

**BALANCE DE SITUACION
BANCA PANAMEÑA 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	(126.73)	(3.05%)	4,157.68	4,150.09	4,024.29	4,090.95	4,011.63	4,124.68	3,987.98	3,681.30	3,745.80	3,868.67	3,836.44	3,951.00	4,030.95
Depositos Locales en Bancos	(86.67)	(6.92%)	1,251.60	1,199.02	1,216.36	1,340.08	1,292.23	1,294.16	1,229.45	1,118.15	1,015.14	1,195.56	1,041.95	1,096.92	1,164.93
A la Vista	(12.71)	(4.86%)	261.61	258.35	279.96	291.38	286.01	273.89	266.78	253.73	248.84	269.14	331.20	266.92	248.90
A Plazo	(73.96)	(7.47%)	989.99	940.68	936.40	1,048.70	1,006.22	1,020.26	962.67	864.42	766.30	926.42	710.75	830.00	916.02
Depositos Extranjeros en Bancos	(37.10)	(1.45%)	2,554.82	2,563.26	2,396.27	2,397.17	2,375.62	2,415.51	2,388.99	2,215.56	2,379.23	2,335.08	2,405.80	2,465.08	2,517.72
A la Vista	(2.68)	(0.28%)	943.41	952.42	963.23	869.99	927.27	862.16	796.01	778.67	843.49	829.22	888.37	964.96	940.73
A Plazo	(34.42)	(2.14%)	1,611.41	1,610.84	1,433.04	1,527.18	1,448.36	1,553.34	1,592.98	1,436.89	1,535.74	1,505.87	1,517.43	1,500.12	1,576.99
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	(2.96)	(0.84%)	351.26	387.80	411.67	353.70	343.77	415.01	369.54	347.59	351.43	338.02	388.70	389.00	348.30
CARTERA CREDITICIA	2,873.43	13.18%	21,805.15	22,006.74	22,173.39	22,378.81	22,471.04	22,770.46	23,032.72	23,283.02	23,554.53	23,984.91	24,349.64	24,566.35	24,678.58
Locales	2,587.09	13.16%	19,653.46	19,867.94	20,023.18	20,159.54	20,304.53	20,557.67	20,769.73	21,030.47	21,269.49	21,555.62	21,894.18	22,124.00	22,240.55
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	16.20	7.55%	214.61	215.13	218.36	221.35	226.67	228.85	238.64	236.22	238.66	241.60	243.41	245.75	230.81
Locales	16.75	8.11%	206.53	207.28	210.08	213.07	217.32	202.94	228.90	226.30	229.08	230.54	235.54	238.48	223.28
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	514.57	8.65%	5,946.52	6,043.88	6,182.69	6,227.46	6,218.85	6,227.01	6,340.71	6,360.10	6,278.88	6,292.25	6,317.06	6,436.06	6,461.09
Locales	105.54	3.66%	2,884.37	2,911.23	2,926.48	2,897.55	2,877.44	2,924.23	2,912.33	2,968.46	2,958.40	3,011.30	3,029.19	3,047.25	2,989.90
Extranjero	409.30	13.36%	3,062.82	3,133.41	3,257.02	3,330.38	3,341.88	3,303.24	3,429.03	3,392.29	3,321.18	3,281.70	3,288.62	3,389.56	3,472.12
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	195.47	14.86%	1,315.40	1,280.21	1,365.98	1,408.31	1,405.90	1,436.80	1,362.58	1,403.76	1,420.62	1,498.26	1,436.17	1,456.79	1,510.87
Locales	225.09	19.05%	1,181.26	1,202.50	1,297.41	1,331.17	1,334.85	1,360.00	1,286.54	1,330.24	1,322.38	1,389.25	1,334.66	1,368.85	1,406.35
Extranjero	(29.61)	(22.08%)	134.13	77.70	68.57	77.14	71.05	76.80	76.04	73.52	98.24	109.01	101.51	87.93	104.52
TOTAL DE ACTIVOS	3,456.75	10.40%	33,224.74	33,480.91	33,746.36	34,105.53	34,107.42	34,558.94	34,723.98	34,728.18	34,999.83	35,644.09	35,939.31	36,410.21	36,681.49

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	1,619.95	6.59%	24,567.72	24,732.18	24,692.12	24,998.01	25,026.12	25,330.19	25,128.34	25,128.73	25,219.96	25,538.62	25,700.54	25,821.69	26,187.67
Locales	1,707.16	8.22%	20,763.85	20,804.67	20,812.35	21,059.49	21,200.92	21,480.23	21,414.07	21,423.04	21,509.56	21,759.79	21,912.44	22,065.64	22,471.01
Oficiales	368.16	7,363.16%	5.00	0.00	0.00	5.00	0.00	41.08	251.11	251.87	235.50	236.57	296.57	387.65	373.16
De Particulares	1,223.16	6.15%	19,894.28	19,939.20	19,993.47	20,165.28	20,361.71	20,483.55	20,351.70	20,435.68	20,496.36	20,626.29	20,759.99	20,782.90	21,117.44
A la Vista	(2.10)	(0.05%)	4,264.81	4,221.62	4,183.73	4,149.85	4,138.35	4,261.26	4,244.48	4,175.87	4,156.65	4,189.77	4,228.46	4,235.26	4,262.71
A Plazo	787.87	7.10%	11,092.83	11,185.46	11,276.66	11,411.54	11,610.11	11,575.13	11,471.67	11,587.01	11,642.08	11,700.32	11,773.20	11,817.56	11,880.70
De Ahorros	437.39	9.64%	4,536.64	4,532.13	4,533.08	4,603.88	4,613.25	4,647.17	4,635.55	4,672.80	4,697.63	4,736.20	4,758.33	4,730.08	4,974.03
De Bancos	115.84	13.40%	864.57	865.46	818.88	889.22	839.20	955.60	811.26	735.48	777.71	896.94	855.87	895.09	980.41
A la Vista	48.96	120.72%	40.56	52.29	46.69	42.50	45.67	87.65	57.75	36.78	45.71	70.75	64.78	70.06	89.52
A Plazo	66.88	8.12%	824.01	813.17	772.19	846.72	793.53	867.95	753.51	698.70	731.99	826.19	791.09	825.03	890.89
Extranjero	(87.20)	(2.29%)	3,803.87	3,927.51	3,879.76	3,938.52	3,825.21	3,849.96	3,714.27	3,705.69	3,710.40	3,778.83	3,788.11	3,756.04	3,716.67
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	(27.04)	(0.94%)	2,882.02	2,920.48	2,885.93	2,911.37	2,882.23	2,907.74	2,842.12	2,813.71	2,822.76	2,848.59	2,844.87	2,866.89	2,854.98
A la Vista	(99.30)	(11.55%)	859.86	862.58	809.91	797.64	771.06	778.26	755.11	761.28	765.17	746.27	740.62	755.28	760.56
A Plazo	66.57	4.87%	1,367.24	1,390.28	1,416.21	1,440.63	1,443.37	1,443.71	1,438.24	1,395.26	1,401.66	1,454.03	1,449.57	1,452.13	1,433.82
De Ahorros	5.69	0.87%	654.92	667.62	659.81	673.10	667.80	685.77	648.76	657.18	655.93	648.28	654.68	659.48	660.60
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	1,508.68	31.61%	4,773.22	4,757.70	4,895.29	4,880.39	4,915.08	4,969.77	5,427.42	5,392.98	5,495.64	5,837.62	5,942.06	6,211.17	6,281.90
Locales	367.84	26.87%	1,368.95	1,406.04	1,451.89	1,450.39	1,453.41	1,479.35	1,479.77	1,474.36	1,531.54	1,588.95	1,617.23	1,765.56	1,736.79
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	150.83	15.45%	975.96	1,037.59	1,142.08	1,209.17	1,089.11	1,143.10	1,090.00	1,112.21	1,193.74	1,223.37	1,192.34	1,230.53	1,126.79
Locales	111.28	12.64%	880.41	956.86	1,049.41	1,091.06	1,011.11	1,052.31	1,009.36	1,005.14	1,062.16	1,086.96	1,082.67	1,107.34	991.69
Extranjero	39.55	41.39%	95.55	80.73	92.66	118.10	78.01	90.78	80.64	107.06	131.58	136.41	109.67	123.18	135.09
PATRIMONIO	177.28	6.10%	2,907.85	2,953.45	3,016.87	3,017.96	3,077.10	3,115.87	3,078.22	3,094.26	3,090.50	3,044.47	3,104.36	3,146.82	3,085.13
Capital	88.10	5.33%	1,653.31	1,653.41	1,671.32	1,672.75	1,695.80	1,695.90	1,701.23	1,701.31	1,701.37	1,704.37	1,704.94	1,705.55	1,741.41

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	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
Otras Reservas	130.64	57.71%	226.37	233.85	227.29	257.17	259.26	259.00	284.88	286.50	289.31	314.10	311.05	322.25	357.00
Provisiones Dinámicas	111.84	49.81%	224.52	224.79	224.79	256.22	256.73	256.72	282.40	282.52	282.58	306.56	306.51	306.51	336.36
Otras Reservas	18.80	1,019.34%	1.84	9.06	2.50	0.95	2.53	2.28	2.48	3.98	6.73	7.54	4.55	15.74	20.64
Utilidad de Periodos Anteriores	61.69	8.51%	725.23	857.28	861.09	827.93	815.39	815.60	776.86	888.47	881.86	826.85	833.28	831.54	786.92
Utilidad de Periodo	(9.85)	(4.49%)	219.54	118.67	154.11	159.27	193.84	230.54	231.44	142.19	174.60	176.30	213.85	262.21	209.69
Ganancia o Perdida en Valores Disponible para la Venta	(92.95)	452.48%	(20.54)	(13.70)	(0.88)	(3.11)	8.85	10.88	(19.96)	(28.00)	(60.41)	(80.93)	(62.54)	(78.50)	(113.50)
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	3,456.75	10.40%	33,224.74	33,480.91	33,746.36	34,105.53	34,107.42	34,558.94	34,723.98	34,728.18	34,999.83	35,644.09	35,939.31	36,410.21	36,681.49

Nota

Año 2014 : Cifras Preliminares