

**BALANCE DE SITUACION
BANCA EXTRANJERA PRIVADA
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	1,996.22	28.83%	6,924.99	6,972.19	6,945.64	7,836.29	7,192.91	7,869.03	8,099.66	7,261.05	7,879.19	7,860.83	7,927.40	9,079.77	8,921.22
Depositos Locales en Bancos	333.08	28.55%	1,166.68	1,251.76	1,462.65	1,629.23	1,584.53	1,592.15	1,616.34	1,675.50	1,876.00	1,938.79	1,815.27	1,655.36	1,499.76
A la Vista	172.64	49.70%	347.39	620.14	676.50	772.14	730.96	741.24	741.80	711.84	1,003.22	982.11	885.58	703.33	520.03
A Plazo	160.44	19.58%	819.29	631.63	786.15	857.09	853.57	850.91	874.54	963.66	872.79	956.68	929.69	952.04	979.72
Depositos Extranjeros en Bancos	1,676.51	30.65%	5,470.53	5,465.23	5,149.02	5,864.44	5,349.28	6,000.93	6,205.22	5,321.13	5,734.77	5,660.22	5,783.82	7,124.29	7,147.04
A la Vista	336.69	9.88%	3,409.43	3,139.75	2,096.46	3,538.60	2,853.57	3,181.86	3,023.36	2,574.15	3,041.49	2,911.03	3,206.53	4,339.14	3,746.12
A Plazo	1,339.82	65.00%	2,061.10	2,325.49	3,052.56	2,325.84	2,495.71	2,819.07	3,181.86	2,746.98	2,693.28	2,749.20	2,577.28	2,785.15	3,400.92
Menos Provisiones	0.00	0.00%	0.00	0.00	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	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	0.00	0.00	0.00	0.00
Otros	(13.37)	(4.65%)	287.78	255.19	333.98	342.62	259.09	275.95	278.10	264.42	268.41	261.82	328.32	300.11	274.42
CARTERA CREDITICIA	2,716.97	10.47%	25,939.75	25,904.98	25,691.92	25,507.28	25,767.46	26,623.89	26,763.78	26,912.64	27,382.32	28,010.18	28,221.62	28,647.25	28,656.72
Locales	750.95	5.03%	14,917.98	14,853.00	14,916.90	14,615.63	14,540.53	14,750.68	14,922.67	15,138.18	15,445.98	15,574.34	15,696.88	15,790.98	15,668.93
Extranjero	1,847.45	16.27%	11,357.42	11,389.00	11,111.98	11,225.53	11,562.88	12,222.92	12,191.30	12,122.33	12,285.42	12,664.45	12,752.59	13,090.43	13,204.87
Menos Provisiones	(118.57)	(35.33%)	335.65	337.03	336.96	333.88	335.95	349.72	350.19	347.86	349.07	228.61	227.85	234.16	217.08
Locales	(25.85)	(13.66%)	189.32	191.09	194.41	195.78	195.58	204.57	209.61	207.25	208.64	180.51	180.29	182.02	163.47
Extranjero	(92.72)	(63.36%)	146.33	145.94	142.56	138.11	140.37	145.14	140.58	140.61	140.43	48.10	47.55	52.14	53.61
INVERSIONES EN VALORES	561.10	10.64%	5,273.65	5,446.15	5,555.42	5,546.14	5,662.51	5,636.52	5,632.01	5,665.94	5,820.64	5,784.04	5,831.45	5,898.65	5,834.75
Locales	276.95	19.06%	1,452.88	1,474.88	1,483.16	1,507.38	1,552.16	1,520.57	1,415.61	1,533.90	1,611.41	1,630.21	1,690.38	1,692.03	1,729.84
Extranjero	283.32	7.41%	3,822.03	3,972.47	4,073.77	4,040.26	4,111.52	4,116.40	4,216.46	4,132.10	4,209.71	4,154.31	4,141.53	4,207.08	4,105.35
Menos Provisiones	(0.82)	(65.31%)	1.26	1.19	1.51	1.50	1.16	0.45	0.06	0.06	0.48	0.47	0.47	0.47	0.44
Locales	(0.18)	(28.89%)	0.62	0.61	0.62	0.62	0.62	0.43	0.01	0.01	0.43	0.43	0.43	0.44	0.44
Extranjero	(0.65)	(100.00%)	0.65	0.58	0.89	0.89	0.54	0.02	0.06	0.05	0.04	0.04	0.03	0.03	0.00
OTROS ACTIVOS	51.28	4.12%	1,245.71	1,185.62	1,219.73	1,202.77	1,189.60	1,256.52	1,255.44	1,340.16	1,370.12	1,359.90	1,417.95	1,360.35	1,296.99
Locales	(38.20)	(3.99%)	958.41	876.24	902.68	876.41	889.17	965.42	924.94	926.23	1,035.62	929.44	1,135.48	901.23	920.21
Extranjero	89.48	31.14%	287.29	309.37	317.04	326.35	300.43	291.10	330.50	413.93	334.50	430.46	282.47	459.12	376.77
TOTAL DE ACTIVOS	5,325.57	13.52%	39,384.11	39,508.94	39,412.71	40,092.47	39,812.48	41,385.96	41,750.89	41,179.79	42,452.27	43,014.96	43,398.41	44,986.02	44,709.68

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	4,361.35	16.04%	27,193.62	27,483.49	27,599.27	28,070.16	27,692.66	28,941.53	29,680.66	29,268.71	30,295.64	30,974.55	30,665.81	32,128.69	31,554.97
Locales	1,132.00	8.43%	13,422.99	13,458.48	13,702.68	14,033.34	13,989.16	14,020.80	14,310.69	14,373.89	14,703.40	14,870.70	14,680.09	14,581.95	14,554.99
Oficiales	74.37	329.30%	22.58	50.54	61.63	60.66	82.92	86.47	77.38	100.86	90.87	140.38	97.15	95.75	96.95
De Particulares	752.09	6.32%	11,908.90	11,914.87	11,934.51	12,215.75	12,139.74	12,208.55	12,356.41	12,340.71	12,447.15	12,458.52	12,359.29	12,469.16	12,660.99
A la Vista	130.02	3.57%	3,638.07	3,552.77	3,558.95	3,793.79	3,831.09	3,652.86	3,647.38	3,700.96	3,779.86	3,744.56	3,610.98	3,712.75	3,768.09
A Plazo	353.79	6.39%	5,535.41	5,608.13	5,605.76	5,566.98	5,528.66	5,752.39	5,866.37	5,829.96	5,815.66	5,821.95	5,925.47	5,967.20	5,889.20
De Ahorros	268.29	9.81%	2,735.41	2,753.98	2,769.80	2,854.99	2,779.99	2,803.30	2,842.65	2,809.79	2,851.63	2,892.01	2,822.84	2,789.22	3,003.69
De Bancos	305.54	20.49%	1,491.51	1,493.07	1,706.53	1,756.92	1,766.50	1,725.78	1,876.91	1,932.32	2,165.38	2,271.79	2,223.64	2,017.04	1,797.05
A la Vista	187.65	113.92%	164.72	406.50	475.28	507.20	461.25	425.86	484.97	423.55	724.58	764.20	653.58	495.13	352.37
A Plazo	117.89	8.89%	1,326.79	1,086.58	1,231.25	1,249.72	1,305.25	1,299.92	1,391.94	1,508.77	1,440.81	1,507.59	1,570.07	1,521.91	1,444.68
Extranjero	3,229.35	23.45%	13,770.63	14,025.01	13,896.58	14,036.82	13,703.50	14,920.72	15,369.97	14,894.82	15,592.25	16,103.85	15,985.72	17,546.74	16,999.99
Oficiales	1,610.32	1,714.81%	93.91	112.95	84.00	152.67	114.51	48.99	56.10	54.69	96.45	58.11	54.29	56.53	1,704.22
De Particulares	1,223.94	14.62%	8,370.11	8,118.18	7,988.33	8,506.33	8,671.99	9,342.44	8,786.96	9,548.11	9,453.94	9,420.24	9,594.80	12,012.78	9,594.05
A la Vista	158.22	14.54%	1,087.83	1,082.66	1,122.55	1,108.22	1,116.40	1,154.45	1,179.41	1,216.54	1,277.10	1,208.48	1,321.87	1,859.73	1,246.04
A Plazo	1,424.92	29.91%	4,763.94	4,841.73	4,698.51	4,695.07	5,130.57	5,490.66	5,575.71	5,728.13	6,007.33	6,001.53	6,141.28	6,047.82	6,188.86
De Ahorros	(359.19)	(14.26%)	2,518.34	2,193.79	2,167.28	2,703.04	2,425.02	2,697.33	2,031.84	2,603.44	2,169.51	2,210.23	2,131.64	4,105.23	2,159.15
De Bancos	395.09	7.45%	5,306.62	5,793.88	5,824.25	5,377.83	4,917.00	5,529.29	6,526.91	5,292.02	6,041.86	6,625.51	6,336.62	5,477.43	5,701.71
A la Vista	1,152.64	123.63%	932.35	1,436.45	1,429.76	1,464.39	1,420.48	1,481.14	2,067.91	1,463.13	2,101.46	2,105.91	1,977.58	1,656.55	2,084.99
A Plazo	(757.55)	(17.32%)	4,374.27	4,357.43	4,394.49	3,913.44	3,496.52	4,048.15	4,459.00	3,828.90	3,940.40	4,519.60	4,359.04	3,820.89	3,616.72
OBLIGACIONES	183.95	2.77%	6,637.58	6,301.39	6,058.07	6,146.37	6,361.11	6,601.85	6,071.17	5,944.80	6,053.39	5,794.90	6,345.45	6,428.52	6,821.53
Locales	107.10	27.73%	386.23	346.09	346.43	351.89	339.08	305.31	353.78	342.78	323.51	333.88	333.22	383.38	493.34
Extranjero	76.85	1.23%	6,251.34	5,955.30	5,711.64	5,794.47	6,022.03	6,296.54	5,717.38	5,602.02	5,729.88	5,461.01	6,012.24	6,045.14	6,328.19
OTROS PASIVOS	167.11	17.60%	949.68	1,068.71	1,088.29	1,135.53	983.95	1,022.28	1,111.02	1,034.90	1,120.98	1,128.94	1,207.30	1,248.39	1,116.79
Locales	0.73	0.09%	784.34	899.63	882.12	929.72	798.80	825.79	885.19	802.25	882.29	936.42	976.37	867.19	785.07
Extranjero	166.38	100.63%	165.34	169.08	206.16	205.81	185.15	196.49	225.82	232.65	238.69	192.52	230.93	381.20	331.72
PATRIMONIO	613.15	13.32%	4,603.23	4,655.35	4,667.08	4,740.41	4,774.75	4,820.29	4,888.04	4,931.38	4,982.26	5,116.57	5,179.86	5,180.42	5,216.38
Capital	304.09	12.06%	2,520.64	2,520.83	2,520.59	2,599.57	2,607.98	2,608.20	2,682.88	2,685.64	2,686.63	2,680.50	2,777.59	2,783.32	2,824.73

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.00	0.00%	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21	95.21
Otras Reservas	327.31	(908.79%)	(36.02)	(49.18)	(84.58)	(83.46)	(85.24)	(101.63)	(147.95)	(83.34)	(85.99)	181.12	182.33	225.01	291.29
Provisiones Dinámicas	349.39	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	254.41	254.48	290.41	349.39
Otras Reservas	(22.08)	61.31%	(36.02)	(49.18)	(84.58)	(83.46)	(85.24)	(101.63)	(147.95)	(83.34)	(85.99)	(73.29)	(72.15)	(65.40)	(58.10)
Utilidad de Periodos Anteriores	(174.57)	(11.50%)	1,517.44	2,037.00	2,011.68	1,927.94	1,889.18	1,878.94	1,865.09	1,788.77	1,785.62	1,615.51	1,522.09	1,462.24	1,342.86
Utilidad de Periodo	152.20	28.72%	529.91	79.52	132.25	201.10	256.48	314.77	369.57	426.54	476.91	540.02	599.62	623.16	682.11
Ganancia o Perdida en Valores Disponible para la Venta	4.14	(12.75%)	(32.45)	(36.52)	(16.56)	(8.45)	2.65	16.31	14.76	10.07	15.39	(4.27)	(5.48)	(17.00)	(28.31)
Deuda Subordinada	0.00	0.00%	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49
PASIVO Y PATRIMONIO	5,325.57	13.52%	39,384.11	39,508.94	39,412.71	40,092.47	39,812.48	41,385.96	41,750.89	41,179.79	42,452.27	43,014.96	43,398.41	44,986.02	44,709.68

Nota

Año 2014 : Cifras Preliminares