

**BALANCE DE SITUACION
BANCA PANAMEÑA 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	3,851.93	3,495.41	4,113.06	4,025.95	4,157.68	4,090.95	3,987.98	3,868.67	4,030.95	(126.73)	(3.05%)
Depositos Locales en Bancos	1,100.07	1,027.64	1,145.12	1,253.80	1,251.60	1,340.08	1,229.45	1,195.56	1,164.93	(86.67)	(6.92%)
A la Vista	219.38	236.30	226.52	213.01	261.61	291.38	266.78	269.14	248.90	(12.71)	(4.86%)
A Plazo	880.69	791.34	918.60	1,040.78	989.99	1,048.70	962.67	926.42	916.02	(73.96)	(7.47%)
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	2,335.08	2,517.72	(37.10)	(1.45%)
A la Vista	762.49	664.33	879.95	892.72	943.41	869.99	796.01	829.22	940.73	(2.68)	(0.28%)
A Plazo	1,650.53	1,485.32	1,713.96	1,535.17	1,611.41	1,527.18	1,592.98	1,505.87	1,576.99	(34.42)	(2.14%)
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	338.83	318.12	374.03	344.26	351.26	353.70	369.54	338.02	348.30	(2.96)	(0.84%)
CARTERA CREDITICIA	18,922.89	19,281.74	20,039.67	20,802.74	21,805.15	22,378.81	23,032.72	23,984.91	24,678.58	2,873.43	13.18%
Locales	17,152.28	17,521.68	18,220.73	18,889.95	19,653.46	20,159.54	20,769.73	21,555.62	22,240.55	2,587.09	13.16%
Extranjero	2,024.02	2,016.08	2,077.34	2,119.73	2,366.30	2,440.62	2,501.63	2,670.90	2,668.84	302.54	12.79%
Menos Provisiones	253.41	256.03	258.40	206.95	214.61	221.35	238.64	241.60	230.81	16.20	7.55%
Locales	243.78	247.72	251.09	200.08	206.53	213.07	228.90	230.54	223.28	16.75	8.11%
Extranjero	9.63	8.31	7.31	6.87	8.08	8.27	9.74	11.07	7.52	(0.56)	(6.90%)
INVERSIONES EN VALORES	5,199.57	5,540.87	5,662.19	5,802.85	5,946.52	6,227.46	6,340.71	6,292.25	6,461.09	514.57	8.65%
Locales	2,410.71	2,539.23	2,663.13	2,775.48	2,884.37	2,897.55	2,912.33	3,011.30	2,989.90	105.54	3.66%
Extranjero	2,790.12	3,002.95	2,999.44	3,027.82	3,062.82	3,330.38	3,429.03	3,281.70	3,472.12	409.30	13.36%
Menos Provisiones	1.26	1.31	0.39	0.46	0.66	0.47	0.65	0.76	0.93	0.27	40.87%
Locales	0.30	0.35	0.39	0.46	0.52	0.47	0.47	0.47	0.93	0.41	80.24%
Extranjero	0.96	0.96	0.00	0.00	0.14	0.00	0.18	0.29	0.00	(0.14)	(100.00%)
OTROS ACTIVOS	1,548.43	1,249.96	1,303.83	1,279.29	1,315.40	1,408.31	1,362.58	1,498.26	1,510.87	195.47	14.86%
Locales	1,492.87	1,193.06	1,245.76	1,226.85	1,181.26	1,331.17	1,286.54	1,389.25	1,406.35	225.09	19.05%
Extranjero	55.57	56.89	58.07	52.44	134.13	77.14	76.04	109.01	104.52	(29.61)	(22.08%)
TOTAL DE ACTIVOS	29,522.82	29,567.97	31,118.75	31,910.82	33,224.74	34,105.53	34,723.98	35,644.09	36,681.49	3,456.75	10.40%

**BALANCE DE SITUACION
BANCA PANAMEÑA 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		
DEPOSITOS	22,303.22	22,442.24	23,315.23	24,081.14	24,567.72	24,998.01	25,128.34	25,538.62	26,187.67	1,619.95	6.59%
Locales	18,945.52	19,020.75	19,720.05	20,264.67	20,763.85	21,059.49	21,414.07	21,759.79	22,471.01	1,707.16	8.22%
Oficiales	5.00	5.00	8.20	5.00	5.00	5.00	251.11	236.57	373.16	368.16	7,363.16%
De Particulares	18,111.36	18,363.86	18,990.07	19,305.57	19,894.28	20,165.28	20,351.70	20,626.29	21,117.44	1,223.16	6.15%
A la Vista	3,899.56	3,834.64	3,935.71	4,011.94	4,264.81	4,149.85	4,244.48	4,189.77	4,262.71	(2.10)	(0.05%)
A Plazo	10,211.35	10,485.16	10,817.00	10,936.59	11,092.83	11,411.54	11,471.67	11,700.32	11,880.70	787.87	7.10%
De Ahorros	4,000.45	4,044.07	4,237.35	4,357.04	4,536.64	4,603.88	4,635.55	4,736.20	4,974.03	437.39	9.64%
De Bancos	829.16	651.89	721.77	954.10	864.57	889.22	811.26	896.94	980.41	115.84	13.40%
A la Vista	100.47	54.23	56.93	52.61	40.56	42.50	57.75	70.75	89.52	48.96	120.72%
A Plazo	728.69	597.66	664.85	901.49	824.01	846.72	753.51	826.19	890.89	66.88	8.12%
Extranjero	3,357.70	3,421.49	3,595.19	3,816.47	3,803.87	3,938.52	3,714.27	3,778.83	3,716.67	(87.20)	(2.29%)
Oficiales	0.00	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	2,848.59	2,854.98	(27.04)	(0.94%)
A la Vista	720.28	754.57	766.17	809.73	859.86	797.64	755.11	746.27	760.56	(99.30)	(11.55%)
A Plazo	1,205.02	1,228.48	1,349.77	1,389.41	1,367.24	1,440.63	1,438.24	1,454.03	1,433.82	66.57	4.87%
De Ahorros	508.84	543.11	553.11	605.78	654.92	673.10	648.76	648.28	660.60	5.69	0.87%
De Bancos	923.56	895.32	926.14	1,011.55	921.85	1,027.15	872.15	930.24	861.69	(60.16)	(6.53%)
A la Vista	298.68	247.50	225.32	316.85	264.58	357.51	265.31	313.09	247.76	(16.82)	(6.36%)
A Plazo	624.88	647.82	700.82	694.70	657.27	669.63	606.84	617.15	613.93	(43.34)	(6.59%)
OBLIGACIONES	3,426.30	3,501.32	3,965.33	3,955.81	4,773.22	4,880.39	5,427.42	5,837.62	6,281.90	1,508.68	31.61%
Locales	1,110.40	1,117.21	1,273.88	1,243.44	1,368.95	1,450.39	1,479.77	1,588.95	1,736.79	367.84	26.87%
Extranjero	2,315.90	2,384.11	2,691.46	2,712.37	3,404.27	3,430.00	3,947.65	4,248.67	4,545.11	1,140.84	33.51%
OTROS PASIVOS	1,268.43	998.37	1,087.24	1,029.84	975.96	1,209.17	1,090.00	1,223.37	1,126.79	150.83	15.45%
Locales	1,212.03	934.07	1,031.41	949.65	880.41	1,091.06	1,009.36	1,086.96	991.69	111.28	12.64%
Extranjero	56.40	64.30	55.83	80.19	95.55	118.10	80.64	136.41	135.09	39.55	41.39%
PATRIMONIO	2,524.87	2,626.05	2,750.95	2,844.02	2,907.85	3,017.96	3,078.22	3,044.47	3,085.13	177.28	6.10%
Capital	1,528.68	1,525.09	1,558.50	1,582.77	1,653.31	1,672.75	1,701.23	1,704.37	1,741.41	88.10	5.33%

**BALANCE DE SITUACION
BANCA PANAMEÑA 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		
Reservas de Capital	0.25	0.00	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	284.88	314.10	357.00	130.64	57.71%
Provisiones Dinámicas	0.00	0.00	0.00	184.25	224.52	256.22	282.40	306.56	336.36	111.84	49.81%
Otras Reservas	(4.27)	2.65	3.92	(2.36)	1.84	0.95	2.48	7.54	20.64	18.80	1,019.34%
Utilidad de Periodos Anteriores	751.41	852.28	844.15	798.36	725.23	827.93	776.86	826.85	786.92	61.69	8.51%
Utilidad de Periodo	172.04	136.78	214.37	171.23	219.54	159.27	231.44	176.30	209.69	(9.85)	(4.49%)
Ganancia o Perdida en Valores Disponible para la Venta	(24.00)	(0.37)	20.13	0.66	(20.54)	(3.11)	(19.96)	(80.93)	(113.50)	(92.95)	452.48%
Deuda Subordinada	100.77	109.61	109.86	109.12	103.94	103.95	103.77	103.78	103.60	(0.34)	(0.33%)
PASIVO Y PATRIMONIO	29,522.82	29,567.97	31,118.75	31,910.82	33,224.74	34,105.53	34,723.98	35,644.09	36,681.49	3,456.75	10.40%