

**BALANCE DE SITUACION
BANCA PANAMEÑA
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	477.12	8.18%	5,835.90	5,489.03	5,397.14	5,290.03	5,264.47	5,310.85	5,645.23	5,464.80	5,453.32	5,664.91	5,613.60	5,706.79	6,313.02
Depositos Locales en Bancos	149.62	10.50%	1,424.86	1,389.89	1,292.04	1,343.84	1,253.07	1,314.96	1,446.79	1,403.79	1,490.43	1,428.78	1,459.19	1,390.16	1,574.48
A la Vista	25.51	9.13%	279.41	209.19	232.00	234.45	212.24	248.57	201.75	188.54	223.27	226.96	211.86	254.71	304.92
A Plazo	124.11	10.84%	1,145.45	1,180.70	1,060.05	1,109.38	1,040.82	1,066.38	1,245.04	1,215.24	1,267.16	1,201.82	1,247.33	1,135.45	1,269.57
Depositos Extranjeros en Bancos	563.52	15.32%	3,678.25	3,642.29	3,519.78	3,284.41	3,454.49	3,476.39	3,711.47	3,607.93	3,528.24	3,688.40	3,673.02	3,799.50	4,241.77
A la Vista	135.29	21.36%	633.27	619.96	622.93	687.03	664.52	684.71	636.13	633.23	659.66	710.26	790.17	760.06	768.56
A Plazo	428.23	14.06%	3,044.98	3,022.33	2,896.85	2,597.38	2,789.97	2,791.68	3,075.34	2,974.71	2,868.58	2,978.14	2,882.85	3,039.44	3,473.22
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	(236.02)	(32.21%)	732.78	456.85	585.32	661.78	556.91	519.50	486.97	453.08	434.65	547.74	481.40	517.13	496.76
CARTERA CREDITICIA	3,043.40	16.78%	18,136.52	18,199.91	18,626.95	18,952.96	18,948.86	19,289.07	19,211.26	19,944.47	20,328.19	20,772.68	21,172.22	21,561.11	21,179.92
Locales	2,756.06	16.32%	16,883.55	16,969.43	17,408.28	17,730.57	17,721.04	18,044.34	17,999.04	18,724.21	19,092.86	19,531.92	19,894.88	20,191.25	19,639.61
Extranjero	310.82	20.42%	1,521.96	1,503.85	1,496.65	1,501.12	1,509.94	1,522.80	1,490.22	1,503.38	1,522.64	1,530.46	1,568.76	1,663.61	1,832.78
Menos Provisiones	23.48	8.73%	268.99	273.37	277.99	278.73	282.12	278.06	278.00	283.12	287.32	289.71	291.41	293.76	292.47
Locales	25.70	9.97%	257.75	261.48	261.93	266.90	267.96	269.26	266.50	271.71	273.58	276.01	277.49	279.36	283.44
Extranjero	(2.22)	(19.72%)	11.25	11.89	16.06	11.83	14.16	8.80	11.50	11.41	13.74	13.70	13.93	14.40	9.03
INVERSIONES EN VALORES	735.96	13.40%	5,493.88	5,709.27	5,460.60	5,647.56	5,756.93	5,786.45	5,766.81	5,940.04	5,925.25	5,816.55	5,951.76	6,056.16	6,229.84
Locales	906.95	32.68%	2,775.43	2,933.70	2,652.84	2,816.61	2,898.82	2,878.75	2,881.68	3,100.90	3,181.36	3,244.83	3,423.16	3,519.33	3,682.38
Extranjero	(170.90)	(6.28%)	2,719.91	2,777.17	2,809.53	2,832.85	2,860.02	2,909.57	2,886.99	2,840.99	2,745.70	2,573.28	2,530.16	2,538.39	2,549.01
Menos Provisiones	0.09	6.21%	1.46	1.61	1.76	1.90	1.90	1.87	1.87	1.85	1.81	1.56	1.56	1.55	1.55
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	0.09	6.22%	1.46	1.61	1.76	1.90	1.90	1.87	1.87	1.85	1.81	1.56	1.55	1.55	1.55
OTROS ACTIVOS	98.05	6.96%	1,409.51	1,230.57	1,241.84	1,305.86	1,321.35	1,280.86	1,315.25	1,332.86	1,329.10	1,376.75	1,634.97	1,421.88	1,507.56
Locales	104.57	7.71%	1,356.36	1,179.37	1,190.58	1,252.13	1,271.21	1,228.61	1,244.11	1,279.56	1,277.77	1,325.06	1,587.95	1,373.33	1,460.93
Extranjero	(6.52)	(12.27%)	53.15	51.20	51.26	53.74	50.13	52.25	71.14	53.30	51.33	51.69	47.02	48.55	46.63
TOTAL DE ACTIVOS	4,354.53	14.10%	30,875.79	30,628.78	30,726.53	31,196.41	31,291.61	31,667.22	31,938.55	32,682.17	33,035.84	33,630.89	34,372.56	34,745.94	35,230.33

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			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
DEPOSITOS	3,080.35	12.38%	24,873.71	24,791.01	24,815.91	25,032.99	25,001.16	25,422.08	25,646.06	26,139.17	26,561.71	26,800.84	27,135.69	27,385.69	27,954.06
Locales	2,847.87	12.93%	22,032.90	21,900.26	21,983.27	22,278.92	22,189.10	22,520.53	22,696.30	23,226.98	23,629.88	23,794.24	24,088.17	24,286.74	24,880.76
Oficiales	907.49	19.04%	4,767.11	4,684.30	4,561.75	4,695.11	4,635.49	4,868.26	5,099.14	5,267.48	5,344.09	5,256.42	5,434.41	5,327.21	5,674.60
De Particulares	1,840.40	11.45%	16,074.74	15,980.89	16,131.53	16,304.02	16,465.94	16,553.76	16,439.35	16,867.53	17,152.71	17,338.62	17,329.28	17,871.24	17,915.14
A la Vista	634.27	21.44%	2,958.53	2,897.97	2,931.67	3,014.84	3,040.16	3,056.84	3,109.58	3,120.30	3,082.13	3,248.09	3,212.86	3,328.88	3,592.81
A Plazo	638.79	7.11%	8,989.73	8,976.51	9,044.81	9,102.93	9,192.58	9,273.63	9,135.07	9,458.61	9,688.38	9,668.87	9,634.44	10,003.41	9,628.51
De Ahorros	567.34	13.75%	4,126.48	4,106.41	4,155.05	4,186.24	4,233.20	4,223.30	4,194.70	4,288.62	4,382.21	4,421.65	4,481.98	4,538.95	4,693.82
De Bancos	99.98	8.39%	1,191.05	1,235.07	1,290.00	1,279.79	1,087.66	1,098.51	1,157.81	1,091.97	1,133.08	1,199.21	1,324.48	1,088.29	1,291.03
A la Vista	(48.79)	(8.95%)	544.88	527.77	562.14	552.51	425.15	479.76	401.11	402.95	411.52	398.59	557.61	424.16	496.10
A Plazo	148.76	23.02%	646.16	707.30	727.86	727.28	662.51	618.75	756.70	689.02	721.55	800.62	766.87	664.13	794.93
Extranjero	232.48	8.18%	2,840.81	2,890.76	2,832.63	2,754.07	2,812.06	2,901.55	2,949.75	2,912.19	2,931.84	3,006.60	3,047.52	3,098.95	3,073.29
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	413.36	22.43%	1,842.48	1,859.58	1,856.36	1,856.65	1,889.44	1,997.58	2,038.10	2,037.34	2,048.66	2,112.27	2,165.06	2,203.46	2,255.84
A la Vista	85.90	15.55%	552.25	527.67	541.78	525.07	545.24	596.85	644.07	596.89	550.01	586.07	627.31	632.89	638.15
A Plazo	234.79	25.45%	922.48	932.04	925.16	937.41	938.06	973.84	958.28	1,003.09	1,093.88	1,119.20	1,130.27	1,147.22	1,157.27
De Ahorros	92.67	25.20%	367.75	399.88	389.42	394.17	406.14	426.89	435.75	437.37	404.77	407.00	407.48	423.35	460.42
De Bancos	(180.87)	(18.12%)	998.33	1,031.17	976.28	897.42	922.62	903.97	911.65	874.85	883.18	894.33	882.46	895.50	817.45
A la Vista	(66.47)	(29.05%)	228.83	250.80	197.45	237.79	215.60	193.64	202.39	170.26	178.93	163.76	146.81	191.06	162.36
A Plazo	(114.40)	(14.87%)	769.49	780.37	778.83	659.63	707.01	710.34	709.26	704.59	704.25	730.57	735.65	704.44	655.09
OBLIGACIONES	938.14	54.53%	1,720.47	1,575.14	1,623.40	1,678.45	1,811.49	1,793.61	1,947.64	1,974.77	2,030.07	2,181.29	2,513.00	2,536.97	2,658.60
Locales	262.13	37.13%	705.94	617.84	687.45	663.70	684.36	712.72	757.37	776.11	772.58	838.79	861.81	862.20	968.07
Extranjero	676.01	66.63%	1,014.53	957.30	935.95	1,014.75	1,127.13	1,080.89	1,190.27	1,198.66	1,257.48	1,342.50	1,651.19	1,674.76	1,690.53
OTROS PASIVOS	76.12	5.87%	1,295.79	1,195.09	1,167.70	1,347.03	1,301.48	1,260.69	1,244.93	1,335.37	1,207.50	1,402.55	1,422.45	1,491.76	1,371.91
Locales	58.15	4.63%	1,256.41	1,141.13	1,111.72	1,301.80	1,248.81	1,200.15	1,199.37	1,274.26	1,148.48	1,351.20	1,328.96	1,403.78	1,314.56
Extranjero	17.97	45.64%	39.38	53.96	55.98	45.23	52.67	60.55	45.56	61.11	59.02	51.35	93.48	87.98	57.35
PATRIMONIO	259.92	8.71%	2,985.83	3,067.54	3,119.52	3,137.94	3,177.49	3,190.84	3,099.92	3,232.86	3,236.57	3,246.20	3,301.43	3,331.53	3,245.76
Capital	43.93	2.03%	2,158.77	2,162.63	2,178.56	2,180.94	2,182.68	2,187.65	2,153.54	2,213.19	2,150.93	2,169.46	2,171.30	2,172.56	2,202.70

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	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	(1.90)	(52.93%)	3.59	3.65	3.77	3.77	3.79	3.77	3.67	3.67	3.69	4.21	1.75	1.76	1.69
Otras Reservas	(11.67)	(86.68%)	13.46	13.31	13.45	21.80	21.90	21.99	22.70	22.97	23.16	1.75	1.76	1.81	1.79
Utilidad de Periodos Anteriores	214.85	57.84%	371.44	574.79	574.24	562.96	555.87	550.02	527.37	613.74	610.38	607.82	602.56	600.25	586.28
Utilidad de Periodo	(49.02)	(19.13%)	256.30	127.41	142.50	160.61	191.73	237.04	195.67	149.41	194.76	224.03	276.78	309.43	207.28
Ganancia o Perdida en Valores Disponible para la Venta	63.74	78.20%	81.50	84.98	106.24	107.10	120.76	89.59	96.22	129.11	152.88	138.17	146.51	144.94	145.24
Deuda Subordinada	0.00	0.00%	100.77	100.77	100.77	100.77	100.77	100.77	100.77	100.77	100.77	100.77	100.77	100.77	100.77
PASIVO Y PATRIMONIO	4,354.53	14.10%	30,875.79	30,628.78	30,726.53	31,196.41	31,291.61	31,667.22	31,938.55	32,682.17	33,035.84	33,630.89	34,372.56	34,745.94	35,230.33

Nota

Año 2012 : Cifras Preliminares