

**BANCO DEL PACÍFICO (PANAMÁ), S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2014 A DICIEMBRE 2015**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(723.84)	(2.04%)	35,416.20	38,747.83	39,668.55	35,031.56	36,036.27	37,220.57	32,777.38	32,388.92	31,637.14	34,135.57	34,287.97	34,155.65	34,692.36
Depositos Locales en Bancos	(779.85)	(7.75%)	10,057.54	9,756.29	7,975.24	8,154.08	8,988.50	8,042.14	6,768.59	7,374.09	6,842.69	6,870.32	6,890.46	6,530.72	9,277.69
A la Vista	(636.35)	(82.59%)	770.54	289.29	388.24	467.08	401.50	355.14	481.59	487.09	399.19	326.82	246.96	287.22	134.19
A Plazo	(143.50)	(1.55%)	9,287.00	9,467.00	7,587.00	7,687.00	8,587.00	7,687.00	6,287.00	6,887.00	6,443.50	6,543.50	6,643.50	6,243.50	9,143.50
Depositos Extranjeros en Bancos	(41.80)	(0.17%)	25,217.61	28,614.23	31,478.67	26,727.40	26,746.92	28,952.95	25,834.70	24,907.13	24,437.53	26,943.59	27,127.69	27,413.43	25,175.81
A la Vista	1,788.57	27.17%	6,583.65	8,980.33	10,344.77	6,593.50	8,014.73	9,732.76	8,014.51	7,086.94	6,417.34	8,018.40	8,202.50	9,754.84	8,372.22
A Plazo	(1,830.38)	(9.82%)	18,633.97	19,633.90	21,133.90	20,133.90	18,732.19	19,220.19	17,820.19	17,820.19	18,020.19	18,925.19	18,925.19	17,658.59	16,803.59
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	97.82	69.35%	141.05	377.31	214.64	150.08	300.85	225.48	174.09	107.69	356.93	321.66	269.82	211.50	238.86
<b>CARTERA CREDITICIA</b>	(2,065.23)	(12.73%)	16,226.11	16,513.34	16,646.19	17,033.95	16,242.22	15,317.58	15,137.13	14,747.10	14,581.78	14,388.71	14,665.41	14,688.09	14,160.88
Locales	180.82	2.23%	8,118.40	8,537.89	8,689.08	9,203.32	8,513.97	8,457.06	8,267.87	7,710.76	7,772.41	7,722.88	8,124.17	8,204.69	8,299.22
Extranjero	(1,953.59)	(24.10%)	8,107.71	7,975.45	7,957.11	7,830.63	7,728.25	6,860.51	6,869.26	7,036.34	6,862.76	6,824.94	6,701.94	6,684.94	6,154.12
Menos Provisiones	292.46	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.39	159.11	160.70	201.54	292.46
Locales	292.46	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.39	159.11	160.70	201.54	292.46
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
<b>INVERSIONES EN VALORES</b>	(12,678.20)	(19.50%)	64,999.88	62,403.42	58,150.40	62,188.29	60,767.71	59,484.16	58,150.80	57,958.62	56,505.90	54,223.52	54,479.20	53,697.41	52,321.68
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	(12,678.20)	(19.50%)	64,999.88	62,403.42	58,150.40	62,188.29	60,767.71	59,484.16	58,150.80	57,958.62	56,505.90	54,223.52	54,479.20	53,697.41	52,321.68
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
<b>OTROS ACTIVOS</b>	231.01	15.00%	1,540.18	1,601.31	2,097.05	2,252.00	2,349.64	2,229.14	2,270.10	2,427.17	2,248.72	2,106.24	1,971.31	1,953.87	1,771.19
Locales	596.37	108.25%	550.94	744.02	1,257.84	1,324.71	1,350.24	1,315.80	1,341.60	1,430.62	1,354.68	1,309.83	1,263.63	1,214.37	1,147.31
Extranjero	(365.36)	(36.93%)	989.24	857.29	839.21	927.30	999.40	913.35	928.50	996.55	894.05	796.41	707.67	739.49	623.88
<b>TOTAL DE ACTIVOS</b>	(15,236.26)	(12.89%)	118,182.37	119,265.90	116,562.20	116,505.80	115,395.84	114,251.45	108,335.41	107,521.81	104,973.54	104,854.04	105,403.88	104,495.02	102,946.11
<b>DEPOSITOS</b>	(9,101.31)	(9.35%)	97,294.23	98,073.40	95,532.68	95,248.20	94,241.92	93,110.46	92,605.41	91,744.77	89,443.18	89,528.05	89,995.50	89,414.91	88,192.92
Locales	(222.36)	(23.11%)	961.98	1,206.86	841.60	1,015.33	939.65	734.88	1,116.52	805.39	783.84	746.22	1,086.19	805.39	739.62



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Utilidad de Periodos Anteriores	(6,170.77)	(70.42%)	8,762.63	7,629.47	7,629.47	7,591.86	7,591.86	2,591.86	2,591.86	2,591.86	2,591.86	2,591.86	2,591.86	2,591.86	2,591.86
Utilidad de Periodo	250.12	(22.07%)	(1,133.16)	(1.45)	(13.28)	(10.79)	(16.83)	(28.78)	(45.02)	(72.70)	(166.95)	(338.24)	(412.75)	(518.46)	(883.03)
Ganancia o Perdida en Valores Disponibles para la Venta	(297.70)	(156.48%)	190.25	475.72	348.24	640.62	669.53	456.13	233.39	170.97	130.87	31.17	179.84	(82.86)	(107.45)
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
<b>PASIVO Y PATRIMONIO</b>	<b>(15,236.26)</b>	<b>(12.89%)</b>	<b>118,182.37</b>	<b>119,265.90</b>	<b>116,562.20</b>	<b>116,505.80</b>	<b>115,395.84</b>	<b>114,251.45</b>	<b>108,335.41</b>	<b>107,521.81</b>	<b>104,973.54</b>	<b>104,854.04</b>	<b>105,403.88</b>	<b>104,495.02</b>	<b>102,946.11</b>