

**BALANCE DE SITUACION
BANCA 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	(456.47)	(3.49%)	13,078.39	12,446.32	12,202.86	13,046.97	12,612.26	12,891.01	12,759.49	13,764.75	12,570.21	12,289.10	11,555.71	12,384.54	12,621.93
Depositos Locales en Bancos	(139.68)	(5.08%)	2,750.86	2,719.55	2,628.87	2,779.58	2,761.84	2,659.53	2,541.10	2,377.40	2,308.15	2,579.32	2,392.61	2,535.18	2,611.18
A la Vista	(57.71)	(7.39%)	781.15	779.02	747.35	793.10	765.94	651.39	638.06	634.22	706.33	765.56	755.24	808.60	723.44
A Plazo	(81.97)	(4.16%)	1,969.71	1,940.53	1,881.52	1,986.48	1,995.90	2,008.15	1,903.04	1,743.19	1,601.82	1,813.77	1,637.37	1,726.58	1,887.74
Depositos Extranjeros en Bancos	(440.75)	(4.54%)	9,701.86	9,078.72	8,887.42	9,526.04	9,253.86	9,541.60	9,568.19	10,770.32	9,609.53	9,055.69	8,427.62	9,081.75	9,261.11
A la Vista	(205.65)	(4.39%)	4,689.53	4,052.37	4,198.30	4,356.12	4,059.34	4,183.49	4,097.63	5,745.70	4,453.60	4,032.84	3,448.05	3,966.61	4,483.88
A Plazo	(235.10)	(4.69%)	5,012.33	5,026.35	4,689.11	5,169.92	5,194.53	5,358.11	5,470.57	5,024.62	5,155.93	5,022.86	4,979.56	5,115.14	4,777.23
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	123.97	19.81%	625.67	648.04	686.57	741.35	596.56	689.87	650.19	617.02	652.53	654.08	735.47	767.61	749.64
CARTERA CREDITICIA	5,606.61	11.11%	50,464.85	50,949.57	51,050.29	51,402.20	51,799.48	52,303.36	53,485.14	53,976.41	54,748.29	55,198.00	55,525.15	56,061.43	56,071.47
Locales	4,228.30	11.97%	35,322.39	35,774.35	36,072.40	36,472.41	36,502.55	36,814.18	37,104.04	37,659.55	38,085.84	38,600.08	39,100.45	39,569.38	39,550.69
Extranjero	1,400.84	8.99%	15,574.17	15,607.56	15,411.35	15,370.20	15,735.58	15,928.90	16,823.30	16,762.91	17,116.77	17,060.99	16,891.70	16,964.12	16,975.01
Menos Provisiones	22.53	5.22%	431.71	432.35	433.46	440.40	438.65	439.72	442.19	446.05	454.32	463.07	467.00	472.08	454.23
Locales	37.11	10.09%	367.92	365.45	369.78	375.42	375.14	367.76	382.91	386.32	396.54	400.79	415.72	420.69	405.03
Extranjero	(14.58)	(22.86%)	63.79	66.89	63.68	64.98	63.51	71.96	59.29	59.73	57.79	62.28	51.28	51.39	49.20
INVERSIONES EN VALORES	1,172.94	9.95%	11,785.95	11,981.37	12,276.57	12,366.46	12,315.33	12,412.45	12,887.47	12,873.07	12,828.78	12,872.47	12,890.48	12,945.92	12,958.89
Locales	88.81	1.92%	4,621.88	4,636.99	4,652.51	4,595.72	4,577.76	4,648.25	4,761.34	4,784.35	4,716.90	4,751.95	4,808.16	4,806.34	4,710.69
Extranjero	1,084.59	15.14%	7,165.17	7,345.58	7,625.30	7,771.65	7,738.47	7,765.12	8,127.34	8,089.93	8,113.14	8,121.84	8,083.63	8,140.90	8,249.76
Menos Provisiones	0.46	41.68%	1.10	1.20	1.25	0.91	0.90	0.92	1.21	1.21	1.27	1.31	1.32	1.32	1.56
Locales	0.08	8.04%	0.95	1.01	1.06	0.91	0.90	0.92	1.03	1.03	1.03	1.02	1.08	1.08	1.03
Extranjero	0.38	264.03%	0.14	0.19	0.19	0.00	0.00	0.00	0.18	0.18	0.24	0.29	0.24	0.24	0.53
OTROS ACTIVOS	1,327.24	50.98%	2,603.64	2,590.15	2,620.75	2,725.06	3,066.66	3,384.51	3,438.13	3,510.02	3,537.28	3,666.92	3,577.11	3,517.07	3,930.89
Locales	271.57	12.97%	2,093.87	2,160.66	2,276.81	2,384.93	2,752.30	3,056.57	3,156.72	3,182.42	3,216.35	3,331.43	3,228.79	3,180.87	2,365.44
Extranjero	1,055.68	207.09%	509.77	429.49	343.94	340.12	314.36	327.94	281.41	327.61	320.92	335.49	348.33	336.20	1,565.45
TOTAL DE ACTIVOS	7,650.33	9.82%	77,932.84	77,967.41	78,150.46	79,540.69	79,793.73	80,991.33	82,570.24	84,124.25	83,684.55	84,026.50	83,548.45	84,908.96	85,583.17

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	3,629.33	6.47%	56,122.69	55,902.89	55,791.22	56,928.14	57,098.45	57,866.34	58,533.62	60,456.00	60,039.21	59,701.63	58,973.94	59,813.15	59,752.02
Locales	2,123.21	6.02%	35,270.02	35,364.95	35,198.62	35,480.10	35,506.36	35,657.01	35,618.39	35,745.27	36,017.49	36,484.49	36,474.27	36,856.31	37,393.23
Oficiales	417.49	409.49%	101.95	92.06	91.90	101.62	114.46	160.05	362.98	361.36	349.44	348.36	386.63	508.48	519.44
De Particulares	1,767.41	5.43%	32,555.27	32,578.09	32,541.66	32,674.44	32,647.40	32,851.61	32,725.28	33,045.29	33,335.66	33,376.99	33,592.25	33,762.70	34,322.68
A la Vista	(108.44)	(1.35%)	8,032.90	7,994.14	7,755.62	7,689.26	7,567.05	7,731.51	7,609.71	7,565.56	7,684.93	7,518.15	7,653.06	7,786.65	7,924.46
A Plazo	1,426.14	8.40%	16,982.03	17,084.20	17,237.49	17,420.72	17,627.37	17,650.31	17,564.34	17,855.77	17,966.65	18,179.40	18,296.44	18,312.32	18,408.17
De Ahorros	449.71	5.96%	7,540.34	7,499.75	7,548.55	7,564.46	7,452.98	7,469.80	7,551.22	7,623.97	7,684.08	7,679.44	7,642.75	7,663.74	7,990.05
De Bancos	(61.69)	(2.36%)	2,612.79	2,694.80	2,565.06	2,704.04	2,744.51	2,645.35	2,530.12	2,338.61	2,332.40	2,759.14	2,495.39	2,585.13	2,551.11
A la Vista	(57.20)	(14.56%)	392.93	380.07	368.11	395.28	471.03	369.08	337.15	360.84	426.69	419.77	350.46	431.87	335.72
A Plazo	(4.48)	(0.20%)	2,219.87	2,314.73	2,196.95	2,308.76	2,273.48	2,276.27	2,192.97	1,977.77	1,905.71	2,339.37	2,144.93	2,153.26	2,215.38
Extranjero	1,506.12	7.22%	20,852.68	20,537.94	20,592.59	21,448.04	21,592.09	22,209.33	22,915.23	24,710.73	24,021.71	23,217.14	22,499.67	22,956.84	22,358.79
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	986.01	7.90%	12,476.08	12,546.08	12,333.76	12,800.47	12,928.05	12,540.57	12,605.45	12,715.68	12,663.05	12,811.54	13,119.13	13,415.60	13,462.08
A la Vista	259.21	12.31%	2,105.91	2,160.94	2,197.90	2,288.95	2,276.48	2,291.97	2,279.98	2,345.36	2,297.77	2,403.88	2,282.93	2,398.85	2,365.12
A Plazo	654.71	8.66%	7,556.10	7,571.71	7,325.00	7,657.83	7,776.48	7,361.56	7,423.89	7,574.40	7,588.93	7,686.32	8,022.29	8,163.90	8,210.82
De Ahorros	72.08	2.56%	2,814.07	2,813.43	2,810.85	2,853.68	2,875.08	2,887.04	2,901.57	2,795.92	2,776.35	2,721.34	2,813.91	2,852.85	2,886.15
De Bancos	1,385.48	20.76%	6,672.38	6,326.35	6,956.18	7,314.61	7,505.35	9,335.15	9,822.10	11,297.22	9,973.78	9,053.96	8,438.06	8,665.96	8,057.86
A la Vista	(372.74)	(15.86%)	2,349.57	2,277.08	2,453.78	2,269.03	2,288.32	2,586.57	2,513.57	3,515.91	2,618.32	2,471.02	2,525.95	2,237.85	1,976.83
A Plazo	1,758.22	40.67%	4,322.81	4,049.27	4,502.40	5,045.59	5,217.02	6,748.57	7,308.52	7,781.32	7,355.46	6,582.95	5,912.10	6,428.11	6,081.03
OBLIGACIONES	2,072.86	17.86%	11,603.24	11,661.48	11,771.90	11,825.11	11,561.38	11,542.83	12,302.29	11,968.77	11,770.87	12,313.47	12,572.46	13,071.05	13,676.11
Locales	276.84	14.87%	1,862.29	1,753.62	1,856.38	1,834.04	1,843.26	1,886.88	1,884.61	1,859.45	1,917.68	1,961.95	1,990.57	2,142.82	2,139.13
Extranjero	1,796.02	18.44%	9,740.96	9,907.86	9,915.51	9,991.07	9,718.12	9,655.96	10,417.68	10,109.31	9,853.19	10,351.51	10,581.90	10,928.24	11,536.97
OTROS PASIVOS	1,188.99	56.78%	2,094.17	2,172.66	2,245.53	2,398.77	2,637.52	2,995.67	3,081.96	3,035.44	3,128.05	3,267.45	3,125.86	3,123.87	3,283.16
Locales	48.36	2.90%	1,664.96	1,793.50	1,937.26	2,095.09	2,374.98	2,704.72	2,800.15	2,727.57	2,828.77	2,957.34	2,814.38	2,804.40	1,713.32
Extranjero	1,140.62	265.75%	429.21	379.17	308.28	303.68	262.54	290.94	281.81	307.87	299.28	310.12	311.48	319.47	1,569.84
PATRIMONIO	759.15	9.36%	8,112.73	8,230.37	8,341.82	8,388.66	8,496.37	8,586.49	8,652.36	8,664.04	8,746.43	8,743.95	8,876.18	8,900.88	8,871.88
Capital	132.33	2.96%	4,478.04	4,486.12	4,490.10	4,499.24	4,522.50	4,522.74	4,603.43	4,584.10	4,584.19	4,585.59	4,588.93	4,563.67	4,610.38

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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	438.86	83.85%	523.36	517.37	520.01	675.25	696.07	696.88	792.40	792.04	795.86	843.80	866.77	895.33	962.22
Provisiones Dinámicas	205.04	35.53%	577.05	574.68	574.85	737.71	751.44	751.44	697.05	698.74	698.79	745.76	745.71	745.71	782.08
Otras Reservas	233.82	(435.52%)	(53.69)	(57.31)	(54.83)	(62.45)	(55.37)	(54.56)	95.35	93.30	97.07	98.05	121.06	149.62	180.13
Utilidad de Periodos Anteriores	291.24	14.10%	2,065.48	2,876.08	2,871.51	2,698.37	2,647.76	2,635.69	2,513.90	2,582.67	2,552.65	2,471.39	2,466.06	2,444.98	2,356.73
Utilidad de Periodo	8.39	0.94%	896.16	192.80	275.42	338.68	428.40	526.07	581.26	553.76	706.24	770.18	850.22	913.36	904.56
Ganancia o Perdida en Valores Disponible para la Venta	(111.33)	225.05%	(49.47)	(41.15)	(14.38)	(22.04)	2.49	5.94	(37.60)	(47.52)	(91.50)	(126.00)	(94.80)	(115.44)	(160.80)
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	7,650.33	9.82%	77,932.84	77,967.41	78,150.46	79,540.69	79,793.73	80,991.33	82,570.24	84,124.25	83,684.55	84,026.50	83,548.45	84,908.96	85,583.17

Nota

Año 2014 : Cifras Preliminares