

**BALANCE DE SITUACION
BANCA 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	2,301.97	21.36%	10,776.92	10,718.35	10,738.12	11,331.70	10,741.48	11,701.49	12,188.35	11,377.11	12,073.23	11,886.78	12,044.29	13,250.53	13,078.89
Depositos Locales en Bancos	484.60	21.38%	2,266.75	2,268.10	2,480.31	2,656.87	2,580.89	2,614.44	2,744.46	2,924.96	3,266.83	3,192.59	3,066.13	2,896.96	2,751.35
A la Vista	214.87	37.91%	566.77	846.94	892.35	1,008.44	960.25	967.95	964.37	933.18	1,270.67	1,195.13	1,123.25	967.43	781.64
A Plazo	269.73	15.87%	1,699.98	1,421.16	1,587.95	1,648.43	1,620.64	1,646.49	1,780.09	1,991.78	1,996.17	1,997.46	1,942.89	1,929.53	1,969.71
Depositos Extranjeros en Bancos	1,818.31	23.06%	7,883.55	7,805.90	7,583.10	8,014.09	7,549.51	8,420.07	8,792.91	7,835.53	8,114.01	8,088.11	8,309.61	9,638.96	9,701.86
A la Vista	517.61	12.41%	4,171.92	3,841.71	2,916.37	4,202.93	3,607.84	4,014.26	3,901.09	3,493.93	3,914.10	3,803.74	4,185.00	5,299.39	4,689.53
A Plazo	1,300.70	35.04%	3,711.63	3,964.19	4,666.73	3,811.16	3,941.68	4,405.80	4,891.82	4,341.60	4,199.92	4,284.36	4,124.61	4,339.57	5,012.33
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	(0.94)	(0.15%)	626.62	644.35	674.71	660.74	611.08	666.98	650.98	616.63	692.39	606.09	668.55	714.61	625.67
CARTERA CREDITICIA	5,601.07	12.48%	44,862.64	44,763.50	44,687.48	44,789.02	45,394.61	46,505.56	46,681.58	47,048.21	47,806.68	48,812.91	49,419.59	50,215.43	50,463.71
Locales	3,252.13	10.14%	32,070.26	32,024.32	32,200.57	32,137.32	32,359.95	32,771.15	33,018.16	33,405.03	34,004.78	34,464.30	34,946.30	35,318.84	35,322.39
Extranjero	2,189.73	16.36%	13,381.44	13,328.84	13,080.26	13,241.61	13,630.57	14,343.36	14,268.64	14,242.71	14,402.95	14,784.18	14,907.94	15,339.58	15,571.17
Menos Provisiones	(159.20)	(27.03%)	589.06	589.66	593.35	589.91	595.90	608.95	605.23	599.53	601.04	435.56	434.65	443.48	429.86
Locales	(67.79)	(15.65%)	433.10	435.08	442.68	443.50	447.05	454.34	457.34	452.15	453.90	380.59	381.27	385.23	365.31
Extranjero	(91.41)	(58.61%)	155.96	154.58	150.67	146.41	148.85	154.61	147.89	147.37	147.15	54.96	53.39	58.25	64.55
INVERSIONES EN VALORES	1,307.54	12.48%	10,473.23	10,649.78	10,878.16	11,087.00	11,160.23	11,183.16	11,250.24	11,369.63	11,534.47	11,586.89	11,701.78	11,788.70	11,780.76
Locales	750.61	19.43%	3,863.60	3,901.82	3,936.63	4,046.61	4,109.91	4,128.11	4,044.65	4,230.59	4,314.91	4,405.69	4,512.75	4,486.38	4,614.21
Extranjero	555.50	8.40%	6,612.15	6,750.44	6,944.35	7,043.21	7,052.79	7,056.81	7,206.03	7,139.49	7,220.45	7,182.13	7,190.04	7,303.62	7,167.66
Menos Provisiones	(1.43)	(56.47%)	2.52	2.48	2.82	2.82	2.48	1.77	0.45	0.46	0.88	0.93	1.01	1.30	1.10
Locales	0.04	3.89%	0.92	0.94	0.98	0.97	0.97	0.79	0.39	0.41	0.84	0.89	0.98	1.07	0.95
Extranjero	(1.46)	(91.01%)	1.61	1.54	1.85	1.84	1.51	0.98	0.06	0.05	0.04	0.04	0.03	0.23	0.14
OTROS ACTIVOS	(178.49)	(6.39%)	2,794.14	2,952.61	3,030.84	2,452.72	2,465.27	2,559.15	2,533.41	2,556.23	2,628.19	2,639.19	2,794.29	2,730.82	2,615.65
Locales	(346.54)	(14.14%)	2,451.28	2,588.94	2,653.86	2,069.48	2,107.76	2,214.82	2,144.85	2,090.68	2,238.78	2,156.29	2,392.95	2,148.48	2,104.74
Extranjero	168.04	49.01%	342.86	363.68	376.98	383.24	357.52	344.32	388.57	465.55	389.41	482.90	401.33	582.34	510.90
TOTAL DE ACTIVOS	9,032.08	13.11%	68,906.93	69,084.24	69,334.59	69,660.44	69,761.60	71,949.36	72,653.58	72,351.18	74,042.58	74,925.77	75,959.94	77,985.49	77,939.01

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DEPOSITOS	6,625.85	13.39%	49,496.85	49,780.86	50,028.02	50,512.40	50,412.98	52,153.03	52,857.20	52,891.44	54,203.18	55,055.69	54,880.25	56,539.71	56,122.69
Locales	2,950.33	9.11%	32,368.51	32,506.49	32,763.27	33,054.09	33,177.88	33,619.89	33,905.98	34,335.02	34,825.30	35,135.37	35,044.32	35,071.21	35,318.84
Oficiales	74.37	269.61%	27.58	55.54	66.63	65.66	87.92	91.47	85.58	101.07	95.87	145.38	97.15	100.75	101.95
De Particulares	2,535.01	8.44%	30,020.26	30,262.30	30,271.33	30,579.61	30,685.83	30,995.46	31,224.72	31,491.62	31,773.40	31,764.10	31,875.59	32,111.37	32,555.27
A la Vista	495.27	6.57%	7,537.64	7,531.04	7,423.83	7,628.42	7,664.86	7,598.98	7,582.64	7,825.56	7,865.96	7,756.50	7,663.30	7,847.17	8,032.90
A Plazo	1,235.27	7.84%	15,746.76	15,960.03	16,049.65	16,052.13	16,119.93	16,416.72	16,587.96	16,571.41	16,667.26	16,758.55	17,013.18	17,050.51	16,982.03
De Ahorros	804.48	11.94%	6,735.86	6,771.23	6,797.84	6,899.06	6,901.04	6,979.77	7,054.12	7,094.65	7,240.18	7,249.05	7,199.11	7,213.70	7,540.34
De Bancos	340.94	14.69%	2,320.67	2,188.65	2,425.30	2,408.81	2,404.13	2,532.96	2,595.68	2,742.33	2,956.04	3,225.89	3,071.58	2,859.09	2,661.61
A la Vista	127.74	48.17%	265.19	511.38	609.58	561.43	505.13	484.85	541.90	476.10	770.29	816.81	700.07	544.75	392.93
A Plazo	213.21	10.37%	2,055.48	1,677.28	1,815.72	1,847.38	1,899.00	2,048.11	2,053.79	2,266.23	2,185.74	2,409.08	2,371.52	2,314.34	2,268.69
Extranjero	3,675.52	21.46%	17,128.33	17,274.37	17,264.75	17,458.31	17,235.10	18,533.14	18,951.22	18,556.43	19,377.88	19,920.32	19,835.93	21,468.50	20,803.86
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	1,671.83	15.47%	10,804.25	10,543.95	10,478.04	11,032.50	11,282.48	11,966.46	11,442.08	12,263.92	12,228.69	12,225.15	12,443.05	14,890.44	12,476.08
A la Vista	297.79	16.47%	1,808.11	1,767.93	1,857.12	1,862.79	1,869.54	1,890.47	1,945.57	2,038.80	2,093.59	2,018.21	2,147.53	2,710.52	2,105.91
A Plazo	1,587.15	26.59%	5,968.96	6,073.37	5,951.59	5,923.55	6,439.53	6,812.40	6,913.83	7,046.84	7,362.19	7,390.94	7,528.86	7,440.77	7,556.10
De Ahorros	(213.11)	(7.04%)	3,027.18	2,702.65	2,669.32	3,246.15	2,973.41	3,263.58	2,582.68	3,178.27	2,772.92	2,816.01	2,766.67	4,739.15	2,814.07
De Bancos	393.38	6.31%	6,230.18	6,617.46	6,702.72	6,273.14	5,838.12	6,517.69	7,453.05	6,237.82	7,052.74	7,637.06	7,338.59	6,521.53	6,623.56
A la Vista	1,118.54	90.86%	1,231.03	1,643.31	1,663.02	1,711.89	1,693.79	1,773.22	2,293.23	1,742.38	2,439.08	2,422.76	2,306.27	2,038.62	2,349.57
A Plazo	(725.16)	(14.51%)	4,999.15	4,974.15	5,039.70	4,561.25	4,144.33	4,744.47	5,159.81	4,495.44	4,613.65	5,214.30	5,032.32	4,482.91	4,273.99
OBLIGACIONES	1,532.31	15.23%	10,063.87	9,610.37	9,404.40	9,647.69	9,941.22	10,173.48	10,004.55	9,813.54	9,912.53	9,750.71	10,732.40	10,932.24	11,596.18
Locales	367.09	24.53%	1,496.63	1,445.25	1,457.61	1,469.10	1,465.77	1,475.65	1,601.05	1,550.53	1,531.74	1,577.33	1,583.00	1,646.07	1,863.72
Extranjero	1,165.22	13.60%	8,567.24	8,165.12	7,946.78	8,178.58	8,475.45	8,697.84	8,403.51	8,263.01	8,380.80	8,173.38	9,149.39	9,286.16	9,732.46
OTROS PASIVOS	(126.34)	(5.70%)	2,218.11	2,465.79	2,620.62	2,133.90	1,976.66	2,087.99	2,180.48	1,954.72	2,146.84	2,158.78	2,250.66	2,381.72	2,091.76
Locales	(331.87)	(16.62%)	1,996.37	2,237.82	2,296.93	1,863.79	1,735.85	1,827.26	1,898.92	1,644.54	1,831.21	1,886.07	1,926.97	1,911.28	1,664.50
Extranjero	205.53	92.69%	221.74	227.97	323.69	270.11	240.82	260.73	281.55	310.18	315.63	272.71	323.69	470.45	427.26
PATRIMONIO	1,000.27	14.03%	7,128.10	7,227.22	7,281.56	7,366.45	7,430.73	7,534.85	7,611.35	7,691.48	7,780.02	7,960.60	8,096.63	8,131.82	8,128.37
Capital	428.73	10.59%	4,049.32	4,044.77	4,045.63	4,124.66	4,133.13	4,139.36	4,221.77	4,251.49	4,254.64	4,263.26	4,380.96	4,391.42	4,478.05

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	(0.25)	(0.26%)	95.46	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	555.86	(1,379.74%)	(40.29)	(49.02)	(81.86)	(80.81)	(82.67)	(97.78)	(144.03)	(75.43)	(83.67)	363.01	360.97	402.85	515.58
Provisiones Dinámicas	574.95	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	438.67	438.82	474.84	574.95
Otras Reservas	(19.08)	47.37%	(40.29)	(49.02)	(81.86)	(80.81)	(82.67)	(97.78)	(144.03)	(75.43)	(83.67)	(75.65)	(77.86)	(71.99)	(59.37)
Utilidad de Periodos Anteriores	(200.13)	(8.82%)	2,268.85	2,892.03	2,865.94	2,780.23	2,733.76	2,721.44	2,704.29	2,732.77	2,727.53	2,413.86	2,318.98	2,254.56	2,068.71
Utilidad de Periodo	205.99	29.34%	701.95	177.83	257.91	337.88	427.14	525.01	581.64	556.34	638.16	711.25	820.13	879.39	907.93
Ganancia o Perdida en Valores Disponible para la Venta	6.90	(12.22%)	(56.45)	(51.71)	(19.37)	(8.82)	6.06	33.50	34.87	13.49	30.54	(3.62)	(2.03)	(14.22)	(49.55)
Deuda Subordinada	3.17	2.90%	109.26	118.10	118.10	118.10	118.10	118.10	117.61	117.61	117.61	117.61	122.42	122.62	112.43
PASIVO Y PATRIMONIO	9,032.08	13.11%	68,906.93	69,084.24	69,334.59	69,660.44	69,761.60	71,949.36	72,653.58	72,351.18	74,042.58	74,925.77	75,959.94	77,985.49	77,939.01

Nota
Año 2014 : Cifras Preliminares