

**BALANCE DE SITUACION
BANCA PRIVADA
A MARZO 2015
(En Millones de Balboas)**

	2013	2014				2015			VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III		
ACTIVOS LIQUIDOS	10,776.92	11,331.70	12,212.73	11,886.78	13,078.39	13,046.97	0.00	0.00	1,715.27	15.14%
Depositos Locales en Bancos	2,266.75	2,656.87	2,761.47	3,192.59	2,750.86	2,779.58	0.00	0.00	122.72	4.62%
A la Vista	566.77	1,008.44	968.32	1,195.13	781.15	793.10	0.00	0.00	(215.34)	(21.35%)
A Plazo	1,699.98	1,648.43	1,793.14	1,997.46	1,969.71	1,986.48	0.00	0.00	338.06	20.51%
Depositos Extranjeros en Bancos	7,883.55	8,014.09	8,799.13	8,088.11	9,701.86	9,526.04	0.00	0.00	1,511.94	18.87%
A la Vista	4,171.92	4,202.93	3,903.31	3,803.74	4,689.53	4,356.12	0.00	0.00	153.18	3.64%
A Plazo	3,711.63	3,811.16	4,895.82	4,284.36	5,012.33	5,169.92	0.00	0.00	1,358.76	35.65%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	626.62	660.74	652.13	606.09	625.67	741.35	0.00	0.00	80.61	12.20%
CARTERA CREDITICIA	44,862.64	44,789.02	46,803.44	48,812.91	50,464.85	51,402.20	0.00	0.00	6,613.19	14.77%
Locales	32,070.26	32,137.32	33,143.39	34,464.30	35,322.39	36,472.41	0.00	0.00	4,335.09	13.49%
Extranjero	13,381.44	13,241.61	14,268.64	14,784.18	15,574.17	15,370.20	0.00	0.00	2,128.59	16.07%
Menos Provisiones	589.06	589.91	608.59	435.56	431.71	440.40	0.00	0.00	(149.51)	(25.34%)
Locales	433.10	443.50	460.71	380.59	367.92	375.42	0.00	0.00	(68.07)	(15.35%)
Extranjero	155.96	146.41	147.89	54.96	63.79	64.98	0.00	0.00	(81.43)	(55.62%)
INVERSIONES EN VALORES	10,473.23	11,087.00	11,294.19	11,586.89	11,785.95	12,366.46	0.00	0.00	1,279.45	11.54%
Locales	3,863.60	4,046.61	4,078.74	4,405.69	4,621.88	4,595.72	0.00	0.00	549.11	13.57%
Extranjero	6,612.15	7,043.21	7,215.90	7,182.13	7,165.17	7,771.65	0.00	0.00	728.44	10.34%
Menos Provisiones	2.52	2.82	0.45	0.93	1.10	0.91	0.00	0.00	(1.90)	(67.61%)
Locales	0.92	0.97	0.39	0.89	0.95	0.91	0.00	0.00	(0.06)	(6.07%)
Extranjero	1.61	1.84	0.06	0.04	0.14	0.00	0.00	0.00	(1.84)	(100.00%)
OTROS ACTIVOS	2,794.14	2,452.72	2,559.27	2,639.19	2,603.64	2,725.06	0.00	0.00	272.34	11.10%
Locales	2,451.28	2,069.48	2,170.70	2,156.29	2,093.87	2,384.93	0.00	0.00	315.45	15.24%
Extranjero	342.86	383.24	388.57	482.90	509.77	340.12	0.00	0.00	(43.12)	(11.25%)
TOTAL DE ACTIVOS	68,906.93	69,660.44	72,869.64	74,925.77	77,932.84	79,540.69	0.00	0.00	9,880.25	14.18%

**BALANCE DE SITUACION
BANCA PRIVADA
A MARZO 2015
(En Millones de Balboas)**

	2013	2014				2015			VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III		
DEPOSITOS	49,496.85	50,512.40	52,995.89	55,055.69	56,122.69	56,928.14	0.00	0.00	6,415.74	12.70%
Locales	32,368.51	33,054.09	34,030.74	35,135.37	35,270.02	35,480.10	0.00	0.00	2,426.01	7.34%
Oficiales	27.58	65.66	85.58	145.38	101.95	101.62	0.00	0.00	35.96	54.76%
De Particulares	30,020.26	30,579.61	31,346.48	31,764.10	32,555.27	32,674.44	0.00	0.00	2,094.83	6.85%
A la Vista	7,537.64	7,628.42	7,583.10	7,756.50	8,032.90	7,689.26	0.00	0.00	60.84	0.80%
A Plazo	15,746.76	16,052.13	16,683.37	16,758.55	16,982.03	17,420.72	0.00	0.00	1,368.59	8.53%
De Ahorros	6,735.86	6,899.06	7,080.01	7,249.05	7,540.34	7,564.46	0.00	0.00	665.40	9.64%
De Bancos	2,320.67	2,408.81	2,598.68	3,225.89	2,612.79	2,704.04	0.00	0.00	295.23	12.26%
A la Vista	265.19	561.43	541.90	816.81	392.93	395.28	0.00	0.00	(166.15)	(29.59%)
A Plazo	2,055.48	1,847.38	2,056.79	2,409.08	2,219.87	2,308.76	0.00	0.00	461.38	24.97%
Extranjero	17,128.33	17,458.31	18,965.15	19,920.32	20,852.68	21,448.04	0.00	0.00	3,989.73	22.85%
Oficiales	93.91	152.67	56.10	58.11	1,704.22	1,332.96	0.00	0.00	1,180.29	773.12%
De Particulares	10,804.25	11,032.50	11,456.01	12,225.15	12,476.08	12,800.47	0.00	0.00	1,767.97	16.03%
A la Vista	1,808.11	1,862.79	1,945.58	2,018.21	2,105.91	2,288.95	0.00	0.00	426.16	22.88%
A Plazo	5,968.96	5,923.55	6,925.48	7,390.94	7,556.10	7,657.83	0.00	0.00	1,734.28	29.28%
De Ahorros	3,027.18	3,246.15	2,584.95	2,816.01	2,814.07	2,853.68	0.00	0.00	(392.47)	(12.09%)
De Bancos	6,230.18	6,273.14	7,453.05	7,637.06	6,672.38	7,314.61	0.00	0.00	1,041.47	16.60%
A la Vista	1,231.03	1,711.89	2,293.23	2,422.76	2,349.57	2,269.03	0.00	0.00	557.14	32.55%
A Plazo	4,999.15	4,561.25	5,159.81	5,214.30	4,322.81	5,045.59	0.00	0.00	484.34	10.62%
OBLIGACIONES	10,063.87	9,647.69	10,036.50	9,750.71	11,603.24	11,825.11	0.00	0.00	2,177.43	22.57%
Locales	1,496.63	1,469.10	1,627.66	1,577.33	1,862.29	1,834.04	0.00	0.00	364.94	24.84%
Extranjero	8,567.24	8,178.58	8,408.84	8,173.38	9,740.96	9,991.07	0.00	0.00	1,812.49	22.16%
OTROS PASIVOS	2,218.11	2,133.90	2,198.25	2,158.78	2,094.17	2,398.77	0.00	0.00	264.87	12.41%
Locales	1,996.37	1,863.79	1,916.60	1,886.07	1,664.96	2,095.09	0.00	0.00	231.30	12.41%
Extranjero	221.74	270.11	281.65	272.71	429.21	303.68	0.00	0.00	33.57	12.43%
PATRIMONIO	7,128.10	7,366.45	7,638.99	7,960.60	8,112.73	8,388.66	0.00	0.00	1,022.21	13.88%
Capital	4,049.32	4,124.66	4,241.38	4,263.26	4,478.04	4,499.24	0.00	0.00	374.58	9.08%

**BALANCE DE SITUACION
BANCA PRIVADA
A MARZO 2015
(En Millones de Balboas)**

	2013	2014				2015			VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III		
Reservas de Capital	95.46	95.21	95.21	95.21	95.21	95.21	0.00	0.00	0.00	0.00%
Otras Reservas	(40.29)	(80.81)	(144.03)	363.01	523.36	675.25	0.00	0.00	756.06	(935.62%)
Provisiones Dinámicas	0.00	0.00	0.00	438.67	577.05	737.71	0.00	0.00	737.71	0.00%
Otras Reservas	(40.29)	(80.81)	(144.03)	(75.65)	(53.69)	(62.45)	0.00	0.00	18.36	(22.72%)
Utilidad de Periodos Anteriores	2,268.85	2,780.23	2,709.25	2,413.86	2,065.48	2,698.37	0.00	0.00	(81.86)	(2.94%)
Utilidad de Periodo	701.95	337.88	583.94	711.25	896.16	338.68	0.00	0.00	0.80	0.24%
Ganancia o Perdida en Valores Disponible para la Venta	(56.45)	(8.82)	34.89	(3.62)	(49.47)	(22.04)	0.00	0.00	(13.22)	149.96%
Deuda Subordinada	109.26	118.10	118.36	117.61	103.94	103.95	0.00	0.00	(14.15)	(11.98%)
PASIVO Y PATRIMONIO	68,906.93	69,660.44	72,869.64	74,925.77	77,932.84	79,540.69	0.00	0.00	9,880.25	14.18%