

**BALANCE DE SITUACION  
BANCA PRIVADA  
A DICIEMBRE 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	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	10,776.92	11,331.70	12,212.73	11,886.78	13,078.39	13,046.97	12,759.49	12,289.10	12,621.93	(456.47)	(3.49%)
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	2,611.18	(139.68)	(5.08%)
A la Vista	566.77	1,008.44	968.32	1,195.13	781.15	793.10	638.06	765.56	723.44	(57.71)	(7.39%)
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	1,887.74	(81.97)	(4.16%)
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	9,261.11	(440.75)	(4.54%)
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	4,483.88	(205.65)	(4.39%)
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	4,777.23	(235.10)	(4.69%)
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	626.62	660.74	652.13	606.09	625.67	741.35	650.19	654.08	749.64	123.97	19.81%
<b>CARTERA CREDITICIA</b>	44,862.64	44,789.02	46,803.44	48,812.91	50,464.85	51,402.20	53,485.14	55,198.00	56,071.47	5,606.61	11.11%
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	39,550.69	4,228.30	11.97%
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	16,975.01	1,400.84	8.99%
Menos Provisiones	589.06	589.91	608.59	435.56	431.71	440.40	442.19	463.07	454.23	22.53	5.22%
Locales	433.10	443.50	460.71	380.59	367.92	375.42	382.91	400.79	405.03	37.11	10.09%
Extranjero	155.96	146.41	147.89	54.96	63.79	64.98	59.29	62.28	49.20	(14.58)	(22.86%)
<b>INVERSIONES EN VALORES</b>	10,473.23	11,087.00	11,294.19	11,586.89	11,785.95	12,366.46	12,887.47	12,872.47	12,958.89	1,172.94	9.95%
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	4,710.69	88.81	1.92%
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	8,249.76	1,084.59	15.14%
Menos Provisiones	2.52	2.82	0.45	0.93	1.10	0.91	1.21	1.31	1.56	0.46	41.68%
Locales	0.92	0.97	0.39	0.89	0.95	0.91	1.03	1.02	1.03	0.08	8.04%
Extranjero	1.61	1.84	0.06	0.04	0.14	0.00	0.18	0.29	0.53	0.38	264.03%
<b>OTROS ACTIVOS</b>	2,794.14	2,452.72	2,559.27	2,639.19	2,603.64	2,725.06	3,438.13	3,666.92	3,930.89	1,327.24	50.98%
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	2,365.44	271.57	12.97%
Extranjero	342.86	383.24	388.57	482.90	509.77	340.12	281.41	335.49	1,565.45	1,055.68	207.09%
<b>TOTAL DE ACTIVOS</b>	68,906.93	69,660.44	72,869.64	74,925.77	77,932.84	79,540.69	82,570.24	84,026.50	85,583.17	7,650.33	9.82%

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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	59,752.02	3,629.33	6.47%
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	37,393.23	2,123.21	6.02%
Oficiales	27.58	65.66	85.58	145.38	101.95	101.62	362.98	348.36	519.44	417.49	409.49%
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	34,322.68	1,767.41	5.43%
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	7,924.46	(108.44)	(1.35%)
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	18,408.17	1,426.14	8.40%
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	7,990.05	449.71	5.96%
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	2,551.11	(61.69)	(2.36%)
A la Vista	265.19	561.43	541.90	816.81	392.93	395.28	337.15	419.77	335.72	(57.20)	(14.56%)
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	2,215.38	(4.48)	(0.20%)
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	22,358.79	1,506.12	7.22%
Oficiales	93.91	152.67	56.10	58.11	1,704.22	1,332.96	487.69	1,351.64	838.85	(865.37)	(50.78%)
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	13,462.08	986.01	7.90%
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	2,365.12	259.21	12.31%
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	8,210.82	654.71	8.66%
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	2,886.15	72.08	2.56%
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	8,057.86	1,385.48	20.76%
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	1,976.83	(372.74)	(15.86%)
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	6,081.03	1,758.22	40.67%
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	13,676.11	2,072.86	17.86%
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	2,139.13	276.84	14.87%
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	11,536.97	1,796.02	18.44%
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	3,283.16	1,188.99	56.78%
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	1,713.32	48.36	2.90%
Extranjero	221.74	270.11	281.65	272.71	429.21	303.68	281.81	310.12	1,569.84	1,140.62	265.75%
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	8,871.88	759.15	9.36%
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	4,610.38	132.33	2.96%

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Reservas de Capital	95.46	95.21	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	962.22	438.86	83.85%
Provisiones Dinámicas	0.00	0.00	0.00	438.67	577.05	737.71	697.05	745.76	782.08	205.04	35.53%
Otras Reservas	(40.29)	(80.81)	(144.03)	(75.65)	(53.69)	(62.45)	95.35	98.05	180.13	233.82	(435.52%)
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	2,356.73	291.24	14.10%
Utilidad de Periodo	701.95	337.88	583.94	711.25	896.16	338.68	581.26	770.18	904.56	8.39	0.94%
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)	(160.80)	(111.33)	225.05%
Deuda Subordinada	109.26	118.10	118.36	117.61	103.94	103.95	103.77	103.78	103.60	(0.34)	(0.33%)
<b>PASIVO Y PATRIMONIO</b>	<b>68,906.93</b>	<b>69,660.44</b>	<b>72,869.64</b>	<b>74,925.77</b>	<b>77,932.84</b>	<b>79,540.69</b>	<b>82,570.24</b>	<b>84,026.50</b>	<b>85,583.17</b>	<b>7,650.33</b>	<b>9.82%</b>