

**BALANCE DE SITUACION
BANCA PANAMEÑA
A DICIEMBRE 2012
(En Millones de Balboas)**

	2010	2011				2012				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	6,049.47	5,705.48	5,524.03	4,777.54	5,764.77	5,290.03	5,712.10	5,661.94	6,383.15	618.37	10.73%
Depositos Locales en Bancos	1,135.54	1,054.19	1,094.95	1,046.87	1,399.08	1,343.84	1,465.32	1,426.59	1,573.07	173.99	12.44%
A la Vista	240.72	219.34	259.77	237.34	273.04	234.45	208.10	224.77	303.51	30.47	11.16%
A Plazo	894.82	834.84	835.18	809.53	1,126.04	1,109.38	1,257.22	1,201.82	1,269.57	143.52	12.75%
Depositos Extranjeros en Bancos	4,450.72	4,174.56	3,921.48	3,186.10	3,644.43	3,284.41	3,758.50	3,687.72	4,240.71	596.28	16.36%
A la Vista	578.33	622.65	591.92	592.05	600.13	687.03	650.88	709.58	767.49	167.36	27.89%
A Plazo	3,872.40	3,551.91	3,329.56	2,594.06	3,044.30	2,597.38	3,107.62	2,978.14	3,473.22	428.92	14.09%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	463.20	476.74	507.60	544.57	721.26	661.78	488.29	547.64	569.36	(151.90)	(21.06%)
CARTERA CREDITICIA	15,092.50	15,687.63	16,832.94	17,773.31	17,752.01	18,952.96	19,534.79	20,772.68	21,179.50	3,427.49	19.31%
Locales	14,540.38	15,125.90	15,832.98	16,629.52	16,501.28	17,730.57	18,311.92	19,531.92	19,639.54	3,138.26	19.02%
Extranjero	801.96	820.07	1,265.70	1,413.09	1,515.25	1,501.12	1,504.49	1,530.46	1,832.77	317.52	20.96%
Menos Provisiones	249.84	258.45	265.74	269.30	264.52	278.73	281.63	289.71	292.82	28.30	10.70%
Locales	238.33	252.41	259.35	262.47	253.27	266.90	270.13	276.01	283.44	30.17	11.91%
Extranjero	11.51	6.05	6.39	6.83	11.25	11.83	11.50	13.70	9.37	(1.87)	(16.66%)
INVERSIONES EN VALORES	4,702.94	4,866.11	5,185.64	5,459.92	5,370.08	5,644.99	5,837.54	5,806.85	6,216.49	846.41	15.76%
Locales	2,291.55	2,297.57	2,589.67	2,836.78	2,681.90	2,815.09	2,917.14	3,243.35	3,680.83	998.94	37.25%
Extranjero	2,413.60	2,571.21	2,598.34	2,625.96	2,689.65	2,831.80	2,922.27	2,565.06	2,537.21	(152.44)	(5.67%)
Menos Provisiones	2.21	2.66	2.36	2.81	1.46	1.90	1.87	1.56	1.55	0.09	6.21%
Locales	1.34	1.34	1.34	1.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.87	1.32	1.02	1.47	1.46	1.90	1.87	1.56	1.55	0.09	6.22%
OTROS ACTIVOS	1,113.41	1,119.53	1,114.52	1,200.95	1,386.71	1,305.86	1,333.73	1,374.50	1,420.65	33.94	2.45%
Locales	1,054.25	1,049.25	1,034.15	1,155.59	1,334.13	1,252.13	1,262.07	1,323.02	1,374.04	39.91	2.99%
Extranjero	59.16	70.28	80.37	45.36	52.58	53.74	71.67	51.48	46.61	(5.97)	(11.35%)
TOTAL DE ACTIVOS	26,958.32	27,378.75	28,657.13	29,211.72	30,273.58	31,193.84	32,418.16	33,615.97	35,199.79	4,926.21	16.27%

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DEPOSITOS	22,102.86	22,302.95	23,379.36	23,633.46	24,364.35	25,032.99	26,049.39	26,799.27	28,010.00	3,645.65	14.96%
Locales	19,525.46	19,610.02	20,660.75	20,844.76	21,578.52	22,278.92	23,067.33	23,793.75	24,941.56	3,363.04	15.59%
Oficiales	4,254.81	4,014.46	4,646.45	4,310.20	4,767.11	4,695.11	5,099.14	5,256.42	5,680.02	912.91	19.15%
De Particulares	14,422.31	14,741.26	15,143.86	15,563.67	15,641.99	16,304.02	16,802.87	17,338.12	17,914.48	2,272.49	14.53%
A la Vista	2,483.24	2,641.51	2,630.95	2,735.45	2,895.13	3,014.84	3,150.33	3,247.95	3,592.53	697.40	24.09%
A Plazo	8,354.10	8,485.27	8,770.93	8,957.96	8,676.23	9,102.93	9,390.59	9,668.52	9,628.16	951.93	10.97%
De Ahorros	3,584.97	3,614.47	3,741.97	3,870.26	4,070.63	4,186.24	4,261.95	4,421.65	4,693.79	623.17	15.31%
De Bancos	848.34	854.30	870.44	970.88	1,169.42	1,279.79	1,165.31	1,199.21	1,347.06	177.64	15.19%
A la Vista	424.09	431.28	435.83	475.10	544.57	552.51	401.11	398.59	552.14	7.57	1.39%
A Plazo	424.25	423.03	434.61	495.78	624.85	727.28	764.20	800.62	794.93	170.07	27.22%
Extranjero	2,577.41	2,692.93	2,718.61	2,788.70	2,785.82	2,754.07	2,982.06	3,005.52	3,068.43	282.61	10.14%
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	1,680.48	1,743.15	1,741.68	1,795.65	1,787.50	1,856.65	2,070.41	2,111.89	2,251.68	464.18	25.97%
A la Vista	457.97	502.36	500.79	540.03	544.70	525.07	645.87	585.98	637.17	92.46	16.97%
A Plazo	889.51	876.24	869.80	906.71	890.77	937.41	984.71	1,119.01	1,156.99	266.22	29.89%
De Ahorros	333.00	364.55	371.10	348.91	352.02	394.17	439.83	406.90	457.52	105.50	29.97%
De Bancos	896.92	949.78	976.93	993.05	998.33	897.42	911.65	893.63	816.75	(181.58)	(18.19%)
A la Vista	169.94	172.08	194.62	211.45	228.83	237.79	202.39	163.06	161.66	(67.17)	(29.35%)
A Plazo	726.98	777.70	782.31	781.61	769.49	659.63	709.26	730.57	655.09	(114.40)	(14.87%)
OBLIGACIONES	1,176.42	1,190.45	1,383.41	1,428.18	1,701.03	1,678.45	1,962.94	2,181.29	2,658.60	957.57	56.29%
Locales	651.71	681.38	673.26	640.20	691.51	663.70	760.67	838.79	968.07	276.56	39.99%
Extranjero	524.71	509.08	710.15	787.98	1,009.53	1,014.75	1,202.27	1,342.50	1,690.53	681.01	67.46%
OTROS PASIVOS	973.37	1,173.58	1,108.15	1,182.93	1,284.96	1,347.03	1,252.10	1,402.30	1,296.81	11.85	0.92%
Locales	937.25	1,117.66	1,046.21	1,152.70	1,245.88	1,301.80	1,206.03	1,350.94	1,239.60	(6.28)	(0.50%)
Extranjero	36.12	55.92	61.95	30.23	39.08	45.23	46.07	51.35	57.21	18.13	46.38%
PATRIMONIO	2,705.66	2,711.75	2,786.20	2,967.15	2,923.24	3,137.94	3,155.68	3,234.61	3,236.10	312.86	10.70%
Capital	2,104.04	2,090.07	2,123.31	2,131.69	2,108.77	2,180.94	2,204.43	2,155.98	2,189.22	80.45	3.82%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	1.82	0.08	0.08	3.46	3.59	3.77	3.67	4.21	1.69	(1.90)	(52.93%)
Otras Reservas	33.76	23.87	23.48	21.03	13.46	21.80	22.87	1.75	1.79	(11.67)	(86.68%)
Utilidad de Periodos Anteriores	380.54	368.44	335.56	374.29	362.65	562.96	529.28	608.59	587.05	224.41	61.88%
Utilidad de Periodo	124.26	120.58	183.11	236.59	251.36	160.61	197.77	225.21	210.14	(41.22)	(16.40%)
Ganancia o Perdida en Valores Disponible para la Venta	(6.42)	14.45	24.90	99.32	82.64	107.10	96.90	138.11	145.43	62.79	75.99%
Deuda Subordinada	67.66	94.27	95.77	100.77	100.77	100.77	100.77	100.77	100.77	0.00	0.00%
PASIVO Y PATRIMONIO	26,958.32	27,378.75	28,657.13	29,211.72	30,273.58	31,196.41	32,420.12	33,617.48	35,201.50	4,927.92	16.28%