

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	(660.11)	(7.64%)	8,638.11	8,653.30	8,628.64	9,344.83	8,598.92	8,444.01	8,382.79	7,710.25	8,240.56	8,142.91	7,947.84	7,647.35	7,978.00
Depositos Locales en Bancos	(2.84)	(0.16%)	1,829.22	1,775.65	1,805.62	1,887.97	1,822.55	1,738.26	1,745.44	1,628.41	1,538.85	1,925.36	1,769.71	1,806.10	1,826.38
A la Vista	(9.00)	(3.29%)	273.27	269.66	291.42	302.41	297.62	285.21	277.73	264.72	260.34	282.40	342.02	277.48	264.27
A Plazo	6.16	0.40%	1,555.96	1,505.99	1,514.20	1,585.56	1,524.93	1,453.05	1,467.72	1,363.69	1,278.51	1,642.95	1,427.68	1,528.63	1,562.12
Depositos Extranjeros en Bancos	(502.32)	(8.30%)	6,049.22	6,118.96	6,009.22	6,743.97	6,095.82	5,957.66	5,893.30	5,468.11	6,090.79	5,616.52	5,527.71	5,229.41	5,546.90
A la Vista	(81.94)	(7.30%)	1,123.11	1,193.42	1,108.49	1,131.08	1,162.77	1,029.62	944.32	961.21	914.05	927.66	983.28	1,048.59	1,041.17
A Plazo	(420.37)	(8.53%)	4,926.11	4,925.54	4,900.74	5,612.88	4,933.06	4,928.04	4,948.98	4,506.89	5,176.74	4,688.87	4,544.43	4,180.82	4,505.74
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	(154.96)	(20.40%)	759.67	758.68	813.79	712.89	680.55	748.10	744.05	613.73	610.92	601.02	650.43	611.84	604.72
CARTERA CREDITICIA	3,434.41	12.82%	26,794.12	27,026.69	27,203.00	27,504.61	27,588.32	27,924.04	28,219.14	28,533.03	28,842.34	29,288.88	29,642.99	30,216.79	30,228.53
Locales	3,143.58	12.74%	24,682.57	24,931.87	25,097.58	25,331.50	25,466.91	25,752.44	25,997.46	26,321.97	26,597.10	26,897.45	27,225.67	27,812.28	27,826.15
Extranjero	302.54	12.79%	2,366.30	2,353.93	2,368.57	2,440.62	2,393.18	2,441.63	2,501.63	2,488.78	2,523.70	2,670.90	2,698.87	2,688.10	2,668.84
Menos Provisiones	11.71	4.60%	254.75	259.11	263.15	267.51	271.78	270.03	279.95	277.72	278.46	279.47	281.55	283.59	266.46
Locales	12.27	4.97%	246.67	251.25	254.86	259.24	262.42	244.12	270.21	267.79	268.88	268.41	273.68	276.32	258.94
Extranjero	(0.56)	(6.90%)	8.08	7.85	8.29	8.27	9.35	25.91	9.74	9.92	9.58	11.07	7.87	7.27	7.52
INVERSIONES EN VALORES	1,387.92	17.05%	8,141.17	8,219.44	8,396.33	8,466.14	8,574.13	8,685.48	9,045.77	9,127.20	9,057.47	9,189.68	9,267.61	9,430.82	9,529.09
Locales	414.19	8.52%	4,862.28	4,869.72	4,923.20	4,898.47	4,873.22	4,937.59	4,964.25	5,092.09	5,093.52	5,218.30	5,277.29	5,290.33	5,276.46
Extranjero	974.00	29.70%	3,279.55	3,350.47	3,473.94	3,568.13	3,701.37	3,748.35	4,082.17	4,035.76	3,964.65	3,972.14	3,991.08	4,141.25	4,253.55
Menos Provisiones	0.27	40.87%	0.66	0.76	0.81	0.47	0.47	0.47	0.65	0.65	0.70	0.76	0.76	0.76	0.93
Locales	0.41	80.24%	0.52	0.57	0.62	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.52	0.52	0.93
Extranjero	(0.14)	(100.00%)	0.14	0.19	0.19	0.00	0.00	0.00	0.18	0.18	0.24	0.29	0.24	0.24	0.00
OTROS ACTIVOS	183.22	10.76%	1,702.15	1,661.02	1,753.00	1,777.08	1,810.93	1,829.96	1,743.48	1,762.75	1,795.16	1,893.35	1,819.57	1,883.08	1,885.37
Locales	212.06	13.53%	1,567.16	1,582.45	1,683.52	1,699.10	1,739.06	1,752.26	1,666.58	1,688.23	1,695.74	1,783.05	1,716.53	1,793.51	1,779.22
Extranjero	(28.84)	(21.37%)	134.99	78.57	69.47	77.98	71.87	77.70	76.91	74.52	99.43	110.30	103.04	89.56	106.14
TOTAL DE ACTIVOS	4,345.44	9.60%	45,275.55	45,560.45	45,980.96	47,092.65	46,572.30	46,883.49	47,391.18	47,133.24	47,935.53	48,514.82	48,678.02	49,178.04	49,620.98

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DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Millones de Balboas)**

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	2,468.36	6.99%	35,291.33	35,464.45	35,549.55	36,533.63	36,081.17	36,241.55	36,423.04	36,134.28	36,733.60	36,986.65	36,967.31	37,030.85	37,759.69
Locales	2,573.40	8.19%	31,422.30	31,472.49	31,607.79	32,534.38	32,197.25	32,336.34	32,655.32	32,378.52	32,967.98	33,153.55	33,126.23	33,224.40	33,995.70
Oficiales	932.15	12.36%	7,544.43	7,536.56	7,615.41	8,344.55	7,811.57	7,691.63	8,305.31	7,998.34	8,476.47	8,408.92	8,168.43	8,179.03	8,476.58
De Particulares	1,287.57	5.80%	22,199.30	22,151.83	22,255.69	22,423.38	22,654.57	22,791.41	22,667.94	22,778.55	22,850.11	22,978.38	23,138.52	23,169.48	23,486.87
A la Vista	4.47	0.10%	4,548.45	4,507.80	4,478.05	4,433.75	4,424.18	4,540.88	4,529.28	4,473.64	4,448.97	4,479.10	4,524.45	4,554.09	4,552.92
A Plazo	748.39	6.32%	11,835.92	11,843.28	11,954.32	12,093.06	12,302.53	12,281.69	12,184.25	12,304.33	12,365.36	12,419.59	12,506.08	12,551.52	12,584.31
De Ahorros	534.70	9.20%	5,814.93	5,800.75	5,823.31	5,896.57	5,927.86	5,968.83	5,954.41	6,000.58	6,035.78	6,079.70	6,107.98	6,063.87	6,349.63
De Bancos	353.69	21.07%	1,678.57	1,784.10	1,736.70	1,766.45	1,731.11	1,853.30	1,682.06	1,601.63	1,641.40	1,766.25	1,819.28	1,875.89	2,032.25
A la Vista	140.39	30.27%	463.77	520.16	539.15	494.39	535.87	593.43	539.40	495.41	531.40	545.13	597.19	564.99	604.16
A Plazo	213.30	17.56%	1,214.79	1,263.94	1,197.54	1,272.06	1,195.25	1,259.87	1,142.66	1,106.23	1,110.01	1,221.11	1,222.09	1,310.89	1,428.09
Extranjero	(105.04)	(2.71%)	3,869.02	3,991.96	3,941.76	3,999.24	3,883.91	3,905.21	3,767.73	3,755.76	3,765.62	3,833.10	3,841.08	3,806.45	3,763.98
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	(44.88)	(1.52%)	2,947.18	2,984.93	2,947.92	2,972.10	2,940.93	2,962.98	2,895.57	2,863.78	2,877.98	2,902.86	2,897.84	2,917.30	2,902.30
A la Vista	(109.01)	(12.32%)	885.10	887.71	833.13	820.45	793.03	797.40	773.71	776.82	786.19	767.11	761.26	773.84	776.09
A Plazo	58.60	4.18%	1,400.59	1,423.07	1,448.42	1,471.96	1,473.58	1,473.35	1,466.69	1,423.36	1,429.45	1,481.03	1,475.28	1,477.53	1,459.19
De Ahorros	5.53	0.84%	661.49	674.15	666.37	679.69	674.32	692.23	655.17	663.60	662.34	654.71	661.30	665.93	667.02
De Bancos	(60.16)	(6.53%)	921.85	1,007.03	993.84	1,027.15	942.98	942.23	872.15	891.98	887.64	930.24	943.24	889.15	861.69
A la Vista	(16.82)	(6.36%)	264.58	350.66	333.91	357.51	283.70	281.63	265.31	273.17	262.75	313.09	317.91	278.61	247.76
A Plazo	(43.34)	(6.59%)	657.27	656.36	659.92	669.63	659.27	660.59	606.84	618.80	624.88	617.15	625.33	610.54	613.93
OBLIGACIONES	1,543.68	32.17%	4,798.22	4,782.70	4,920.29	4,905.39	4,940.08	4,994.77	5,459.92	5,457.98	5,560.64	5,902.62	6,007.06	6,276.17	6,341.90
Locales	402.84	28.90%	1,393.95	1,431.04	1,476.89	1,475.39	1,478.41	1,504.35	1,512.27	1,539.36	1,596.54	1,653.95	1,682.23	1,830.56	1,796.79
Extranjero	1,140.84	33.51%	3,404.27	3,351.65	3,443.40	3,430.00	3,461.68	3,490.43	3,947.65	3,918.63	3,964.09	4,248.67	4,324.83	4,445.61	4,545.11
OTROS PASIVOS	102.59	7.70%	1,332.81	1,405.15	1,529.13	1,658.31	1,485.72	1,533.08	1,432.31	1,446.38	1,546.85	1,563.97	1,567.92	1,688.66	1,435.40
Locales	63.73	5.16%	1,235.73	1,322.93	1,434.99	1,538.83	1,406.39	1,441.14	1,350.59	1,338.22	1,414.34	1,426.62	1,457.37	1,564.62	1,299.46
Extranjero	38.86	40.03%	97.08	82.22	94.14	119.48	79.33	91.94	81.72	108.17	132.51	137.35	110.55	124.04	135.93
PATRIMONIO	230.80	5.99%	3,853.19	3,908.14	3,981.99	3,995.33	4,065.34	4,114.09	4,075.91	4,094.58	4,094.44	4,061.58	4,135.73	4,182.37	4,083.99
Capital	115.10	4.71%	2,444.96	2,445.05	2,462.97	2,464.40	2,487.44	2,487.54	2,492.87	2,492.96	2,493.02	2,496.02	2,496.59	2,497.19	2,560.06

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.49	22.86%	2.15	2.20	2.27	2.29	2.31	2.41	2.37	2.34	2.31	2.38	2.51	2.73	2.65
Otras Reservas	154.74	53.95%	286.83	292.34	286.57	320.28	322.36	322.10	352.50	354.26	356.91	381.82	378.61	390.17	441.57
Provisiones Dinámicas	137.30	48.55%	282.78	283.04	283.04	319.14	319.65	319.65	349.84	349.96	350.02	374.00	373.95	373.95	420.07
Otras Reservas	17.44	430.68%	4.05	9.29	3.53	1.14	2.72	2.46	2.66	4.29	6.89	7.83	4.66	16.22	21.49
Utilidad de Periodos Anteriores	66.78	8.95%	746.40	893.51	896.46	859.45	846.90	847.01	803.79	915.30	908.86	853.67	860.13	857.80	813.19
Utilidad de Periodo	2.11	0.89%	236.85	130.40	173.59	189.04	233.83	281.69	287.11	207.24	249.98	263.88	310.71	368.14	238.96
Ganancia o Perdida en Valores Disponible para la Venta	(108.08)	(337.14%)	32.06	40.70	56.19	55.92	68.54	69.38	33.50	18.72	(20.41)	(39.96)	(16.60)	(37.45)	(76.02)
Deuda Subordinada	(0.34)	(0.33%)	103.94	103.94	103.95	103.95	103.95	103.95	103.77	103.77	103.77	103.78	103.78	103.78	103.60
PASIVO Y PATRIMONIO	4,345.44	9.60%	45,275.55	45,560.45	45,980.96	47,092.65	46,572.30	46,883.49	47,391.18	47,133.24	47,935.53	48,514.82	48,678.02	49,178.04	49,620.98

Nota

Año 2014 : Cifras Preliminares