

BALANCE DE SITUACION
Banco Panamá, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	4,588.44	8.69%	52,816.58	47,395.78	49,113.75	56,756.01	38,033.80	36,937.69	0.00	72,145.72	55,294.23	55,320.89	52,793.82	41,661.73	57,405.02
Depositos Locales en Bancos	(202.99)	(1.23%)	16,496.39	15,485.41	18,947.36	19,195.64	5,008.33	9,754.18	0.00	22,111.55	15,183.07	13,041.46	12,797.71	9,157.35	16,293.40
A la Vista	(3,600.83)	(48.70%)	7,394.23	5,380.79	5,610.27	5,920.25	3,833.33	5,579.09	0.00	3,745.97	5,233.07	4,541.46	3,547.71	6,157.35	3,793.40
A Plazo	3,397.84	37.33%	9,102.16	10,104.62	13,337.09	13,275.39	1,175.00	4,175.09	0.00	18,365.58	9,950.00	8,500.00	9,250.00	3,000.00	12,500.00
Depositos Extranjeros en Bancos	4,803.36	13.70%	35,063.44	30,793.49	29,088.99	36,434.16	31,869.34	26,044.19	0.00	48,587.91	38,685.05	40,933.60	38,815.34	31,172.38	39,866.80
A la Vista	(2,771.64)	(15.72%)	17,633.94	13,863.99	10,992.49	16,477.66	13,309.84	10,267.69	0.00	16,436.41	16,283.55	14,332.10	10,713.84	8,167.88	14,862.30
A Plazo	7,575.00	43.46%	17,429.50	16,929.50	18,096.51	19,956.50	18,559.50	15,776.50	0.00	32,151.50	22,401.50	26,601.50	28,101.50	23,004.50	25,004.50
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	(11.93)	(0.95%)	1,256.75	1,116.88	1,077.40	1,126.22	1,156.13	1,139.31	0.00	1,446.26	1,426.11	1,345.83	1,180.77	1,332.00	1,244.82
CARTERA CREDITICIA	101,831.03	38.06%	267,571.16	257,934.08	278,414.39	295,245.53	312,649.15	322,178.07	0.00	326,317.22	338,834.04	340,176.36	342,920.18	366,161.90	369,402.18
Locales	94,327.70	35.83%	263,298.68	256,434.90	275,800.36	283,101.16	299,083.57	308,622.05	0.00	315,339.00	329,899.53	331,758.92	336,541.27	358,168.58	357,626.38
Extranjero	8,626.22	111.32%	7,748.90	4,975.60	6,090.46	15,830.79	17,252.01	17,142.45	0.00	14,784.66	12,854.95	12,438.18	10,599.65	12,514.06	16,375.12
Menos Provisiones	1,122.90	32.30%	3,476.42	3,476.42	3,476.42	3,686.42	3,686.42	3,586.42	0.00	3,806.44	3,920.44	4,020.74	4,220.74	4,520.74	4,599.32
Locales	1,122.90	32.30%	3,476.42	3,476.42	3,476.42	3,686.42	3,686.42	3,586.42	0.00	3,806.44	3,920.44	4,020.74	4,220.74	4,520.74	4,599.32
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
INVERSIONES EN VALORES	19,576.91	27.36%	71,553.99	75,865.49	68,333.43	75,860.82	71,403.05	74,550.09	0.00	77,102.98	86,923.19	96,545.26	94,845.09	86,593.73	91,130.91
Locales	26,009.55	86.66%	30,013.72	34,314.34	34,596.07	37,848.06	35,090.11	36,647.38	0.00	37,670.08	41,427.62	46,456.63	49,239.70	50,264.81	56,023.27
Extranjero	(6,432.63)	(15.49%)	41,540.27	41,551.15	33,737.35	38,012.76	36,312.94	37,902.70	0.00	39,432.90	45,495.57	50,088.63	45,605.39	36,328.92	35,107.64
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 ACTIVOS	563.54	2.94%	19,164.45	18,957.90	19,971.17	19,300.16	18,802.02	18,205.96	0.00	18,427.10	19,344.03	19,440.37	20,131.23	20,126.07	19,727.98
Locales	661.58	3.57%	18,557.25	18,296.26	19,400.73	18,576.25	18,171.63	17,580.26	0.00	17,782.39	18,704.22	18,824.81	19,583.84	19,622.61	19,218.83
Extranjero	(98.04)	(16.15%)	607.20	661.64	570.44	723.92	630.39	625.71	0.00	644.71	639.80	615.56	547.39	503.47	509.15
TOTAL DE ACTIVOS	126,559.91	30.79%	411,106.18	400,153.25	415,832.75	447,162.52	440,888.03	451,871.81	0.00	493,993.02	500,395.49	511,482.88	510,690.32	514,543.44	537,666.09
DEPOSITOS	93,971.69	27.11%	346,581.64	334,121.71	347,525.11	376,366.12	372,172.26	383,648.55	0.00	404,251.77	417,797.71	426,560.92	428,431.53	429,151.61	440,553.33
Locales	88,904.95	27.98%	317,740.85	305,595.55	317,610.77	343,073.78	338,980.06	350,258.68	0.00	372,779.17	386,335.70	394,468.81	395,830.95	395,715.43	406,645.80

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			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	81,404.32	25.86%	314,740.85	305,595.55	313,610.77	337,073.78	333,980.06	345,258.30	0.00	372,779.17	382,135.70	389,468.81	395,830.95	385,715.43	396,145.17
A la Vista	4,019.22	12.41%	32,397.75	26,785.55	35,447.80	37,997.19	32,078.68	32,853.38	0.00	34,595.30	37,852.78	39,064.18	38,997.95	34,932.14	36,416.98
A Plazo	63,176.77	28.13%	224,622.10	219,129.18	220,580.58	237,375.75	241,659.18	249,855.16	0.00	263,600.52	273,057.43	280,863.01	281,616.56	282,814.04	287,798.87
De Ahorros	14,208.33	24.62%	57,720.99	59,680.83	57,582.39	61,700.84	60,242.20	62,549.75	0.00	74,583.35	71,225.49	69,541.62	75,216.44	67,969.25	71,929.32
De Bancos	7,500.63	250.02%	3,000.00	0.00	4,000.00	6,000.00	5,000.00	5,000.38	0.00	0.00	4,200.00	5,000.00	0.00	10,000.00	10,500.63
A la Vista	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
A Plazo	7,500.63	250.02%	3,000.00	0.00	4,000.00	6,000.00	5,000.00	5,000.38	0.00	0.00	4,200.00	5,000.00	0.00	10,000.00	10,500.63
Extranjero	5,066.73	17.57%	28,840.79	28,526.16	29,914.34	33,292.33	33,192.21	33,389.87	0.00	31,472.60	31,462.01	32,092.11	32,600.58	33,436.18	33,907.53
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	5,066.73	17.57%	28,840.79	28,526.16	29,914.34	33,292.33	33,192.21	33,389.87	0.00	31,472.60	31,462.01	32,092.11	32,600.58	33,436.18	33,907.53
A la Vista	(1,034.07)	(58.72%)	1,761.09	1,741.45	1,746.66	1,876.13	2,231.55	2,746.11	0.00	656.40	739.15	1,127.72	1,030.90	1,357.26	727.02
A Plazo	3,963.66	17.50%	22,654.95	22,306.89	23,644.05	26,543.86	25,984.40	26,494.45	0.00	26,621.88	26,834.33	26,939.41	26,900.53	27,459.61	26,618.61
De Ahorros	2,137.15	48.30%	4,424.75	4,477.82	4,523.64	4,872.35	4,976.26	4,149.31	0.00	4,194.32	3,888.53	4,024.98	4,669.15	4,619.30	6,561.90
De Bancos	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
A la Vista	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
A Plazo	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
OBLIGACIONES	21,046.70	204.34%	10,300.00	10,300.00	15,300.00	15,300.00	15,300.00	15,300.00	0.00	15,300.00	15,305.28	15,301.85	15,305.51	15,306.34	31,346.70
Locales	12,046.70	365.05%	3,300.00	3,300.00	3,300.00	3,300.00	3,300.00	3,300.00	0.00	3,300.00	3,305.28	3,301.85	3,305.51	3,306.34	15,346.70
Extranjero	9,000.00	128.57%	7,000.00	7,000.00	12,000.00	12,000.00	12,000.00	12,000.00	0.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	16,000.00
OTROS PASIVOS	(4,656.26)	(43.52%)	10,698.45	10,569.46	7,048.20	10,879.51	8,861.69	8,583.46	0.00	18,292.11	10,568.88	11,384.87	7,816.90	10,848.75	6,042.18
Locales	(4,917.67)	(47.38%)	10,379.07	10,294.32	6,758.84	10,507.30	8,416.84	8,133.92	0.00	17,728.03	9,950.04	10,704.20	7,044.34	9,983.81	5,461.41
Extranjero	261.40	81.85%	319.37	275.14	289.35	372.21	444.85	449.55	0.00	564.08	618.84	680.67	772.56	864.95	580.77
PATRIMONIO	16,197.79	37.21%	43,526.09	45,162.08	45,959.44	44,616.89	44,554.08	44,339.79	0.00	56,149.14	56,723.61	58,235.25	59,136.37	59,236.74	59,723.88
Capital	10,221.97	25.08%	40,753.89	40,759.20	40,764.50	40,775.28	40,786.05	40,796.82	0.00	50,758.90	50,769.80	50,780.71	50,932.01	50,942.92	50,975.86
Reservas de Capital	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
Otras Reservas	0.00	0.00%	175.00	175.00	175.00	175.00	175.00	175.00	0.00	275.00	275.00	175.00	175.00	175.00	175.00
Utilidad de Periodos Anteriores	2,100.16	109.69%	1,914.59	1,914.59	1,914.59	1,914.59	1,914.59	1,914.59	0.00	3,914.30	3,914.29	4,014.29	4,014.57	4,014.57	4,014.75
Utilidad de Periodo	1,298.12	260.95%	497.46	761.09	1,080.84	1,310.20	1,524.26	1,808.42	0.00	219.91	448.62	686.06	1,045.99	1,477.55	1,795.58

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	2,577.54	1,392.16%	185.15	1,552.21	2,024.51	441.82	154.17	(355.04)	0.00	981.04	1,315.89	2,579.19	2,968.80	2,626.70	2,762.69
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
PASIVO Y PATRIMONIO	126,559.91	30.79%	411,106.18	400,153.25	415,832.75	447,162.52	440,888.03	451,871.81	0.00	493,993.02	500,395.49	511,482.88	510,690.32	514,543.44	537,666.09