

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A JUNIO 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	3,851.93	3,495.41	4,113.06	4,025.95	4,157.68	4,090.95	3,988.13	0.00	(124.94)	(3.04%)
Depositos Locales en Bancos	1,100.07	1,027.64	1,145.12	1,253.80	1,251.60	1,340.08	1,229.60	0.00	84.48	7.38%
A la Vista	219.38	236.30	226.52	213.01	261.61	291.38	266.93	0.00	40.41	17.84%
A Plazo	880.69	791.34	918.60	1,040.78	989.99	1,048.70	962.67	0.00	44.07	4.80%
Depositos Extranjeros en Bancos	2,413.02	2,149.65	2,593.91	2,427.88	2,554.82	2,397.17	2,388.99	0.00	(204.93)	(7.90%)
A la Vista	762.49	664.33	879.95	892.72	943.41	869.99	796.01	0.00	(83.94)	(9.54%)
A Plazo	1,650.53	1,485.32	1,713.96	1,535.17	1,611.41	1,527.18	1,592.98	0.00	(120.99)	(7.06%)
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	338.83	318.12	374.03	344.26	351.26	353.70	369.54	0.00	(4.49)	(1.20%)
CARTERA CREDITICIA	18,922.89	19,281.74	20,039.67	20,802.74	21,805.15	22,378.81	23,032.75	0.00	2,993.09	14.94%
Locales	17,152.28	17,521.68	18,220.73	18,889.95	19,653.46	20,159.54	20,769.73	0.00	2,549.00	13.99%
Extranjero	2,024.02	2,016.08	2,077.34	2,119.73	2,366.30	2,440.62	2,501.63	0.00	424.29	20.42%
Menos Provisiones	253.41	256.03	258.40	206.95	214.61	221.35	238.61	0.00	(19.80)	(7.66%)
Locales	243.78	247.72	251.09	200.08	206.53	213.07	228.86	0.00	(22.23)	(8.85%)
Extranjero	9.63	8.31	7.31	6.87	8.08	8.27	9.74	0.00	2.43	33.26%
INVERSIONES EN VALORES	5,199.57	5,540.87	5,662.19	5,802.85	5,946.52	6,227.46	6,340.57	0.00	678.39	11.98%
Locales	2,410.71	2,539.23	2,663.13	2,775.48	2,884.37	2,897.55	2,912.33	0.00	249.20	9.36%
Extranjero	2,790.12	3,002.95	2,999.44	3,027.82	3,062.82	3,330.38	3,428.89	0.00	429.45	14.32%
Menos Provisiones	1.26	1.31	0.39	0.46	0.66	0.47	0.65	0.00	0.26	68.43%
Locales	0.30	0.35	0.39	0.46	0.52	0.47	0.65	0.00	0.26	68.43%
Extranjero	0.96	0.96	0.00	0.00	0.14	0.00	0.00	0.00	0.00	0.00%
OTROS ACTIVOS	1,548.43	1,249.96	1,303.83	1,279.29	1,315.40	1,408.31	1,362.73	0.00	58.89	4.52%
Locales	1,492.87	1,193.06	1,245.76	1,226.85	1,181.26	1,331.17	1,286.69	0.00	40.93	3.29%
Extranjero	55.57	56.89	58.07	52.44	134.13	77.14	76.04	0.00	17.97	30.94%
TOTAL DE ACTIVOS	29,522.82	29,567.97	31,118.75	31,910.82	33,224.74	34,105.53	34,724.18	0.00	3,605.43	11.59%

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A JUNIO 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	22,303.22	22,442.24	23,315.23	24,081.14	24,567.72	24,998.01	25,128.34	0.00	1,813.11	7.78%
Locales	18,945.52	19,020.75	19,720.05	20,264.67	20,763.85	21,059.49	21,414.07	0.00	1,694.02	8.59%
Oficiales	5.00	5.00	8.20	5.00	5.00	5.00	251.11	0.00	242.91	2,960.53%
De Particulares	18,111.36	18,363.86	18,990.07	19,305.57	19,894.28	20,165.28	20,351.70	0.00	1,361.63	7.17%
A la Vista	3,899.56	3,834.64	3,935.71	4,011.94	4,264.81	4,149.85	4,244.48	0.00	308.76	7.85%
A Plazo	10,211.35	10,485.16	10,817.00	10,936.59	11,092.83	11,411.54	11,471.67	0.00	654.68	6.05%
De Ahorros	4,000.45	4,044.07	4,237.35	4,357.04	4,536.64	4,603.88	4,635.55	0.00	398.19	9.40%
De Bancos	829.16	651.89	721.77	954.10	864.57	889.22	811.26	0.00	89.49	12.40%
A la Vista	100.47	54.23	56.93	52.61	40.56	42.50	57.75	0.00	0.82	1.44%
A Plazo	728.69	597.66	664.85	901.49	824.01	846.72	753.51	0.00	88.67	13.34%
Extranjero	3,357.70	3,421.49	3,595.19	3,816.47	3,803.87	3,938.52	3,714.27	0.00	119.08	3.31%
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	2,434.14	2,526.17	2,669.05	2,804.92	2,882.02	2,911.37	2,842.12	0.00	173.07	6.48%
A la Vista	720.28	754.57	766.17	809.73	859.86	797.64	755.11	0.00	(11.05)	(1.44%)
A Plazo	1,205.02	1,228.48	1,349.77	1,389.41	1,367.24	1,440.63	1,438.24	0.00	88.47	6.55%
De Ahorros	508.84	543.11	553.11	605.78	654.92	673.10	648.76	0.00	95.65	17.29%
De Bancos	923.56	895.32	926.14	1,011.55	921.85	1,027.15	872.15	0.00	(53.99)	(5.83%)
A la Vista	298.68	247.50	225.32	316.85	264.58	357.51	265.31	0.00	39.99	17.75%
A Plazo	624.88	647.82	700.82	694.70	657.27	669.63	606.84	0.00	(93.98)	(13.41%)
OBLIGACIONES	3,426.30	3,501.32	3,965.33	3,955.81	4,773.22	4,880.39	5,427.42	0.00	1,462.09	36.87%
Locales	1,110.40	1,117.21	1,273.88	1,243.44	1,368.95	1,450.39	1,479.77	0.00	205.89	16.16%
Extranjero	2,315.90	2,384.11	2,691.46	2,712.37	3,404.27	3,430.00	3,947.65	0.00	1,256.20	46.67%
OTROS PASIVOS	1,268.43	998.37	1,087.24	1,029.84	975.96	1,209.17	1,089.82	0.00	2.58	0.24%
Locales	1,212.03	934.07	1,031.41	949.65	880.41	1,091.06	1,009.39	0.00	(22.02)	(2.13%)
Extranjero	56.40	64.30	55.83	80.19	95.55	118.10	80.42	0.00	24.60	44.06%
PATRIMONIO	2,524.87	2,626.05	2,750.95	2,844.02	2,907.85	3,017.96	3,078.60	0.00	327.65	11.91%
Capital	1,528.68	1,525.09	1,558.50	1,582.77	1,653.31	1,672.75	1,701.23	0.00	142.72	9.16%

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A JUNIO 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	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	(4.27)	2.65	3.92	181.89	226.37	257.17	294.26	0.00	290.34	7,398.86%
Provisiones Dinámicas	0.00	0.00	0.00	184.25	224.52	256.22	291.78	0.00	291.78	0.00%
Otras Reservas	(4.27)	2.65	3.92	(2.36)	1.84	0.95	2.48	0.00	(1.44)	(36.72%)
Utilidad de Periodos Anteriores	751.41	852.28	844.15	798.36	725.23	827.93	767.48	0.00	(76.68)	(9.08%)
Utilidad de Periodo	172.04	136.78	214.37	171.23	219.54	159.27	231.87	0.00	17.50	8.17%
Ganancia o Perdida en Valores Disponible para la Venta	(24.00)	(0.37)	20.13	0.66	(20.54)	(3.11)	(20.01)	0.00	(40.15)	(199.39%)
Deuda Subordinada	100.77	109.61	109.86	109.12	103.94	103.95	103.77	0.00	(6.09)	(5.55%)
PASIVO Y PATRIMONIO	29,522.82	29,567.97	31,118.75	31,910.82	33,224.74	34,105.53	34,724.18	0.00	3,605.43	11.59%