

**BALANCE DE SITUACION
BANCA EXTRANJERA PRIVADA
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(329.74)	(3.70%)	8,920.72	8,296.23	8,178.57	8,956.03	8,600.63	8,766.33	8,771.51	10,083.45	8,824.41	8,420.44	7,719.27	8,433.53	8,590.98
Depositos Locales en Bancos	(53.01)	(3.54%)	1,499.26	1,520.53	1,412.52	1,439.51	1,469.61	1,365.38	1,311.65	1,259.26	1,293.01	1,383.76	1,350.67	1,438.26	1,446.25
A la Vista	(45.00)	(8.66%)	519.53	520.68	467.39	501.72	479.94	377.49	371.28	380.49	457.49	496.41	424.05	541.68	474.53
A Plazo	(8.01)	(0.82%)	979.72	999.85	945.12	937.79	989.67	987.89	940.37	878.77	835.52	887.35	926.62	896.58	971.72
Depositos Extranjeros en Bancos	(403.65)	(5.65%)	7,147.04	6,515.46	6,491.15	7,128.86	6,878.24	7,126.10	7,179.21	8,554.76	7,230.30	6,720.61	6,021.82	6,616.67	6,743.39
A la Vista	(202.98)	(5.42%)	3,746.12	3,099.95	3,235.07	3,486.13	3,132.07	3,321.33	3,301.62	4,967.03	3,610.11	3,203.62	2,559.69	3,001.65	3,543.15
A Plazo	(200.68)	(5.90%)	3,400.92	3,415.51	3,256.08	3,642.73	3,746.17	3,804.77	3,877.59	3,587.73	3,620.19	3,516.99	3,462.14	3,615.02	3,200.24
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	126.92	46.25%	274.42	260.24	274.90	387.65	252.78	274.86	280.65	269.43	301.10	316.06	346.78	378.61	401.34
CARTERA CREDITICIA	2,733.18	9.54%	28,659.71	28,942.83	28,876.89	29,023.39	29,328.43	29,532.91	30,452.43	30,693.39	31,193.76	31,213.09	31,175.51	31,495.07	31,392.89
Locales	1,641.21	10.47%	15,668.93	15,906.41	16,049.22	16,312.87	16,198.02	16,256.51	16,334.31	16,629.08	16,816.35	17,044.46	17,206.27	17,445.38	17,310.14
Extranjero	1,098.30	8.32%	13,207.87	13,253.63	13,042.77	12,929.58	13,342.40	13,487.26	14,321.67	14,274.13	14,593.07	14,390.09	14,192.83	14,276.03	14,306.17
Menos Provisiones	6.33	2.92%	217.10	217.21	215.10	219.06	211.98	210.87	203.55	209.82	215.66	221.46	223.59	226.33	223.43
Locales	20.36	12.61%	161.39	158.17	159.70	162.35	157.82	164.82	154.01	160.02	167.46	170.25	180.18	182.22	181.75
Extranjero	(14.03)	(25.18%)	55.70	59.04	55.40	56.71	54.16	46.05	49.54	49.80	48.20	51.21	43.41	44.12	41.68
INVERSIONES EN VALORES	658.37	11.27%	5,839.43	5,937.50	6,093.88	6,139.00	6,096.47	6,185.44	6,546.76	6,512.96	6,549.90	6,580.22	6,573.42	6,509.86	6,497.80
Locales	(16.73)	(0.96%)	1,737.51	1,725.76	1,726.04	1,698.17	1,700.32	1,724.02	1,849.01	1,815.88	1,758.50	1,740.64	1,778.97	1,759.08	1,720.78
Extranjero	675.29	16.46%	4,102.35	4,212.17	4,368.28	4,441.27	4,396.59	4,461.88	4,698.31	4,697.64	4,791.96	4,840.14	4,795.01	4,751.34	4,777.64
Menos Provisiones	0.19	42.91%	0.44	0.44	0.44	0.45	0.43	0.46	0.56	0.56	0.56	0.56	0.56	0.56	0.63
Locales	(0.34)	(77.16%)	0.44	0.44	0.44	0.45	0.43	0.46	0.56	0.56	0.56	0.56	0.56	0.56	0.10
Extranjero	0.53	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	0.53
OTROS ACTIVOS	1,131.77	87.85%	1,288.25	1,309.94	1,254.77	1,316.75	1,660.76	1,947.72	2,075.56	2,106.27	2,116.65	2,168.67	2,140.95	2,060.28	2,420.02
Locales	46.48	5.09%	912.61	958.15	979.40	1,053.76	1,417.45	1,696.57	1,870.18	1,852.18	1,893.97	1,942.18	1,894.13	1,812.01	959.09
Extranjero	1,085.29	288.92%	375.64	351.79	275.37	262.98	243.31	251.14	205.38	254.09	222.68	226.49	246.81	248.27	1,460.93
TOTAL DE ACTIVOS	4,193.58	9.38%	44,708.10	44,486.50	44,404.11	45,435.16	45,686.31	46,432.40	47,846.25	49,396.07	48,684.72	48,382.41	47,609.14	48,498.75	48,901.68

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DE DICIEMBRE 2014 A DICIEMBRE 2015
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DEPOSITOS	2,009.37	6.37%	31,554.97	31,170.71	31,099.10	31,930.13	32,072.33	32,536.15	33,405.27	35,327.27	34,819.24	34,163.01	33,273.40	33,991.46	33,564.35
Locales	416.06	2.87%	14,506.17	14,560.28	14,386.27	14,420.61	14,305.45	14,176.78	14,204.32	14,322.23	14,507.93	14,724.70	14,561.83	14,790.67	14,922.22
Oficiales	49.33	50.88%	96.95	92.06	91.90	96.62	114.46	118.97	111.87	109.49	113.94	111.79	90.06	120.83	146.28
De Particulares	544.25	4.30%	12,660.99	12,638.89	12,548.19	12,509.16	12,285.69	12,368.06	12,373.58	12,609.61	12,839.30	12,750.70	12,832.25	12,979.80	13,205.24
A la Vista	(106.35)	(2.82%)	3,768.09	3,772.53	3,571.89	3,539.41	3,428.70	3,470.25	3,365.24	3,389.69	3,528.28	3,328.38	3,424.61	3,551.39	3,661.75
A Plazo	638.27	10.84%	5,889.20	5,898.74	5,960.83	6,009.18	6,017.26	6,075.18	6,092.67	6,268.75	6,324.57	6,479.08	6,523.23	6,494.75	6,527.47
De Ahorros	12.33	0.41%	3,003.69	2,967.62	3,015.48	2,960.57	2,839.73	2,822.63	2,915.67	2,951.17	2,986.45	2,943.24	2,884.42	2,933.66	3,016.02
De Bancos	(177.53)	(10.15%)	1,748.23	1,829.33	1,746.18	1,814.82	1,905.30	1,689.75	1,718.86	1,603.13	1,554.69	1,862.20	1,639.52	1,690.03	1,570.70
A la Vista	(106.16)	(30.13%)	352.37	327.78	321.42	352.78	425.36	281.42	279.41	324.07	380.98	349.01	285.68	361.81	246.21
A Plazo	(71.36)	(5.11%)	1,395.86	1,501.56	1,424.76	1,462.05	1,479.94	1,408.32	1,439.46	1,279.06	1,173.71	1,513.19	1,353.84	1,328.22	1,324.49
Extranjero	1,593.32	9.35%	17,048.81	16,610.43	16,712.83	17,509.52	17,766.88	18,359.37	19,200.96	21,005.04	20,311.32	19,438.31	18,711.57	19,200.80	18,642.13
Oficiales	(865.37)	(50.78%)	1,704.22	1,665.51	1,302.65	1,332.96	1,158.69	333.61	487.69	697.84	1,384.88	1,351.64	942.49	875.28	838.85
De Particulares	1,013.05	10.56%	9,594.05	9,625.60	9,447.83	9,889.10	10,045.82	9,632.84	9,763.33	9,901.96	9,840.29	9,962.95	10,274.26	10,548.71	10,607.10
A la Vista	358.51	28.77%	1,246.04	1,298.36	1,387.99	1,491.31	1,505.42	1,513.72	1,524.87	1,584.08	1,532.60	1,657.61	1,542.31	1,643.57	1,604.55
A Plazo	588.14	9.50%	6,188.86	6,181.43	5,908.79	6,217.20	6,333.11	5,917.85	5,985.65	6,179.14	6,187.27	6,232.29	6,572.72	6,711.78	6,777.00
De Ahorros	66.40	3.08%	2,159.15	2,145.82	2,151.05	2,180.59	2,207.29	2,201.26	2,252.80	2,138.74	2,120.42	2,073.06	2,159.23	2,193.36	2,225.54
De Bancos	1,445.64	25.14%	5,750.53	5,319.32	5,962.34	6,287.47	6,562.37	8,392.92	8,949.94	10,405.24	9,086.14	8,123.72	7,494.82	7,776.81	7,196.17
A la Vista	(355.92)	(17.07%)	2,084.99	1,926.41	2,119.87	1,911.51	2,004.62	2,304.94	2,248.26	3,242.73	2,355.56	2,157.93	2,208.05	1,959.24	1,729.07
A Plazo	1,801.56	49.15%	3,665.54	3,392.91	3,842.47	4,375.96	4,557.75	6,087.98	6,701.68	7,162.51	6,730.58	5,965.79	5,286.77	5,817.57	5,467.10
OBLIGACIONES	564.18	8.26%	6,830.02	6,903.78	6,876.60	6,944.72	6,646.30	6,573.06	6,874.87	6,575.78	6,275.23	6,475.85	6,630.40	6,859.88	7,394.20
Locales	(91.00)	(18.45%)	493.34	347.58	404.49	383.65	389.85	407.53	404.84	385.09	386.14	373.01	373.33	377.26	402.34
Extranjero	655.18	10.34%	6,336.68	6,556.21	6,472.11	6,561.07	6,256.45	6,165.53	6,470.02	6,190.69	5,889.09	6,102.84	6,257.07	6,482.63	6,991.86
OTROS PASIVOS	1,038.16	92.84%	1,118.22	1,135.08	1,103.46	1,189.61	1,548.41	1,852.57	1,991.96	1,923.23	1,934.31	2,044.08	1,933.52	1,893.35	2,156.38
Locales	(62.92)	(8.02%)	784.55	836.64	887.84	1,004.03	1,363.88	1,652.41	1,790.79	1,722.43	1,766.61	1,870.38	1,731.71	1,697.06	721.63
Extranjero	1,101.08	329.99%	333.67	298.44	215.61	185.58	184.53	200.16	201.17	200.81	167.71	173.71	201.81	196.29	1,434.75
PATRIMONIO	581.87	11.18%	5,204.88	5,276.93	5,324.95	5,370.70	5,419.28	5,470.62	5,574.15	5,569.78	5,655.93	5,699.47	5,771.81	5,754.06	5,786.75
Capital	44.23	1.57%	2,824.73	2,832.71	2,818.78	2,826.49	2,826.70	2,826.84	2,902.21	2,882.79	2,882.82	2,881.21	2,883.99	2,858.12	2,868.96

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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	308.22	103.78%	296.99	283.51	292.73	418.08	436.81	437.88	507.52	505.53	506.55	529.70	555.71	573.08	605.21
Provisiones Dinámicas	93.20	26.44%	352.52	349.89	350.06	481.48	494.71	494.72	414.65	416.21	416.21	439.20	439.20	439.20	445.72
Otras Reservas	215.02	(387.20%)	(55.53)	(66.37)	(57.33)	(63.41)	(57.91)	(56.84)	92.87	89.32	90.34	90.50	116.51	133.88	159.49
Utilidad de Periodos Anteriores	229.55	17.13%	1,340.25	2,018.80	2,010.42	1,870.44	1,832.36	1,820.10	1,737.04	1,694.20	1,670.79	1,644.54	1,632.78	1,613.44	1,569.80
Utilidad de Periodo	18.24	2.70%	676.63	74.14	121.31	179.41	234.56	295.53	349.82	411.57	531.64	593.88	636.38	651.15	694.87
Ganancia o Perdida en Valores Disponible para la Venta	(18.38)	63.53%	(28.93)	(27.45)	(13.50)	(18.93)	(6.37)	(4.94)	(17.64)	(19.52)	(31.09)	(45.07)	(32.26)	(36.94)	(47.30)
Deuda Subordinada	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
PASIVO Y PATRIMONIO	4,193.58	9.38%	44,708.10	44,486.50	44,404.11	45,435.16	45,686.31	46,432.40	47,846.25	49,396.07	48,684.72	48,382.41	47,609.14	48,498.75	48,901.68

Nota

Año 2014 : Cifras Preliminares