

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 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	12,094.95	11,304.22	0.00	(985.52)	(8.02%)
Depositos Locales en Bancos	2,750.86	2,779.58	2,541.10	2,579.32	2,610.67	2,265.98	2,440.89	2,234.68	0.00	(344.64)	(13.36%)
A la Vista	781.15	793.10	638.06	765.56	722.93	799.41	802.79	682.03	0.00	(83.52)	(10.91%)
A Plazo	1,969.71	1,986.48	1,903.04	1,813.77	1,887.74	1,466.57	1,638.10	1,552.65	0.00	(261.12)	(14.40%)
Depositos Extranjeros en Bancos	9,701.86	9,526.04	9,568.19	9,056.33	9,261.42	8,668.56	8,991.09	8,424.00	0.00	(632.33)	(6.98%)
A la Vista	4,689.53	4,356.12	4,097.63	4,033.48	4,484.19	3,996.15	3,994.57	3,287.70	0.00	(745.77)	(18.49%)
A Plazo	5,012.33	5,169.92	5,470.57	5,022.86	4,777.23	4,672.40	4,996.52	5,136.29	0.00	113.44	2.26%
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	662.97	645.54	0.00	(8.54)	(1.31%)
CARTERA CREDITICIA	50,464.85	51,402.20	53,485.14	55,198.00	56,055.01	56,129.82	57,046.01	58,053.45	0.00	2,855.45	5.17%
Locales	35,322.39	36,472.41	37,102.44	38,600.08	39,550.69	40,200.48	40,891.71	42,060.14	0.00	3,460.06	8.96%
Extranjero	15,574.17	15,370.20	16,824.90	17,060.99	16,974.76	16,414.53	16,699.82	16,563.54	0.00	(497.45)	(2.92%)
Menos Provisiones	431.71	440.40	442.19	463.07	470.43	485.19	545.52	570.23	0.00	107.17	23.14%
Locales	367.92	375.42	382.91	400.79	404.68	421.69	466.82	491.90	0.00	91.11	22.73%
Extranjero	63.79	64.98	59.29	62.28	65.76	63.50	78.70	78.33	0.00	16.06	25.78%
INVERSIONES EN VALORES	11,785.95	12,366.46	12,887.47	12,872.46	12,962.14	13,506.99	13,298.59	13,324.47	0.00	452.01	3.51%
Locales	4,621.88	4,595.72	4,761.34	4,751.94	4,711.66	4,918.39	5,136.09	5,144.68	0.00	392.75	8.26%
Extranjero	7,165.17	7,771.65	8,127.34	8,121.84	8,251.70	8,590.60	8,165.68	8,185.67	0.00	63.84	0.79%
Menos Provisiones	1.10	0.91	1.21	1.31	1.22	2.01	3.18	5.89	0.00	4.57	347.79%
Locales	0.95	0.91	1.03	1.02	0.61	1.65	2.41	5.27	0.00	4.25	414.91%
Extranjero	0.14	0.00	0.18	0.29	0.61	0.36	0.77	0.61	0.00	0.32	111.00%
OTROS ACTIVOS	2,603.64	2,725.06	3,432.15	3,666.93	2,693.85	2,915.35	2,822.80	2,910.93	0.00	(756.00)	(20.62%)
Locales	2,093.87	2,384.93	3,150.73	3,331.44	2,362.77	2,475.36	2,415.62	2,545.00	0.00	(786.44)	(23.61%)
Extranjero	509.77	340.12	281.41	335.49	331.07	439.99	407.18	365.93	0.00	30.44	9.07%
TOTAL DE ACTIVOS	77,932.84	79,540.69	82,564.25	84,027.14	84,333.95	84,279.32	85,262.35	85,593.07	0.00	1,565.94	1.86%

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DEPOSITOS	56,122.69	56,928.14	58,533.62	59,704.02	59,751.88	59,659.26	60,591.03	60,565.92	0.00	861.90	1.44%
Locales	35,270.02	35,480.10	35,618.39	36,486.88	37,393.23	37,225.78	37,604.22	37,513.85	0.00	1,026.96	2.81%
Oficiales	101.95	101.62	362.98	348.36	519.44	505.32	538.10	712.19	0.00	363.83	104.44%
De Particulares	32,555.27	32,674.44	32,725.28	33,379.38	34,322.68	34,659.91	34,803.49	34,743.51	0.00	1,364.13	4.09%
A la Vista	8,032.90	7,689.26	7,609.71	7,520.55	7,924.46	7,740.95	7,574.60	7,419.97	0.00	(100.58)	(1.34%)
A Plazo	16,982.03	17,420.72	17,564.34	18,179.40	18,408.17	18,914.24	19,107.87	19,354.41	0.00	1,175.02	6.46%
De Ahorros	7,540.34	7,564.46	7,551.22	7,679.44	7,990.05	8,004.73	8,121.02	7,969.13	0.00	289.70	3.77%
De Bancos	2,612.79	2,704.04	2,530.12	2,759.14	2,551.11	2,060.55	2,262.63	2,058.14	0.00	(701.00)	(25.41%)
A la Vista	392.93	395.28	337.15	419.77	335.72	320.92	283.88	231.30	0.00	(188.47)	(44.90%)
A Plazo	2,219.87	2,308.76	2,192.97	2,339.37	2,215.38	1,739.62	1,978.75	1,826.84	0.00	(512.53)	(21.91%)
Extranjero	20,852.68	21,448.04	22,915.23	23,217.14	22,358.65	22,433.48	22,986.81	23,052.08	0.00	(165.06)	(0.71%)
Oficiales	1,704.22	1,332.96	487.69	1,351.64	838.85	142.38	177.32	152.53	0.00	(1,199.10)	(88.71%)
De Particulares	12,476.08	12,800.47	12,605.45	12,811.54	13,462.02	13,416.75	13,394.91	13,355.43	0.00	543.89	4.25%
A la Vista	2,105.91	2,288.95	2,279.98	2,403.88	2,365.05	2,369.78	2,363.48	2,302.78	0.00	(101.10)	(4.21%)
A Plazo	7,556.10	7,657.83	7,423.89	7,686.32	8,210.82	8,144.45	8,285.45	8,355.67	0.00	669.35	8.71%
De Ahorros	2,814.07	2,853.68	2,901.57	2,721.34	2,886.15	2,902.52	2,745.99	2,696.97	0.00	(24.36)	(0.90%)
De Bancos	6,672.38	7,314.61	9,822.10	9,053.96	8,057.78	8,874.36	9,414.57	9,544.12	0.00	490.15	5.41%
A la Vista	2,349.57	2,269.03	2,513.57	2,471.02	1,976.89	1,703.09	1,748.97	1,980.71	0.00	(490.30)	(19.84%)
A Plazo	4,322.81	5,045.59	7,308.52	6,582.95	6,080.89	7,171.27	7,665.60	7,563.40	0.00	980.46	14.89%
OBLIGACIONES	11,603.24	11,825.11	12,302.29	12,310.08	13,676.25	13,050.35	13,083.32	13,086.03	0.00	775.95	6.30%
Locales	1,862.29	1,834.04	1,884.61	1,961.95	2,139.13	2,082.21	2,132.43	2,048.97	0.00	87.02	4.44%
Extranjero	9,740.96	9,991.07	10,417.68	10,348.13	11,537.12	10,968.14	10,950.89	11,037.06	0.00	688.94	6.66%
OTROS PASIVOS	2,094.17	2,398.77	3,082.16	3,269.08	2,043.83	2,398.75	2,153.58	2,242.05	0.00	(1,027.04)	(31.42%)
Locales	1,664.96	2,095.09	2,800.35	2,958.97	1,706.72	2,036.74	1,824.50	1,886.80	0.00	(1,072.16)	(36.23%)
Extranjero	429.21	303.68	281.81	310.12	337.11	362.01	329.08	355.24	0.00	45.13	14.55%
PATRIMONIO	8,112.73	8,388.66	8,646.18	8,743.95	8,862.00	9,170.96	9,434.42	9,699.07	0.00	955.12	10.92%
Capital	4,478.04	4,499.24	4,603.43	4,585.59	4,611.66	4,656.19	4,668.54	4,651.24	0.00	65.65	1.43%

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Reservas de Capital	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	0.00	0.00	0.00%
Otras Reservas	523.36	675.25	772.17	832.94	798.34	796.20	778.18	833.16	0.00	0.22	0.03%
Provisiones Dinámicas	577.05	737.71	676.82	734.89	768.07	780.98	787.12	824.68	0.00	89.78	12.22%
Otras Reservas	(53.69)	(62.45)	95.35	98.05	30.28	15.22	(8.94)	8.48	0.00	(89.57)	(91.35%)
Utilidad de Periodos Anteriores	2,065.48	2,698.37	2,531.45	2,482.26	2,501.47	3,257.13	3,201.26	3,240.80	0.00	758.54	30.56%
Utilidad de Periodo	896.16	338.68	577.74	770.18	905.65	308.96	559.06	687.71	0.00	(82.47)	(10.71%)
Ganancia o Perdida en Valores Disponible para la Venta	(49.47)	(22.04)	(37.60)	(126.00)	(153.93)	(46.34)	(0.41)	53.47	0.00	179.48	(142.44%)
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	132.56	137.49	0.00	33.71	32.48%
PASIVO Y PATRIMONIO	77,932.84	79,540.69	82,564.25	84,027.14	84,333.95	84,279.32	85,262.35	85,593.07	0.00	1,565.94	1.86%