

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

| | VARIACION ABSOLUTA | % | 2011 | 2012 | | | | | | | | | | | |
|---------------------------------|-----------------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | 220.32 | 6.93% | 3,180.63 | 2,902.25 | 2,859.53 | 3,002.28 | 2,857.19 | 2,810.04 | 3,000.61 | 2,834.81 | 2,790.92 | 3,109.25 | 3,167.70 | 3,092.56 | 3,400.95 |
| Depositos Locales en Bancos | 57.09 | 6.24% | 914.96 | 814.11 | 767.64 | 730.57 | 689.43 | 738.87 | 810.12 | 732.79 | 830.21 | 753.34 | 826.64 | 787.29 | 972.04 |
| A la Vista | 17.20 | 7.37% | 233.50 | 162.23 | 182.75 | 183.51 | 160.77 | 197.48 | 150.04 | 137.14 | 173.08 | 175.23 | 160.26 | 202.91 | 250.69 |
| A Plazo | 39.89 | 5.85% | 681.46 | 651.88 | 584.88 | 547.06 | 528.67 | 541.39 | 660.08 | 595.64 | 657.13 | 578.11 | 666.38 | 584.38 | 721.35 |
| Depositos Extranjeros en Bancos | 199.50 | 10.37% | 1,924.02 | 1,866.08 | 1,830.03 | 1,984.97 | 1,859.68 | 1,831.50 | 1,902.11 | 1,826.14 | 1,707.45 | 2,042.45 | 2,058.85 | 2,006.21 | 2,123.52 |
| A la Vista | 112.32 | 20.76% | 541.08 | 524.07 | 528.31 | 593.05 | 546.62 | 586.89 | 560.91 | 503.03 | 531.02 | 613.54 | 705.61 | 641.75 | 653.40 |
| A Plazo | 87.18 | 6.30% | 1,382.94 | 1,342.01 | 1,301.73 | 1,391.92 | 1,313.05 | 1,244.61 | 1,341.20 | 1,323.11 | 1,176.43 | 1,428.91 | 1,353.24 | 1,364.46 | 1,470.12 |
| 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 | (36.27) | (10.61%) | 341.66 | 222.07 | 261.86 | 286.74 | 308.08 | 239.66 | 288.39 | 275.88 | 253.26 | 313.46 | 282.21 | 299.06 | 305.39 |
| CARTERA CREDITICIA | 2,635.59 | 18.61% | 14,161.98 | 14,190.25 | 14,315.94 | 14,436.89 | 14,623.44 | 14,832.32 | 14,744.15 | 15,294.57 | 15,634.96 | 16,012.77 | 16,351.24 | 16,688.37 | 16,797.57 |
| Locales | 2,348.26 | 18.28% | 12,845.93 | 12,896.51 | 13,034.02 | 13,151.24 | 13,332.34 | 13,524.02 | 13,467.91 | 14,010.19 | 14,335.80 | 14,710.03 | 15,011.68 | 15,253.99 | 15,194.19 |
| 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 | 23.50 | 11.41% | 205.90 | 210.11 | 214.74 | 215.47 | 218.84 | 214.50 | 213.98 | 219.00 | 223.48 | 227.72 | 229.19 | 229.23 | 229.40 |
| Locales | 25.72 | 13.21% | 194.66 | 198.21 | 198.68 | 203.64 | 204.68 | 205.70 | 202.48 | 207.59 | 209.75 | 214.02 | 215.26 | 214.83 | 220.37 |
| 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 | 403.54 | 10.89% | 3,706.49 | 3,889.84 | 3,918.32 | 4,059.40 | 4,115.27 | 4,154.39 | 4,127.67 | 4,177.97 | 4,112.18 | 4,093.34 | 4,065.33 | 4,094.62 | 4,110.03 |
| Locales | 406.83 | 29.96% | 1,357.92 | 1,472.99 | 1,470.80 | 1,569.05 | 1,586.94 | 1,575.18 | 1,567.91 | 1,628.25 | 1,653.47 | 1,737.14 | 1,743.23 | 1,760.05 | 1,764.75 |
| Extranjero | (3.20) | (0.14%) | 2,350.03 | 2,418.45 | 2,449.28 | 2,492.26 | 2,530.23 | 2,581.07 | 2,561.63 | 2,551.57 | 2,460.52 | 2,357.76 | 2,323.65 | 2,336.13 | 2,346.83 |
| 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 | 55.02 | 5.87% | 937.70 | 943.08 | 954.22 | 1,013.45 | 982.42 | 983.70 | 978.30 | 989.83 | 948.60 | 991.13 | 971.39 | 974.64 | 992.72 |
| Locales | 62.33 | 7.05% | 884.58 | 891.92 | 903.05 | 959.86 | 932.39 | 931.66 | 907.51 | 936.92 | 897.66 | 940.30 | 925.19 | 926.83 | 946.91 |
| Extranjero | (7.31) | (13.77%) | 53.12 | 51.15 | 51.17 | 53.59 | 50.03 | 52.04 | 70.78 | 52.91 | 50.95 | 50.83 | 46.20 | 47.82 | 45.81 |
| TOTAL DE ACTIVOS | 3,314.47 | 15.07% | 21,986.81 | 21,925.42 | 22,048.00 | 22,512.02 | 22,578.32 | 22,780.43 | 22,850.73 | 23,297.17 | 23,486.66 | 24,206.49 | 24,555.66 | 24,850.20 | 25,301.27 |

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(En Millones de Balboas)**

| | VARIACION ABSOLUTA | % | 2011 | 2012 | | | | | | | | | | | |
|-----------------|-----------------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| DEPOSITOS | 2,157.12 | 12.43% | 17,353.91 | 17,418.31 | 17,446.19 | 17,681.42 | 17,659.71 | 17,876.81 | 17,852.41 | 18,130.14 | 18,416.28 | 18,859.25 | 18,841.90 | 19,019.24 | 19,511.03 |
| Locales | 1,932.89 | 13.25% | 14,585.48 | 14,598.86 | 14,684.87 | 14,997.24 | 14,923.57 | 15,063.63 | 14,997.12 | 15,309.77 | 15,570.24 | 15,939.68 | 15,880.53 | 16,004.16 | 16,518.38 |
| Oficiales | 0.01 | 0.21% | 5.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5.00 | 5.00 | 5.00 | 5.04 | 0.07 | 5.10 | 5.02 |
| De Particulares | 1,808.84 | 12.80% | 14,129.13 | 14,067.82 | 14,182.87 | 14,390.43 | 14,456.23 | 14,584.80 | 14,485.77 | 14,872.59 | 15,177.26 | 15,353.03 | 15,328.29 | 15,546.99 | 15,937.97 |
| A la Vista | 633.05 | 23.34% | 2,711.75 | 2,651.67 | 2,669.60 | 2,777.45 | 2,732.49 | 2,781.87 | 2,854.08 | 2,837.88 | 2,840.61 | 2,994.37 | 2,943.12 | 3,074.81 | 3,344.80 |
| A Plazo | 687.34 | 8.26% | 8,317.76 | 8,320.81 | 8,383.76 | 8,443.11 | 8,517.46 | 8,607.16 | 8,472.95 | 8,792.81 | 9,022.27 | 9,011.40 | 8,980.36 | 9,014.91 | 9,005.11 |
| De Ahorros | 488.44 | 15.76% | 3,099.62 | 3,095.34 | 3,129.51 | 3,169.86 | 3,206.28 | 3,195.76 | 3,158.75 | 3,241.91 | 3,314.37 | 3,347.25 | 3,404.80 | 3,457.27 | 3,588.06 |
| De Bancos | 124.04 | 27.48% | 451.35 | 531.04 | 502.00 | 606.80 | 467.34 | 478.83 | 506.34 | 432.17 | 387.98 | 581.61 | 552.18 | 452.06 | 575.39 |
| A la Vista | 29.53 | 92.73% | 31.84 | 54.54 | 49.63 | 75.05 | 44.32 | 80.62 | 42.99 | 36.45 | 35.65 | 31.00 | 35.92 | 38.89 | 61.37 |
| A Plazo | 94.52 | 22.53% | 419.51 | 476.50 | 452.37 | 531.76 | 423.02 | 398.21 | 463.36 | 395.72 | 352.33 | 550.60 | 516.26 | 413.17 | 514.02 |
| Extranjero | 224.23 | 8.10% | 2,768.42 | 2,819.46 | 2,761.32 | 2,684.19 | 2,736.14 | 2,813.18 | 2,855.29 | 2,820.37 | 2,846.04 | 2,919.58 | 2,961.37 | 3,015.08 | 2,992.65 |
| 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 | 405.11 | 22.89% | 1,770.10 | 1,788.28 | 1,785.04 | 1,786.77 | 1,813.52 | 1,909.21 | 1,943.64 | 1,945.52 | 1,962.86 | 2,025.25 | 2,078.91 | 2,119.58 | 2,175.20 |
| A la Vista | 80.61 | 15.08% | 534.49 | 510.66 | 525.03 | 509.14 | 524.66 | 569.85 | 611.91 | 566.04 | 522.71 | 556.62 | 599.01 | 606.48 | 615.10 |
| A Plazo | 236.99 | 27.30% | 868.16 | 878.07 | 870.89 | 883.72 | 883.00 | 918.77 | 903.27 | 948.60 | 1,041.51 | 1,067.58 | 1,078.48 | 1,095.16 | 1,105.14 |
| De Ahorros | 87.51 | 23.82% | 367.45 | 399.55 | 389.12 | 393.91 | 405.86 | 420.59 | 428.46 | 430.89 | 398.64 | 401.05 | 401.43 | 417.94 | 454.96 |
| 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 | 956.26 | 57.06% | 1,675.97 | 1,545.76 | 1,594.02 | 1,667.07 | 1,800.11 | 1,782.24 | 1,936.26 | 1,963.39 | 2,018.69 | 2,169.91 | 2,501.62 | 2,525.59 | 2,632.23 |
| Locales | 280.13 | 42.34% | 661.56 | 588.46 | 658.07 | 652.32 | 672.98 | 701.35 | 745.99 | 764.73 | 761.20 | 827.41 | 850.43 | 850.83 | 941.70 |
| Extranjero | 676.12 | 66.65% | 1,014.41 | 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 | (14.75) | (1.81%) | 814.83 | 769.02 | 767.66 | 918.58 | 852.74 | 836.15 | 826.32 | 863.01 | 745.27 | 862.44 | 865.19 | 933.72 | 800.08 |
| Locales | (32.55) | (4.18%) | 778.05 | 717.69 | 714.29 | 875.97 | 802.76 | 778.27 | 783.36 | 804.54 | 688.91 | 813.84 | 774.54 | 848.51 | 745.50 |
| Extranjero | 17.80 | 48.41% | 36.78 | 51.33 | 53.38 | 42.61 | 49.99 | 57.87 | 42.96 | 58.47 | 56.35 | 48.60 | 90.65 | 85.21 | 54.58 |
| PATRIMONIO | 215.84 | 10.08% | 2,142.10 | 2,192.32 | 2,240.12 | 2,244.95 | 2,265.76 | 2,285.24 | 2,235.73 | 2,340.62 | 2,306.42 | 2,314.89 | 2,346.94 | 2,371.64 | 2,357.93 |
| Capital | 18.42 | 1.29% | 1,430.05 | 1,433.91 | 1,449.84 | 1,452.22 | 1,453.97 | 1,458.94 | 1,409.32 | 1,468.96 | 1,406.71 | 1,425.23 | 1,427.08 | 1,428.33 | 1,448.47 |

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|--|-----------------------|---------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre | |
| Reservas de Capital | (0.08) | (100.00%) | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otras Reservas | (19.69) | (91.80%) | 21.45 | 21.30 | 21.44 | 21.79 | 21.88 | 21.96 | 22.67 | 22.94 | 23.13 | 1.72 | 1.73 | 1.78 | 1.76 | 1.76 |
| Utilidad de Periodos Anteriores | 225.92 | 61.97% | 364.58 | 544.47 | 544.04 | 540.77 | 533.70 | 527.85 | 520.60 | 606.98 | 603.71 | 601.67 | 593.95 | 591.65 | 590.50 | 590.50 |
| Utilidad de Periodo | (52.73) | (22.65%) | 232.79 | 75.89 | 100.03 | 106.86 | 130.55 | 168.05 | 166.10 | 111.28 | 137.78 | 146.26 | 184.94 | 212.79 | 180.06 | 180.06 |
| Ganancia o Perdida en Valores Disponible para la Venta | 43.99 | (577.44%) | (7.62) | 15.91 | 23.91 | 22.46 | 24.82 | 7.60 | 16.20 | 29.62 | 34.33 | 39.23 | 38.49 | 36.32 | 36.38 | 36.38 |
| 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 | 100.77 |
| PASIVO Y PATRIMONIO | 3,314.47 | 15.07% | 21,986.81 | 21,925.42 | 22,048.00 | 22,512.02 | 22,578.32 | 22,780.43 | 22,850.73 | 23,297.17 | 23,486.66 | 24,206.49 | 24,555.66 | 24,850.20 | 25,301.27 | 25,301.27 |

Nota

Año 2012 : Cifras Preliminares