

BALANCE DE SITUACION
Produbank (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	(62,782.50)	(38.24%)	164,197.80	123,083.67	133,750.94	132,754.58	117,488.92	110,513.38	109,772.67	103,228.46	95,177.73	80,453.32	73,358.87	83,471.13	101,415.31
Depositos Locales en Bancos	21,458.99	148.05%	14,494.13	11,051.43	11,005.81	10,470.08	9,522.00	9,948.41	9,802.37	10,945.49	13,475.59	9,687.94	9,808.84	9,333.35	35,953.12
A la Vista	1,561.67	34.77%	4,491.45	1,048.76	1,003.13	467.41	522.00	948.41	802.37	1,945.49	1,475.59	687.94	808.84	333.35	6,053.12
A Plazo	19,897.32	198.92%	10,002.68	10,002.68	10,002.68	10,002.68	9,000.00	9,000.00	9,000.00	9,000.00	12,000.00	9,000.00	9,000.00	9,000.00	29,900.00
Depositos Extranjeros en Bancos	(84,159.33)	(56.40%)	149,222.23	111,737.45	122,418.43	121,559.25	107,746.60	100,149.84	99,536.60	91,936.27	81,205.74	70,516.04	63,031.62	73,784.87	65,062.89
A la Vista	(87,609.33)	(58.95%)	148,622.23	111,037.45	122,268.43	121,309.25	106,946.60	99,899.84	99,286.60	90,986.27	80,755.74	69,816.04	62,481.62	72,834.87	61,012.89
A Plazo	3,450.00	575.00%	600.00	700.00	150.00	250.00	800.00	250.00	250.00	950.00	450.00	700.00	550.00	950.00	4,050.00
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	(82.16)	(17.06%)	481.45	294.79	326.70	725.25	220.32	415.14	433.70	346.71	496.40	249.33	518.41	352.91	399.29
CARTERA CREDITICIA	10,756.25	9.03%	119,065.31	124,703.05	130,130.45	133,184.71	133,518.51	150,858.29	148,586.29	155,999.50	160,432.25	165,384.85	160,116.48	146,609.69	129,821.56
Locales	8,444.39	21.76%	38,807.12	44,878.32	50,988.88	52,775.50	56,421.83	61,163.21	58,673.01	63,603.14	66,895.81	73,061.46	71,963.85	61,556.12	47,251.51
Extranjero	2,286.31	2.77%	82,574.72	82,141.26	81,458.11	82,725.74	79,413.20	92,011.61	92,229.81	94,712.89	95,852.98	94,630.72	90,461.88	87,349.85	84,861.03
Menos Provisiones	(25.55)	(1.10%)	2,316.53	2,316.53	2,316.53	2,316.53	2,316.53	2,316.53	2,316.53	2,316.53	2,316.53	2,307.33	2,309.25	2,296.28	2,290.98
Locales	288.94	218.98%	131.95	131.95	131.95	131.95	131.95	131.95	131.95	131.95	131.95	126.98	131.95	125.65	420.89
Extranjero	(314.49)	(14.40%)	2,184.58	2,184.58	2,184.58	2,184.58	2,184.58	2,184.58	2,184.58	2,184.58	2,184.58	2,180.35	2,177.30	2,170.63	1,870.09
INVERSIONES EN VALORES	7,533.65	5.13%	146,778.02	165,830.85	160,481.19	156,481.73	157,102.49	148,609.82	150,159.59	148,168.08	147,911.38	150,322.99	150,931.73	154,178.39	154,311.67
Locales	7,227.63	12.05%	59,986.60	60,164.86	60,194.78	59,969.75	60,931.24	60,868.59	60,773.22	59,032.26	59,483.25	62,500.61	63,436.41	66,924.95	67,214.23
Extranjero	306.02	0.35%	86,816.57	105,691.15	100,311.56	96,537.13	96,196.41	87,766.38	89,411.52	89,160.97	88,453.28	87,847.53	87,520.46	87,278.59	87,122.59
Menos Provisiones	0.00	0.00%	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15
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%	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15	25.15
OTROS ACTIVOS	(84.68)	(2.53%)	3,343.27	3,169.49	3,304.69	4,224.21	4,083.00	3,865.22	3,399.61	3,368.55	3,530.38	4,380.64	4,265.83	4,030.76	3,258.59
Locales	436.78	57.65%	757.62	792.14	986.53	1,727.20	1,371.03	1,229.43	1,102.45	1,234.98	1,235.10	1,370.43	1,535.99	1,300.11	1,194.40
Extranjero	(521.46)	(20.17%)	2,585.65	2,377.35	2,318.17	2,497.01	2,711.96	2,635.80	2,297.17	2,133.57	2,295.28	3,010.21	2,729.84	2,730.66	2,064.19
TOTAL DE ACTIVOS	(44,577.28)	(10.29%)	433,384.40	416,787.06	427,667.27	426,645.22	412,192.92	413,846.72	411,918.17	410,764.59	407,051.74	400,541.80	388,672.91	388,289.98	388,807.12
DEPOSITOS	(47,396.57)	(11.94%)	396,922.72	382,376.60	392,288.85	390,322.52	376,564.11	378,414.72	375,668.88	371,964.85	370,546.41	360,597.87	350,496.18	350,422.74	349,526.15
Locales	(860.71)	(7.24%)	11,896.09	10,062.38	12,386.02	8,849.54	7,457.61	6,931.50	8,795.72	8,459.46	6,297.57	6,929.68	6,234.54	5,992.58	11,035.39

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			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	(860.71)	(7.24%)	11,896.09	10,062.38	12,386.02	8,849.54	7,457.61	6,931.50	8,795.72	8,459.46	6,297.57	6,929.68	6,234.54	5,992.58	11,035.39
A la Vista	(966.99)	(12.33%)	7,840.97	5,817.08	8,119.99	4,658.62	3,356.09	2,749.79	4,488.25	6,213.21	4,237.87	4,905.08	3,458.29	3,142.80	6,873.98
A Plazo	(1,390.14)	(37.87%)	3,671.26	3,855.59	3,918.66	2,406.48	2,399.93	2,340.01	2,165.97	1,265.72	1,235.96	1,247.65	1,517.69	1,317.74	2,281.11
De Ahorros	1,496.42	389.82%	383.87	389.70	347.38	1,784.44	1,701.58	1,841.69	2,141.50	980.53	823.74	776.95	1,258.56	1,532.04	1,880.29
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
Extranjero	(46,535.86)	(12.09%)	385,026.62	372,314.22	379,902.83	381,472.99	369,106.50	371,483.21	366,873.16	363,505.39	364,248.84	353,668.19	344,261.64	344,430.16	338,490.76
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	(42,380.69)	(11.20%)	378,239.26	370,660.72	376,205.35	381,065.03	368,556.58	369,104.71	366,486.15	362,694.49	359,623.14	352,556.04	343,491.85	342,962.82	335,858.58
A la Vista	(12,796.16)	(18.90%)	67,709.87	62,946.18	67,339.26	74,990.94	70,825.75	70,503.86	68,063.89	64,698.74	62,479.97	60,768.23	54,301.90	60,126.47	54,913.72
A Plazo	(19,556.24)	(7.94%)	246,360.74	246,676.43	246,676.40	244,274.60	239,270.72	239,185.42	239,407.83	237,521.37	238,513.77	236,200.35	232,455.45	226,117.61	226,804.49
De Ahorros	(10,028.29)	(15.63%)	64,168.65	61,038.12	62,189.69	61,799.49	58,460.11	59,415.43	59,014.43	60,474.38	58,629.40	55,587.46	56,734.49	56,718.75	54,140.37
De Bancos	(4,155.18)	(61.22%)	6,787.36	1,653.49	3,697.48	407.96	549.92	2,378.51	387.01	810.90	4,625.71	1,112.15	769.79	1,467.34	2,632.19
A la Vista	(4,155.18)	(61.22%)	6,787.36	1,653.49	3,697.48	407.96	549.92	2,378.51	387.01	810.90	4,625.71	1,112.15	769.79	1,467.34	2,632.19
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	334.25	78.89%	423.66	179.41	508.47	741.83	499.41	576.09	506.08	1,336.65	234.75	783.98	1,223.81	542.29	757.91
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	334.25	78.89%	423.66	179.41	508.47	741.83	499.41	576.09	506.08	1,336.65	234.75	783.98	1,223.81	542.29	757.91
OTROS PASIVOS	(481.09)	(8.76%)	5,493.50	3,487.44	3,917.89	4,497.71	3,898.23	3,049.86	3,789.63	5,199.19	3,631.51	6,437.42	3,933.35	4,120.47	5,012.41
Locales	68.29	5.81%	1,176.05	718.21	952.07	1,858.01	978.36	622.23	887.35	1,877.62	979.03	844.51	1,207.38	1,130.98	1,244.34
Extranjero	(549.38)	(12.72%)	4,317.45	2,769.22	2,965.83	2,639.70	2,919.87	2,427.64	2,902.28	3,321.57	2,652.48	5,592.91	2,725.97	2,989.50	3,768.07
PATRIMONIO	2,966.14	9.71%	30,544.51	30,743.62	30,952.06	31,083.16	31,231.17	31,806.05	31,953.58	32,263.90	32,639.07	32,722.52	33,019.57	33,204.48	33,510.65
Capital	0.00	0.00%	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
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%	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
Utilidad de Periodos Anteriores	2,805.28	35.90%	7,814.34	10,619.62	10,619.62	10,619.62	10,619.62	10,619.62	10,619.62	10,619.62	10,619.62	10,619.62	10,619.62	10,619.62	10,619.62
Utilidad de Periodo	(293.24)	(10.45%)	2,805.28	110.72	287.15	423.71	558.39	885.19	1,067.16	1,289.11	1,596.10	1,759.38	2,103.86	2,315.47	2,512.04

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(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	454.10	(604.57%)	(75.11)	13.27	45.28	39.83	53.15	301.24	266.79	355.16	423.35	343.52	296.09	269.38	378.99
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	(44,577.28)	(10.29%)	433,384.40	416,787.06	427,667.27	426,645.22	412,192.92	413,846.72	411,918.17	410,764.59	407,051.74	400,541.80	388,672.91	388,289.98	388,807.12