

**BALANCE DE SITUACION
BANCA PRIVADA
A MARZO 2016
(En Millones de Balboas)**

	2014	2015				2016				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	13,078.39	13,046.97	12,759.49	12,289.74	12,622.95	11,727.16	0.00	0.00	0.00	(1,319.82)	(10.12%)
Depositos Locales en Bancos	2,750.86	2,779.58	2,541.10	2,579.32	2,610.67	2,265.98	0.00	0.00	0.00	(513.60)	(18.48%)
A la Vista	781.15	793.10	638.06	765.56	722.93	799.41	0.00	0.00	0.00	6.31	0.80%
A Plazo	1,969.71	1,986.48	1,903.04	1,813.77	1,887.74	1,466.57	0.00	0.00	0.00	(519.91)	(26.17%)
Depositos Extranjeros en Bancos	9,701.86	9,526.04	9,568.19	9,056.33	9,261.42	8,668.56	0.00	0.00	0.00	(857.48)	(9.00%)
A la Vista	4,689.53	4,356.12	4,097.63	4,033.48	4,484.19	3,996.15	0.00	0.00	0.00	(359.96)	(8.26%)
A Plazo	5,012.33	5,169.92	5,470.57	5,022.86	4,777.23	4,672.40	0.00	0.00	0.00	(497.52)	(9.62%)
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	625.67	741.35	650.19	654.08	750.86	792.62	0.00	0.00	0.00	51.27	6.92%
CARTERA CREDITICIA	50,464.85	51,402.20	53,485.14	55,198.00	56,055.01	56,129.82	0.00	0.00	0.00	4,727.62	9.20%
Locales	35,322.39	36,472.41	37,102.44	38,600.08	39,550.69	40,200.48	0.00	0.00	0.00	3,728.07	10.22%
Extranjero	15,574.17	15,370.20	16,824.90	17,060.99	16,974.76	16,414.53	0.00	0.00	0.00	1,044.33	6.79%
Menos Provisiones	431.71	440.40	442.19	463.07	470.43	485.19	0.00	0.00	0.00	44.78	10.17%
Locales	367.92	375.42	382.91	400.79	404.68	421.69	0.00	0.00	0.00	46.27	12.32%
Extranjero	63.79	64.98	59.29	62.28	65.76	63.50	0.00	0.00	0.00	(1.48)	(2.28%)
INVERSIONES EN VALORES	11,785.95	12,366.46	12,887.47	12,872.46	12,962.14	13,506.99	0.00	0.00	0.00	1,140.53	9.22%
Locales	4,621.88	4,595.72	4,761.34	4,751.94	4,711.66	4,918.39	0.00	0.00	0.00	322.67	7.02%
Extranjero	7,165.17	7,771.65	8,127.34	8,121.84	8,251.70	8,590.60	0.00	0.00	0.00	818.96	10.54%
Menos Provisiones	1.10	0.91	1.21	1.31	1.22	2.01	0.00	0.00	0.00	1.10	120.15%
Locales	0.95	0.91	1.03	1.02	0.61	1.65	0.00	0.00	0.00	0.74	80.80%
Extranjero	0.14	0.00	0.18	0.29	0.61	0.36	0.00	0.00	0.00	0.36	0.00%
OTROS ACTIVOS	2,603.64	2,725.06	3,432.15	3,666.93	2,693.85	2,915.35	0.00	0.00	0.00	190.29	6.98%
Locales	2,093.87	2,384.93	3,150.73	3,331.44	2,362.77	2,475.36	0.00	0.00	0.00	90.42	3.79%
Extranjero	509.77	340.12	281.41	335.49	331.07	439.99	0.00	0.00	0.00	99.87	29.36%
TOTAL DE ACTIVOS	77,932.84	79,540.69	82,564.25	84,027.14	84,333.95	84,279.32	0.00	0.00	0.00	4,738.63	5.96%

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DEPOSITOS	56,122.69	56,928.14	58,533.62	59,704.02	59,751.88	59,659.26	0.00	0.00	0.00	2,731.12	4.80%
Locales	35,270.02	35,480.10	35,618.39	36,486.88	37,393.23	37,225.78	0.00	0.00	0.00	1,745.67	4.92%
Oficiales	101.95	101.62	362.98	348.36	519.44	505.32	0.00	0.00	0.00	403.69	397.24%
De Particulares	32,555.27	32,674.44	32,725.28	33,379.38	34,322.68	34,659.91	0.00	0.00	0.00	1,985.48	6.08%
A la Vista	8,032.90	7,689.26	7,609.71	7,520.55	7,924.46	7,740.95	0.00	0.00	0.00	51.68	0.67%
A Plazo	16,982.03	17,420.72	17,564.34	18,179.40	18,408.17	18,914.24	0.00	0.00	0.00	1,493.51	8.57%
De Ahorros	7,540.34	7,564.46	7,551.22	7,679.44	7,990.05	8,004.73	0.00	0.00	0.00	440.28	5.82%
De Bancos	2,612.79	2,704.04	2,530.12	2,759.14	2,551.11	2,060.55	0.00	0.00	0.00	(643.49)	(23.80%)
A la Vista	392.93	395.28	337.15	419.77	335.72	320.92	0.00	0.00	0.00	(74.35)	(18.81%)
A Plazo	2,219.87	2,308.76	2,192.97	2,339.37	2,215.38	1,739.62	0.00	0.00	0.00	(569.14)	(24.65%)
Extranjero	20,852.68	21,448.04	22,915.23	23,217.14	22,358.65	22,433.48	0.00	0.00	0.00	985.44	4.59%
Oficiales	1,704.22	1,332.96	487.69	1,351.64	838.85	142.38	0.00	0.00	0.00	(1,190.58)	(89.32%)
De Particulares	12,476.08	12,800.47	12,605.45	12,811.54	13,462.02	13,416.75	0.00	0.00	0.00	616.28	4.81%
A la Vista	2,105.91	2,288.95	2,279.98	2,403.88	2,365.05	2,369.78	0.00	0.00	0.00	80.83	3.53%
A Plazo	7,556.10	7,657.83	7,423.89	7,686.32	8,210.82	8,144.45	0.00	0.00	0.00	486.61	6.35%
De Ahorros	2,814.07	2,853.68	2,901.57	2,721.34	2,886.15	2,902.52	0.00	0.00	0.00	48.84	1.71%
De Bancos	6,672.38	7,314.61	9,822.10	9,053.96	8,057.78	8,874.36	0.00	0.00	0.00	1,559.74	21.32%
A la Vista	2,349.57	2,269.03	2,513.57	2,471.02	1,976.89	1,703.09	0.00	0.00	0.00	(565.94)	(24.94%)
A Plazo	4,322.81	5,045.59	7,308.52	6,582.95	6,080.89	7,171.27	0.00	0.00	0.00	2,125.68	42.13%
OBLIGACIONES	11,603.24	11,825.11	12,302.29	12,310.08	13,676.25	13,050.35	0.00	0.00	0.00	1,225.23	10.36%
Locales	1,862.29	1,834.04	1,884.61	1,961.95	2,139.13	2,082.21	0.00	0.00	0.00	248.17	13.53%
Extranjero	9,740.96	9,991.07	10,417.68	10,348.13	11,537.12	10,968.14	0.00	0.00	0.00	977.07	9.78%
OTROS PASIVOS	2,094.17	2,398.77	3,082.16	3,269.08	2,043.83	2,398.75	0.00	0.00	0.00	(0.02)	0.00%
Locales	1,664.96	2,095.09	2,800.35	2,958.97	1,706.72	2,036.74	0.00	0.00	0.00	(58.35)	(2.79%)
Extranjero	429.21	303.68	281.81	310.12	337.11	362.01	0.00	0.00	0.00	58.33	19.21%
PATRIMONIO	8,112.73	8,388.66	8,646.18	8,743.95	8,862.00	9,170.96	0.00	0.00	0.00	782.30	9.33%
Capital	4,478.04	4,499.24	4,603.43	4,585.59	4,611.66	4,656.19	0.00	0.00	0.00	156.95	3.49%

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Reservas de Capital	95.21	95.21	95.21	95.21	95.21	95.21	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	523.36	675.25	772.17	832.94	798.34	796.20	0.00	0.00	0.00	120.95	17.91%
Provisiones Dinámicas	577.05	737.71	676.82	734.89	768.07	780.98	0.00	0.00	0.00	43.27	5.87%
Otras Reservas	(53.69)	(62.45)	95.35	98.05	30.28	15.22	0.00	0.00	0.00	77.67	(124.37%)
Utilidad de Periodos Anteriores	2,065.48	2,698.37	2,531.45	2,482.26	2,501.47	3,257.13	0.00	0.00	0.00	558.76	20.71%
Utilidad de Periodo	896.16	338.68	577.74	770.18	905.65	308.96	0.00	0.00	0.00	(29.72)	(8.77%)
Ganancia o Perdida en Valores Disponible para la Venta	(49.47)	(22.04)	(37.60)	(126.00)	(153.93)	(46.34)	0.00	0.00	0.00	(24.30)	110.23%
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	0.00	0.00	0.00	(0.34)	(0.33%)
PASIVO Y PATRIMONIO	77,932.84	79,540.69	82,564.25	84,027.14	84,333.95	84,279.32	0.00	0.00	0.00	4,738.63	5.96%