473.65	19.65%
Extranjero	2,336.58	2,627.42	2,700.87	2,664.86	2,790.12	3,002.95	2,999.44	3,027.82	3,062.82	272.70	9.77%
Menos Provisiones	1.55	1.38	1.27	1.25	1.26	1.31	0.39	0.46	0.66	(0.60)	(47.64%)
Locales	0.00	0.00	1.27	0.29	0.30	0.35	0.39	0.46	0.52	0.21	70.49%
Extranjero	1.55	1.38	0.00	0.96	0.96	0.96	0.00	0.00	0.14	(0.81)	(84.95%)
OTROS ACTIVOS	989.86	1,038.78	1,119.35	1,335.63	1,548.43	1,249.96	1,303.83	1,279.29	1,315.40	(233.04)	(15.05%)
Locales	945.45	967.48	1,065.93	1,276.97	1,492.87	1,193.06	1,245.76	1,226.85	1,181.26	(311.60)	(20.87%)
Extranjero	44.41	71.30	53.41	58.67	55.57	56.89	58.07	52.44	134.13	78.57	141.39%
TOTAL DE ACTIVOS	25,285.03	25,816.00	26,911.20	28,075.78	29,522.82	29,567.97	31,118.75	31,910.82	33,224.74	3,701.92	12.54%

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DEPOSITOS	19,505.51	19,871.18	20,847.28	21,219.33	22,303.22	22,442.24	23,315.23	24,081.14	24,567.72	2,264.50	10.15%
Locales	16,517.72	16,723.67	17,583.74	17,986.18	18,945.52	19,020.75	19,720.05	20,264.67	20,763.85	1,818.33	9.60%
Oficiales	5.02	1.01	5.01	5.79	5.00	5.00	8.20	5.00	5.00	0.00	0.00%
De Particulares	15,937.31	16,174.69	16,903.11	17,405.85	18,111.36	18,363.86	18,990.07	19,305.57	19,894.28	1,782.92	9.84%
A la Vista	3,344.52	3,162.14	3,401.79	3,482.05	3,899.56	3,834.64	3,935.71	4,011.94	4,264.81	365.25	9.37%
A Plazo	9,004.76	9,281.64	9,692.73	10,029.99	10,211.35	10,485.16	10,817.00	10,936.59	11,092.83	881.48	8.63%
De Ahorros	3,588.03	3,730.92	3,808.59	3,893.80	4,000.45	4,044.07	4,237.35	4,357.04	4,536.64	536.19	13.40%
De Bancos	575.39	547.96	675.62	574.54	829.16	651.89	721.77	954.10	864.57	35.41	4.27%
A la Vista	61.37	35.21	73.79	54.51	100.47	54.23	56.93	52.61	40.56	(59.91)	(59.63%)
A Plazo	514.02	512.76	601.83	520.03	728.69	597.66	664.85	901.49	824.01	95.32	13.08%
Extranjero	2,987.79	3,147.51	3,263.54	3,233.15	3,357.70	3,421.49	3,595.19	3,816.47	3,803.87	446.17	13.29%
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	2,171.04	2,335.65	2,422.40	2,348.02	2,434.14	2,526.17	2,669.05	2,804.92	2,882.02	447.88	18.40%
A la Vista	614.11	670.53	727.89	645.05	720.28	754.57	766.17	809.73	859.86	139.58	19.38%
A Plazo	1,104.86	1,186.70	1,194.38	1,206.49	1,205.02	1,228.48	1,349.77	1,389.41	1,367.24	162.22	13.46%
De Ahorros	452.06	478.41	500.13	496.48	508.84	543.11	553.11	605.78	654.92	146.08	28.71%
De Bancos	816.75	811.86	841.14	885.12	923.56	895.32	926.14	1,011.55	921.85	(1.71)	(0.19%)
A la Vista	161.66	128.06	162.13	215.85	298.68	247.50	225.32	316.85	264.58	(34.10)	(11.42%)
A Plazo	655.09	683.80	679.01	669.27	624.88	647.82	700.82	694.70	657.27	32.39	5.18%
OBLIGACIONES	2,632.23	2,721.50	2,677.79	3,157.44	3,426.30	3,501.32	3,965.33	3,955.81	4,773.22	1,346.92	39.31%
Locales	941.70	974.47	1,042.27	1,066.42	1,110.40	1,117.21	1,273.88	1,243.44	1,368.95	258.55	23.28%
Extranjero	1,690.53	1,747.04	1,635.52	2,091.03	2,315.90	2,384.11	2,691.46	2,712.37	3,404.27	1,088.37	47.00%
OTROS PASIVOS	799.02	833.67	990.53	1,230.07	1,268.43	998.37	1,087.24	1,029.84	975.96	(292.47)	(23.06%)
Locales	744.58	771.66	935.91	1,172.67	1,212.03	934.07	1,031.41	949.65	880.41	(331.62)	(27.36%)
Extranjero	54.44	62.01	54.62	57.39	56.40	64.30	55.83	80.19	95.55	39.15	69.42%
PATRIMONIO	2,348.27	2,389.65	2,395.60	2,468.95	2,524.87	2,626.05	2,750.95	2,844.02	2,907.85	382.98	15.17%
Capital	1,435.00	1,435.77	1,462.55	1,489.97	1,528.68	1,525.09	1,558.50	1,582.77	1,653.31	124.63	8.15%

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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	0.00	0.00	0.00	0.00	0.25	0.00	0.00	0.00	0.00	(0.25)	(100.00%)
Otras Reservas	1.76	1.80	7.07	(5.58)	(4.27)	2.65	3.92	181.89	226.37	230.64	(5,399.00%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	184.25	224.52	224.52	0.00%
Otras Reservas	1.76	1.80	7.07	(5.58)	(4.27)	2.65	3.92	(2.36)	1.84	6.12	(143.17%)
Utilidad de Periodos Anteriores	591.27	693.33	670.59	761.24	751.41	852.28	844.15	798.36	725.23	(26.18)	(3.48%)
Utilidad de Periodo	182.91	131.02	195.10	142.91	172.04	136.78	214.37	171.23	219.54	47.50	27.61%
Ganancia o Perdida en Valores Disponible para la Venta	36.57	26.96	(40.49)	(20.36)	(24.00)	(0.37)	20.13	0.66	(20.54)	3.46	(14.41%)
Deuda Subordinada	100.77	100.77	100.77	100.77	100.77	109.61	109.86	109.12	103.94	3.17	3.15%
PASIVO Y PATRIMONIO	25,285.03	25,816.00	26,911.20	28,075.78	29,522.82	29,567.97	31,118.75	31,910.82	33,224.74	3,701.92	12.54%