

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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	12,759.49	12,289.10	402.32	3.38%
Depositos Locales en Bancos	2,266.75	2,656.87	2,761.47	3,192.59	2,750.86	2,779.58	2,541.10	2,579.32	(613.26)	(19.21%)
A la Vista	566.77	1,008.44	968.32	1,195.13	781.15	793.10	638.06	765.56	(429.57)	(35.94%)
A Plazo	1,699.98	1,648.43	1,793.14	1,997.46	1,969.71	1,986.48	1,903.04	1,813.77	(183.69)	(9.20%)
Depositos Extranjeros en Bancos	7,883.55	8,014.09	8,799.13	8,088.11	9,701.86	9,526.04	9,568.19	9,055.69	967.59	11.96%
A la Vista	4,171.92	4,202.93	3,903.31	3,803.74	4,689.53	4,356.12	4,097.63	4,032.84	229.10	6.02%
A Plazo	3,711.63	3,811.16	4,895.82	4,284.36	5,012.33	5,169.92	5,470.57	5,022.86	738.49	17.24%
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	650.19	654.08	48.00	7.92%
CARTERA CREDITICIA	44,862.64	44,789.02	46,803.44	48,812.91	50,464.85	51,402.20	53,485.14	55,198.00	6,385.09	13.08%
Locales	32,070.26	32,137.32	33,143.39	34,464.30	35,322.39	36,472.41	37,104.04	38,600.08	4,135.78	12.00%
Extranjero	13,381.44	13,241.61	14,268.64	14,784.18	15,574.17	15,370.20	16,823.30	17,060.99	2,276.81	15.40%
Menos Provisiones	589.06	589.91	608.59	435.56	431.71	440.40	442.19	463.07	27.51	6.32%
Locales	433.10	443.50	460.71	380.59	367.92	375.42	382.91	400.79	20.19	5.31%
Extranjero	155.96	146.41	147.89	54.96	63.79	64.98	59.29	62.28	7.31	13.31%
INVERSIONES EN VALORES	10,473.23	11,087.00	11,294.19	11,586.89	11,785.95	12,366.46	12,887.47	12,872.47	1,285.58	11.10%
Locales	3,863.60	4,046.61	4,078.74	4,405.69	4,621.88	4,595.72	4,761.34	4,751.95	346.26	7.86%
Extranjero	6,612.15	7,043.21	7,215.90	7,182.13	7,165.17	7,771.65	8,127.34	8,121.84	939.71	13.08%
Menos Provisiones	2.52	2.82	0.45	0.93	1.10	0.91	1.21	1.31	0.39	41.79%
Locales	0.92	0.97	0.39	0.89	0.95	0.91	1.03	1.02	0.14	15.21%
Extranjero	1.61	1.84	0.06	0.04	0.14	0.00	0.18	0.29	0.25	660.98%
OTROS ACTIVOS	2,794.14	2,452.72	2,559.27	2,639.19	2,603.64	2,725.06	3,438.13	3,666.92	1,027.74	38.94%
Locales	2,451.28	2,069.48	2,170.70	2,156.29	2,093.87	2,384.93	3,156.72	3,331.43	1,175.14	54.50%
Extranjero	342.86	383.24	388.57	482.90	509.77	340.12	281.41	335.49	(147.41)	(30.53%)
TOTAL DE ACTIVOS	68,906.93	69,660.44	72,869.64	74,925.77	77,932.84	79,540.69	82,570.24	84,026.50	9,100.73	12.15%

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DEPOSITOS	49,496.85	50,512.40	52,995.89	55,055.69	56,122.69	56,928.14	58,533.62	59,701.63	4,645.94	8.44%
Locales	32,368.51	33,054.09	34,030.74	35,135.37	35,270.02	35,480.10	35,618.39	36,484.49	1,349.12	3.84%
Oficiales	27.58	65.66	85.58	145.38	101.95	101.62	362.98	348.36	202.98	139.62%
De Particulares	30,020.26	30,579.61	31,346.48	31,764.10	32,555.27	32,674.44	32,725.28	33,376.99	1,612.89	5.08%
A la Vista	7,537.64	7,628.42	7,583.10	7,756.50	8,032.90	7,689.26	7,609.71	7,518.15	(238.34)	(3.07%)
A Plazo	15,746.76	16,052.13	16,683.37	16,758.55	16,982.03	17,420.72	17,564.34	18,179.40	1,420.85	8.48%
De Ahorros	6,735.86	6,899.06	7,080.01	7,249.05	7,540.34	7,564.46	7,551.22	7,679.44	430.39	5.94%
De Bancos	2,320.67	2,408.81	2,598.68	3,225.89	2,612.79	2,704.04	2,530.12	2,759.14	(466.75)	(14.47%)
A la Vista	265.19	561.43	541.90	816.81	392.93	395.28	337.15	419.77	(397.04)	(48.61%)
A Plazo	2,055.48	1,847.38	2,056.79	2,409.08	2,219.87	2,308.76	2,192.97	2,339.37	(69.71)	(2.89%)
Extranjero	17,128.33	17,458.31	18,965.15	19,920.32	20,852.68	21,448.04	22,915.23	23,217.14	3,296.82	16.55%
Oficiales	93.91	152.67	56.10	58.11	1,704.22	1,332.96	487.69	1,351.64	1,293.53	2,226.03%
De Particulares	10,804.25	11,032.50	11,456.01	12,225.15	12,476.08	12,800.47	12,605.45	12,811.54	586.38	4.80%
A la Vista	1,808.11	1,862.79	1,945.58	2,018.21	2,105.91	2,288.95	2,279.98	2,403.88	385.67	19.11%
A Plazo	5,968.96	5,923.55	6,925.48	7,390.94	7,556.10	7,657.83	7,423.89	7,686.32	295.39	4.00%
De Ahorros	3,027.18	3,246.15	2,584.95	2,816.01	2,814.07	2,853.68	2,901.57	2,721.34	(94.67)	(3.36%)
De Bancos	6,230.18	6,273.14	7,453.05	7,637.06	6,672.38	7,314.61	9,822.10	9,053.96	1,416.90	18.55%
A la Vista	1,231.03	1,711.89	2,293.23	2,422.76	2,349.57	2,269.03	2,513.57	2,471.02	48.26	1.99%
A Plazo	4,999.15	4,561.25	5,159.81	5,214.30	4,322.81	5,045.59	7,308.52	6,582.95	1,368.65	26.25%
OBLIGACIONES	10,063.87	9,647.69	10,036.50	9,750.71	11,603.24	11,825.11	12,302.29	12,313.47	2,562.76	26.28%
Locales	1,496.63	1,469.10	1,627.66	1,577.33	1,862.29	1,834.04	1,884.61	1,961.95	384.63	24.38%
Extranjero	8,567.24	8,178.58	8,408.84	8,173.38	9,740.96	9,991.07	10,417.68	10,351.51	2,178.13	26.65%
OTROS PASIVOS	2,218.11	2,133.90	2,198.25	2,158.78	2,094.17	2,398.77	3,081.96	3,267.45	1,108.68	51.36%
Locales	1,996.37	1,863.79	1,916.60	1,886.07	1,664.96	2,095.09	2,800.15	2,957.34	1,071.27	56.80%
Extranjero	221.74	270.11	281.65	272.71	429.21	303.68	281.81	310.12	37.40	13.72%
PATRIMONIO	7,128.10	7,366.45	7,638.99	7,960.60	8,112.73	8,388.66	8,652.36	8,743.95	783.35	9.84%
Capital	4,049.32	4,124.66	4,241.38	4,263.26	4,478.04	4,499.24	4,603.43	4,585.59	322.33	7.56%

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Reservas de Capital	95.46	95.21	95.21	95.21	95.21	95.21	95.21	95.21	0.00	0.00%
Otras Reservas	(40.29)	(80.81)	(144.03)	363.01	523.36	675.25	792.40	843.80	480.79	132.44%
Provisiones Dinámicas	0.00	0.00	0.00	438.67	577.05	737.71	697.05	745.76	307.09	70.01%
Otras Reservas	(40.29)	(80.81)	(144.03)	(75.65)	(53.69)	(62.45)	95.35	98.05	173.70	(229.60%)
Utilidad de Periodos Anteriores	2,268.85	2,780.23	2,709.25	2,413.86	2,065.48	2,698.37	2,513.90	2,471.39	57.53	2.38%
Utilidad de Periodo	701.95	337.88	583.94	711.25	896.16	338.68	581.26	770.18	58.93	8.29%
Ganancia o Perdida en Valores Disponible para la Venta	(56.45)	(8.82)	34.89	(3.62)	(49.47)	(22.04)	(37.60)	(126.00)	(122.38)	3,383.26%
Deuda Subordinada	109.26	118.10	118.36	117.61	103.94	103.95	103.77	103.78	(13.84)	(11.76%)
PASIVO Y PATRIMONIO	68,906.93	69,660.44	72,869.64	74,925.77	77,932.84	79,540.69	82,570.24	84,026.50	9,100.73	12.15%