

**BALANCE DE SITUACION
BANCA PANAMEÑA 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	305.74	7.94%	3,851.93	3,746.16	3,792.48	3,495.41	3,548.57	3,832.46	4,088.69	4,116.06	4,194.05	4,025.95	4,116.89	4,170.76	4,157.67
Depositos Locales en Bancos	151.52	13.77%	1,100.07	1,016.34	1,017.66	1,027.64	996.36	1,022.30	1,128.11	1,249.46	1,390.83	1,253.80	1,250.87	1,241.60	1,251.59
A la Vista	42.23	19.25%	219.38	226.80	215.85	236.30	229.29	226.72	222.57	221.34	267.45	213.01	237.67	264.10	261.61
A Plazo	109.29	12.41%	880.69	789.54	801.81	791.34	767.07	795.58	905.55	1,028.12	1,123.38	1,040.78	1,013.20	977.49	989.99
Depositos Extranjeros en Bancos	141.80	5.88%	2,413.02	2,340.66	2,434.08	2,149.65	2,200.23	2,419.14	2,587.70	2,514.40	2,379.24	2,427.88	2,525.79	2,514.66	2,554.82
A la Vista	180.92	23.73%	762.49	701.96	819.91	664.33	754.27	832.40	877.74	919.79	872.60	892.72	978.46	960.24	943.41
A Plazo	(39.12)	(2.37%)	1,650.53	1,638.70	1,614.18	1,485.32	1,445.96	1,586.74	1,709.96	1,594.61	1,506.64	1,535.17	1,547.33	1,554.42	1,611.41
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	12.43	3.67%	338.83	389.16	340.73	318.12	351.99	391.02	372.88	352.20	423.98	344.26	340.23	414.50	351.26
CARTERA CREDITICIA	2,884.10	15.24%	18,922.89	18,858.52	18,995.55	19,281.74	19,627.15	19,881.67	19,917.80	20,135.57	20,424.36	20,802.74	21,197.97	21,568.18	21,806.99
Locales	2,501.18	14.58%	17,152.28	17,171.32	17,283.67	17,521.68	17,819.42	18,020.46	18,095.49	18,266.86	18,558.80	18,889.95	19,249.42	19,527.86	19,653.46
Extranjero	342.28	16.91%	2,024.02	1,939.83	1,968.27	2,016.08	2,067.69	2,120.44	2,077.34	2,120.38	2,117.54	2,119.73	2,155.35	2,249.15	2,366.30
Menos Provisiones	(40.63)	(16.03%)	253.41	252.63	256.39	256.03	259.95	259.23	255.04	251.67	251.97	206.95	206.81	209.32	212.78
Locales	(41.94)	(17.20%)	243.78	243.99	248.27	247.72	251.47	249.77	247.73	244.90	245.26	200.08	200.98	203.21	201.84
Extranjero	1.31	13.57%	9.63	8.64	8.12	8.31	8.48	9.46	7.31	6.76	6.72	6.87	5.83	6.11	10.94
INVERSIONES EN VALORES	746.44	14.36%	5,199.57	5,203.63	5,322.74	5,540.87	5,497.72	5,546.64	5,618.23	5,703.69	5,713.83	5,802.85	5,870.33	5,890.06	5,946.01
Locales	473.66	19.65%	2,410.71	2,426.94	2,453.48	2,539.23	2,557.75	2,607.54	2,629.04	2,696.70	2,703.50	2,775.48	2,822.37	2,794.35	2,884.37
Extranjero	272.18	9.76%	2,790.12	2,777.98	2,870.58	3,002.95	2,941.28	2,940.42	2,989.58	3,007.40	3,010.74	3,027.82	3,048.51	3,096.54	3,062.30
Menos Provisiones	(0.60)	(47.64%)	1.26	1.29	1.31	1.31	1.32	1.32	0.38	0.41	0.41	0.46	0.55	0.84	0.66
Locales	0.21	70.49%	0.30	0.33	0.35	0.35	0.35	0.36	0.38	0.41	0.41	0.46	0.55	0.64	0.52
Extranjero	(0.81)	(84.95%)	0.96	0.96	0.96	0.96	0.96	0.96	0.00	0.00	0.00	0.00	0.00	0.20	0.14
OTROS ACTIVOS	(229.77)	(14.84%)	1,548.43	1,767.00	1,811.11	1,249.96	1,275.67	1,302.63	1,277.97	1,216.07	1,258.08	1,279.29	1,376.34	1,370.47	1,318.66
Locales	(308.34)	(20.65%)	1,492.87	1,712.69	1,751.17	1,193.06	1,218.59	1,249.40	1,219.91	1,164.44	1,203.16	1,226.85	1,257.47	1,247.25	1,184.53
Extranjero	78.57	141.39%	55.57	54.31	59.94	56.89	57.08	53.22	58.06	51.62	54.91	52.44	118.87	123.22	134.13
TOTAL DE ACTIVOS	3,706.52	12.55%	29,522.82	29,575.31	29,921.88	29,567.97	29,949.12	30,563.40	30,902.69	31,171.39	31,590.32	31,910.82	32,561.53	32,999.46	33,229.33

**BALANCE DE SITUACION
BANCA PANAMEÑA 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
DEPOSITOS	2,264.50	10.15%	22,303.22	22,297.37	22,428.75	22,442.24	22,720.32	23,211.51	23,176.54	23,622.73	23,907.54	24,081.14	24,214.45	24,411.02	24,567.72
Locales	1,818.33	9.60%	18,945.52	19,048.01	19,060.58	19,020.75	19,188.72	19,599.09	19,595.29	19,961.12	20,121.91	20,264.67	20,364.23	20,489.26	20,763.85
Oficiales	0.00	0.00%	5.00	5.00	5.00	5.00	5.00	5.00	8.20	0.20	5.00	5.00	0.00	5.00	5.00
De Particulares	1,782.92	9.84%	18,111.36	18,347.43	18,336.81	18,363.86	18,546.09	18,786.91	18,868.31	19,150.91	19,326.25	19,305.57	19,516.30	19,642.21	19,894.28
A la Vista	365.25	9.37%	3,899.56	3,978.27	3,864.88	3,834.64	3,833.77	3,946.12	3,935.26	4,124.60	4,086.10	4,011.94	4,052.32	4,134.42	4,264.81
A Plazo	881.48	8.63%	10,211.35	10,351.91	10,443.89	10,485.16	10,591.27	10,664.32	10,721.59	10,741.45	10,851.61	10,936.59	11,087.71	11,083.31	11,092.83
De Ahorros	536.19	13.40%	4,000.45	4,017.25	4,028.04	4,044.07	4,121.05	4,176.47	4,211.46	4,284.86	4,388.55	4,357.04	4,376.26	4,424.48	4,536.64
De Bancos	35.41	4.27%	829.16	695.58	718.77	651.89	637.63	807.18	718.77	810.01	790.65	954.10	847.94	842.05	864.57
A la Vista	(59.91)	(59.63%)	100.47	104.88	134.30	54.23	43.88	58.98	56.93	52.55	45.72	52.61	46.49	49.62	40.56
A Plazo	95.32	13.08%	728.69	590.70	584.47	597.66	593.75	748.19	661.85	757.46	744.94	901.49	801.45	792.43	824.01
Extranjero	446.17	13.29%	3,357.70	3,249.36	3,368.17	3,421.49	3,531.60	3,612.42	3,581.25	3,661.61	3,785.63	3,816.47	3,850.21	3,921.76	3,803.87
Oficiales	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
De Particulares	447.88	18.40%	2,434.14	2,425.77	2,489.71	2,526.17	2,610.49	2,624.02	2,655.11	2,715.81	2,774.75	2,804.92	2,848.25	2,877.66	2,882.02
A la Vista	139.58	19.38%	720.28	685.27	734.58	754.57	753.14	736.03	766.16	822.26	816.49	809.73	825.65	850.79	859.86
A Plazo	162.22	13.46%	1,205.02	1,231.64	1,253.09	1,228.48	1,308.96	1,321.74	1,338.12	1,318.72	1,354.85	1,389.41	1,387.58	1,392.95	1,367.24
De Ahorros	146.08	28.71%	508.84	508.87	502.04	543.11	548.39	566.25	550.84	574.83	603.41	605.78	635.02	633.92	654.92
De Bancos	(1.71)	(0.19%)	923.56	823.58	878.46	895.32	921.12	988.40	926.14	945.80	1,010.88	1,011.55	1,001.96	1,044.10	921.85
A la Vista	(34.10)	(11.42%)	298.68	206.86	233.25	247.50	273.31	292.08	225.32	279.25	337.62	316.85	328.68	382.08	264.58
A Plazo	32.39	5.18%	624.88	616.72	645.21	647.82	647.81	696.32	700.82	666.55	673.26	694.70	673.28	662.02	657.27
OBLIGACIONES	1,348.35	39.35%	3,426.30	3,308.98	3,346.33	3,501.32	3,580.10	3,571.63	3,933.39	3,868.73	3,859.15	3,955.81	4,386.94	4,503.71	4,774.65
Locales	259.98	23.41%	1,110.40	1,099.17	1,111.19	1,117.21	1,126.68	1,170.34	1,247.27	1,207.75	1,208.23	1,243.44	1,249.79	1,262.69	1,370.38
Extranjero	1,088.37	47.00%	2,315.90	2,209.82	2,235.14	2,384.11	2,453.42	2,401.30	2,686.12	2,660.99	2,650.92	2,712.37	3,137.16	3,241.02	3,404.27
OTROS PASIVOS	(293.45)	(23.13%)	1,268.43	1,397.09	1,532.33	998.37	992.71	1,065.71	1,069.46	919.82	1,025.87	1,029.84	1,043.37	1,133.33	974.98
Locales	(332.60)	(27.44%)	1,212.03	1,338.19	1,414.80	934.07	937.04	1,001.47	1,013.73	842.28	948.92	949.65	950.60	1,044.09	879.43
Extranjero	39.15	69.42%	56.40	58.89	117.53	64.30	55.67	64.24	55.73	77.54	76.95	80.19	92.76	89.25	95.55
PATRIMONIO	387.12	15.33%	2,524.87	2,571.87	2,614.47	2,626.05	2,655.98	2,714.56	2,723.30	2,760.10	2,797.76	2,844.02	2,916.77	2,951.40	2,911.99
Capital	124.64	8.15%	1,528.68	1,523.93	1,525.04	1,525.09	1,525.15	1,531.15	1,538.89	1,565.85	1,568.01	1,582.77	1,603.37	1,608.10	1,653.32

**BALANCE DE SITUACION
BANCA PANAMEÑA 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
Reservas de Capital	(0.25)	(100.00%)	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	228.56	(5,350.28%)	(4.27)	0.17	2.71	2.65	2.57	3.85	3.92	7.91	2.32	181.89	178.63	177.84	224.29
Provisiones Dinámicas	225.56	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	184.25	184.34	184.42	225.56
Otras Reservas	3.00	(70.22%)	(4.27)	0.17	2.71	2.65	2.57	3.85	3.92	7.91	2.32	(2.36)	(5.71)	(6.58)	(1.27)
Utilidad de Periodos Anteriores	(25.56)	(3.40%)	751.41	855.02	854.26	852.28	844.57	842.50	839.20	944.00	941.91	798.36	796.88	792.33	725.85
Utilidad de Periodo	53.79	31.27%	172.04	98.32	125.66	136.78	170.66	210.24	212.07	129.80	161.25	171.23	220.50	256.23	225.83
Ganancia o Perdida en Valores Disponible para la Venta	2.76	(11.50%)	(24.00)	(15.19)	(2.81)	(0.37)	3.41	17.19	20.11	3.42	15.16	0.66	3.45	2.78	(21.24)
Deuda Subordinada	3.17	3.15%	100.77	109.61	109.61	109.61	109.61	109.61	109.11	109.12	109.12	109.12	113.92	114.13	103.94
PASIVO Y PATRIMONIO	3,706.52	12.55%	29,522.82	29,575.31	29,921.88	29,567.97	29,949.12	30,563.40	30,902.69	31,171.39	31,590.32	31,910.82	32,561.53	32,999.46	33,229.33

Nota
Año 2014 : Cifras Preliminares