

**BALANCE DE SITUACION
BANCA EXTRANJERA 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		
ACTIVOS LIQUIDOS	6,924.99	7,836.29	8,099.66	7,860.83	8,920.72	8,956.03	8,771.51	8,420.44	8,590.98	(329.74)	(3.70%)
Depositos Locales en Bancos	1,166.68	1,629.23	1,616.34	1,938.79	1,499.26	1,439.51	1,311.65	1,383.76	1,446.25	(53.01)	(3.54%)
A la Vista	347.39	772.14	741.80	982.11	519.53	501.72	371.28	496.41	474.53	(45.00)	(8.66%)
A Plazo	819.29	857.09	874.54	956.68	979.72	937.79	940.37	887.35	971.72	(8.01)	(0.82%)
Depositos Extranjeros en Bancos	5,470.53	5,864.44	6,205.22	5,660.22	7,147.04	7,128.86	7,179.21	6,720.61	6,743.39	(403.65)	(5.65%)
A la Vista	3,409.43	3,538.60	3,023.36	2,911.03	3,746.12	3,486.13	3,301.62	3,203.62	3,543.15	(202.98)	(5.42%)
A Plazo	2,061.10	2,325.84	3,181.86	2,749.20	3,400.92	3,642.73	3,877.59	3,516.99	3,200.24	(200.68)	(5.90%)
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	287.78	342.62	278.10	261.82	274.42	387.65	280.65	316.06	401.34	126.92	46.25%
CARTERA CREDITICIA	25,939.75	25,507.28	26,763.78	28,010.18	28,659.71	29,023.39	30,452.43	31,213.09	31,392.89	2,733.18	9.54%
Locales	14,917.98	14,615.63	14,922.67	15,574.34	15,668.93	16,312.87	16,334.31	17,044.46	17,310.14	1,641.21	10.47%
Extranjero	11,357.42	11,225.53	12,191.30	12,664.45	13,207.87	12,929.58	14,321.67	14,390.09	14,306.17	1,098.30	8.32%
Menos Provisiones	335.65	333.88	350.19	228.61	217.10	219.06	203.55	221.46	223.43	6.33	2.92%
Locales	189.32	195.78	209.61	180.51	161.39	162.35	154.01	170.25	181.75	20.36	12.61%
Extranjero	146.33	138.11	140.58	48.10	55.70	56.71	49.54	51.21	41.68	(14.03)	(25.18%)
INVERSIONES EN VALORES	5,273.65	5,546.14	5,632.01	5,784.04	5,839.43	6,139.00	6,546.76	6,580.22	6,497.80	658.37	11.27%
Locales	1,452.88	1,507.38	1,415.61	1,630.21	1,737.51	1,698.17	1,849.01	1,740.64	1,720.78	(16.73)	(0.96%)
Extranjero	3,822.03	4,040.26	4,216.46	4,154.31	4,102.35	4,441.27	4,698.31	4,840.14	4,777.64	675.29	16.46%
Menos Provisiones	1.26	1.50	0.06	0.47	0.44	0.45	0.56	0.56	0.63	0.19	42.91%
Locales	0.62	0.62	0.01	0.43	0.44	0.45	0.56	0.56	0.10	(0.34)	(77.16%)
Extranjero	0.65	0.89	0.06	0.04	0.00	0.00	0.00	0.00	0.53	0.53	0.00%
OTROS ACTIVOS	1,245.71	1,202.77	1,255.44	1,359.90	1,288.25	1,316.75	2,075.56	2,168.67	2,420.02	1,131.77	87.85%
Locales	958.41	876.41	924.94	929.44	912.61	1,053.76	1,870.18	1,942.18	959.09	46.48	5.09%
Extranjero	287.29	326.35	330.50	430.46	375.64	262.98	205.38	226.49	1,460.93	1,085.29	288.92%
TOTAL DE ACTIVOS	39,384.11	40,092.47	41,750.89	43,014.96	44,708.10	45,435.16	47,846.25	48,382.41	48,901.68	4,193.58	9.38%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	27,193.62	28,070.16	29,680.66	30,974.55	31,554.97	31,930.13	33,405.27	34,163.01	33,564.35	2,009.37	6.37%
Locales	13,422.99	14,033.34	14,310.69	14,870.70	14,506.17	14,420.61	14,204.32	14,724.70	14,922.22	416.06	2.87%
Oficiales	22.58	60.66	77.38	140.38	96.95	96.62	111.87	111.79	146.28	49.33	50.88%
De Particulares	11,908.90	12,215.75	12,356.41	12,458.52	12,660.99	12,509.16	12,373.58	12,750.70	13,205.24	544.25	4.30%
A la Vista	3,638.07	3,793.79	3,647.38	3,744.56	3,768.09	3,539.41	3,365.24	3,328.38	3,661.75	(106.35)	(2.82%)
A Plazo	5,535.41	5,566.98	5,866.37	5,821.95	5,889.20	6,009.18	6,092.67	6,479.08	6,527.47	638.27	10.84%
De Ahorros	2,735.41	2,854.99	2,842.65	2,892.01	3,003.69	2,960.57	2,915.67	2,943.24	3,016.02	12.33	0.41%
De Bancos	1,491.51	1,756.92	1,876.91	2,271.79	1,748.23	1,814.82	1,718.86	1,862.20	1,570.70	(177.53)	(10.15%)
A la Vista	164.72	507.20	484.97	764.20	352.37	352.78	279.41	349.01	246.21	(106.16)	(30.13%)
A Plazo	1,326.79	1,249.72	1,391.94	1,507.59	1,395.86	1,462.05	1,439.46	1,513.19	1,324.49	(71.36)	(5.11%)
Extranjero	13,770.63	14,036.82	15,369.97	16,103.85	17,048.81	17,509.52	19,200.96	19,438.31	18,642.13	1,593.32	9.35%
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	8,370.11	8,506.33	8,786.96	9,420.24	9,594.05	9,889.10	9,763.33	9,962.95	10,607.10	1,013.05	10.56%
A la Vista	1,087.83	1,108.22	1,179.41	1,208.48	1,246.04	1,491.31	1,524.87	1,657.61	1,604.55	358.51	28.77%
A Plazo	4,763.94	4,695.07	5,575.71	6,001.53	6,188.86	6,217.20	5,985.65	6,232.29	6,777.00	588.14	9.50%
De Ahorros	2,518.34	2,703.04	2,031.84	2,210.23	2,159.15	2,180.59	2,252.80	2,073.06	2,225.54	66.40	3.08%
De Bancos	5,306.62	5,377.83	6,526.91	6,625.51	5,750.53	6,287.47	8,949.94	8,123.72	7,196.17	1,445.64	25.14%
A la Vista	932.35	1,464.39	2,067.91	2,105.91	2,084.99	1,911.51	2,248.26	2,157.93	1,729.07	(355.92)	(17.07%)
A Plazo	4,374.27	3,913.44	4,459.00	4,519.60	3,665.54	4,375.96	6,701.68	5,965.79	5,467.10	1,801.56	49.15%
OBLIGACIONES	6,637.58	6,146.37	6,071.17	5,794.90	6,830.02	6,944.72	6,874.87	6,475.85	7,394.20	564.18	8.26%
Locales	386.23	351.89	353.78	333.88	493.34	383.65	404.84	373.01	402.34	(91.00)	(18.45%)
Extranjero	6,251.34	5,794.47	5,717.38	5,461.01	6,336.68	6,561.07	6,470.02	6,102.84	6,991.86	655.18	10.34%
OTROS PASIVOS	949.68	1,135.53	1,111.02	1,128.94	1,118.22	1,189.61	1,991.96	2,044.08	2,156.38	1,038.16	92.84%
Locales	784.34	929.72	885.19	936.42	784.55	1,004.03	1,790.79	1,870.38	721.63	(62.92)	(8.02%)
Extranjero	165.34	205.81	225.82	192.52	333.67	185.58	201.17	173.71	1,434.75	1,101.08	329.99%
PATRIMONIO	4,603.23	4,740.41	4,888.04	5,116.57	5,204.88	5,370.70	5,574.15	5,699.47	5,786.75	581.87	11.18%
Capital	2,520.64	2,599.57	2,682.88	2,680.50	2,824.73	2,826.49	2,902.21	2,881.21	2,868.96	44.23	1.57%

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Reservas de Capital	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	0.00	0.00%
Otras Reservas	(36.02)	(83.46)	(147.95)	181.12	296.99	418.08	507.52	529.70	605.21	308.22	103.78%
Provisiones Dinámicas	0.00	0.00	0.00	254.41	352.52	481.48	414.65	439.20	445.72	93.20	26.44%
Otras Reservas	(36.02)	(83.46)	(147.95)	(73.29)	(55.53)	(63.41)	92.87	90.50	159.49	215.02	(387.20%)
Utilidad de Periodos Anteriores	1,517.44	1,927.94	1,865.09	1,615.51	1,340.25	1,870.44	1,737.04	1,644.54	1,569.80	229.55	17.13%
Utilidad de Periodo	529.91	201.10	369.57	540.02	676.63	179.41	349.82	593.88	694.87	18.24	2.70%
Ganancia o Perdida en Valores Disponible para la Venta	(32.45)	(8.45)	14.76	(4.27)	(28.93)	(18.93)	(17.64)	(45.07)	(47.30)	(18.38)	63.53%
Deuda Subordinada	8.49	8.49	8.49	8.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	39,384.11	40,092.47	41,750.89	43,014.96	44,708.10	45,435.16	47,846.25	48,382.41	48,901.68	4,193.58	9.38%