

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
DE DICIEMBRE 2012 A DICIEMBRE 2013  
( En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2013												
			2012	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
<b>ACTIVOS LIQUIDOS</b>	927.19	14.53%	6,383.15	6,374.49	6,273.23	5,879.11	6,685.82	6,703.32	6,964.71	6,725.07	6,965.98	6,592.21	7,002.54	7,319.90	7,310.34
Depositos Locales en Bancos	221.14	14.06%	1,573.07	1,510.80	1,436.70	1,468.35	1,531.03	1,635.95	1,661.12	1,593.11	1,660.39	1,559.53	1,694.54	1,661.41	1,794.21
A la Vista	(33.66)	(11.09%)	303.51	257.12	253.24	234.44	321.43	251.25	278.60	233.15	267.23	228.92	256.44	365.74	269.85
A Plazo	254.80	20.07%	1,269.57	1,253.68	1,183.45	1,233.91	1,209.60	1,384.70	1,382.53	1,359.96	1,393.17	1,330.61	1,438.10	1,295.68	1,524.37
Depositos Extranjeros en Bancos	567.50	13.38%	4,240.71	4,340.81	4,220.64	3,842.54	4,607.87	4,445.09	4,588.25	4,476.12	4,625.72	4,299.98	4,640.96	4,938.72	4,808.21
A la Vista	192.69	25.11%	767.49	711.54	706.84	721.34	880.91	747.68	791.23	777.34	826.03	942.31	827.16	1,036.41	960.18
A Plazo	374.81	10.79%	3,473.22	3,629.28	3,513.81	3,121.21	3,726.96	3,697.41	3,797.02	3,698.78	3,799.69	3,357.67	3,813.80	3,902.31	3,848.03
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	138.55	24.33%	569.36	522.88	615.89	568.22	546.92	622.28	715.34	655.85	679.87	732.70	667.03	719.76	707.91
<b>CARTERA CREDITICIA</b>	2,678.98	12.65%	21,179.50	21,361.62	21,516.74	22,206.71	22,030.27	22,287.98	22,556.51	22,933.74	23,249.31	23,714.65	23,885.96	23,994.16	23,858.48
Locales	2,503.70	12.75%	19,639.54	19,824.23	20,084.18	20,841.30	20,615.31	20,839.62	21,073.75	21,437.42	21,763.20	22,200.37	22,332.06	22,437.66	22,143.25
Extranjero	191.24	10.43%	1,832.77	1,835.08	1,734.04	1,666.55	1,718.83	1,752.29	1,781.57	1,797.76	1,789.15	1,818.39	1,859.36	1,859.39	2,024.02
Menos Provisiones	15.97	5.45%	292.82	297.68	301.48	301.14	303.87	303.92	298.81	301.44	303.04	304.12	305.47	302.90	308.79
Locales	15.71	5.54%	283.44	287.57	291.44	290.47	292.85	294.72	291.11	293.88	295.63	294.46	295.71	295.16	299.16
Extranjero	0.26	2.73%	9.37	10.11	10.04	10.67	11.02	9.20	7.69	7.56	7.41	9.66	9.76	7.73	9.63
<b>INVERSIONES EN VALORES</b>	1,326.81	21.33%	6,219.59	6,412.12	6,451.93	6,572.73	6,578.78	6,402.52	6,443.36	6,611.59	6,638.61	6,687.36	7,034.18	7,326.40	7,546.40
Locales	867.31	23.55%	3,682.38	3,743.60	3,731.97	3,770.35	3,689.11	3,545.23	3,593.33	3,667.31	3,782.15	3,815.59	4,045.17	4,342.53	4,549.70
Extranjero	459.20	18.09%	2,538.76	2,669.90	2,721.33	2,803.76	2,891.04	2,858.66	2,851.30	2,945.54	2,857.57	2,873.02	2,990.27	2,985.13	2,997.97
Menos Provisiones	(0.29)	(18.72%)	1.55	1.38	1.38	1.38	1.38	1.38	1.27	1.27	1.11	1.25	1.26	1.26	1.26
Locales	0.30	10,000.00%	0.00	0.00	0.00	0.00	0.00	0.00	1.27	0.00	0.15	0.29	0.30	0.30	0.30
Extranjero	(0.59)	(38.11%)	1.55	1.38	1.38	1.38	1.38	1.38	0.00	1.27	0.96	0.96	0.96	0.96	0.96
<b>OTROS ACTIVOS</b>	696.58	49.08%	1,419.27	1,387.58	1,376.39	1,344.68	1,478.33	1,519.87	1,435.82	1,511.54	1,602.37	1,651.22	1,768.32	1,825.82	2,115.85
Locales	685.23	49.87%	1,374.04	1,344.01	1,307.12	1,272.64	1,427.43	1,466.82	1,381.37	1,450.79	1,539.02	1,591.80	1,707.40	1,761.26	2,059.27
Extranjero	11.35	25.10%	45.23	43.56	69.27	72.04	50.90	53.05	54.45	60.74	63.35	59.42	60.93	64.56	56.58
<b>TOTAL DE ACTIVOS</b>	5,629.56	15.99%	35,201.50	35,535.81	35,618.29	36,003.23	36,773.19	36,913.69	37,400.41	37,781.94	38,456.27	38,645.44	39,691.00	40,466.27	40,831.06

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
DE DICIEMBRE 2012 A DICIEMBRE 2013  
( En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2013												
			2012 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	4,324.40	15.44%	28,010.00	28,198.46	28,307.59	28,649.43	29,272.86	29,508.45	30,096.52	30,144.97	30,577.29	30,472.77	31,376.03	32,015.23	32,334.39
Locales	3,956.90	15.86%	24,941.56	24,968.55	25,123.51	25,421.89	26,016.13	26,235.35	26,754.19	26,820.78	27,263.86	27,160.41	27,997.56	28,647.38	28,898.46
Oficiales	1,156.94	20.37%	5,680.02	5,815.65	5,862.32	5,906.49	6,185.06	6,117.65	6,308.01	6,302.38	6,339.35	6,288.82	6,676.42	7,100.88	6,836.96
De Particulares	2,460.45	13.73%	17,914.48	17,925.72	18,020.26	18,227.50	18,555.91	18,803.43	19,017.39	19,187.07	19,336.28	19,542.70	19,953.54	20,087.36	20,374.94
A la Vista	711.67	19.81%	3,592.53	3,460.87	3,462.04	3,439.61	3,642.66	3,634.38	3,725.81	3,778.52	3,749.23	3,792.30	4,062.15	4,121.97	4,304.19
A Plazo	1,246.58	12.95%	9,628.16	9,742.74	9,804.05	9,947.20	10,066.57	10,249.11	10,344.55	10,455.65	10,613.08	10,696.45	10,851.25	10,891.52	10,874.74
De Ahorros	502.21	10.70%	4,693.79	4,722.11	4,754.17	4,840.69	4,846.68	4,919.94	4,947.03	4,952.91	4,973.98	5,053.95	5,040.15	5,073.87	5,196.00
De Bancos	339.50	25.20%	1,347.06	1,227.17	1,240.93	1,287.91	1,275.16	1,314.28	1,428.78	1,331.33	1,588.23	1,328.90	1,367.60	1,459.15	1,686.57
A la Vista	40.62	7.36%	552.14	482.01	536.71	519.37	540.09	592.68	565.07	512.33	554.23	500.22	503.67	556.27	592.76
A Plazo	298.88	37.60%	794.93	745.16	704.22	768.53	735.08	721.60	863.71	819.00	1,034.01	828.68	863.93	902.88	1,093.81
Extranjero	367.50	11.98%	3,068.43	3,229.92	3,184.08	3,227.53	3,256.73	3,273.10	3,342.33	3,324.19	3,313.43	3,312.36	3,378.48	3,367.85	3,435.93
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	260.69	11.58%	2,251.68	2,367.40	2,330.44	2,415.67	2,410.30	2,402.95	2,501.19	2,501.83	2,444.01	2,427.24	2,450.36	2,511.53	2,512.37
A la Vista	110.41	17.33%	637.17	668.27	638.81	695.61	707.27	682.22	751.74	711.95	685.16	672.12	674.66	721.25	747.58
A Plazo	91.83	7.94%	1,156.99	1,202.14	1,215.68	1,235.98	1,211.01	1,226.52	1,243.47	1,281.78	1,259.28	1,252.26	1,266.27	1,265.02	1,248.82
De Ahorros	58.45	12.78%	457.52	496.99	475.95	484.09	492.02	494.21	505.98	508.11	499.57	502.86	509.43	525.27	515.98
De Bancos	106.81	13.08%	816.75	862.52	853.64	811.86	846.42	870.15	841.14	822.36	869.42	885.12	928.12	856.32	923.56
A la Vista	137.01	84.75%	161.66	194.65	188.10	128.06	163.43	180.48	162.13	109.21	157.81	215.85	275.48	203.47	298.68
A Plazo	(30.20)	(4.61%)	655.09	667.87	665.54	683.80	682.99	689.66	679.01	713.15	711.61	669.27	652.64	652.85	624.88
OBLIGACIONES	804.07	30.24%	2,658.60	2,783.31	2,697.77	2,747.88	2,687.87	2,667.06	2,696.67	2,998.53	3,085.96	3,168.82	3,263.57	3,302.16	3,462.67
Locales	178.70	18.46%	968.07	1,002.24	1,014.64	1,000.84	1,001.43	1,000.01	1,061.15	1,073.78	1,080.24	1,077.79	1,089.45	1,109.14	1,146.77
Extranjero	625.37	36.99%	1,690.53	1,781.07	1,683.14	1,747.04	1,686.45	1,667.05	1,635.52	1,924.75	2,005.72	2,091.03	2,174.12	2,193.02	2,315.90
OTROS PASIVOS	370.30	28.55%	1,296.81	1,297.51	1,327.72	1,310.62	1,442.86	1,365.08	1,383.60	1,339.72	1,479.55	1,663.17	1,643.77	1,704.61	1,667.11
Locales	369.00	29.77%	1,239.60	1,209.77	1,248.93	1,245.97	1,370.46	1,303.39	1,326.67	1,267.08	1,391.46	1,603.76	1,572.30	1,617.34	1,608.60
Extranjero	1.30	2.28%	57.21	87.74	78.79	64.66	72.39	61.68	56.93	72.64	88.09	59.42	71.48	87.27	58.51
PATRIMONIO	130.79	4.04%	3,236.10	3,256.52	3,285.20	3,295.30	3,369.60	3,373.11	3,223.63	3,298.72	3,313.47	3,340.68	3,407.61	3,444.27	3,366.88
Capital	118.47	5.41%	2,189.22	2,189.25	2,189.99	2,190.00	2,206.00	2,216.61	2,231.57	2,258.89	2,258.92	2,258.98	2,259.07	2,259.47	2,307.70

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
DE DICIEMBRE 2012 A DICIEMBRE 2013  
( En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.46	27.17%	1.69	1.73	1.73	1.72	1.72	1.73	1.69	1.62	1.66	1.87	1.92	1.98	2.15
Otras Reservas	(6.07)	(338.38%)	1.79	1.88	1.87	1.83	2.18	2.25	7.13	7.59	6.18	(5.54)	(5.45)	(5.18)	(4.27)
Utilidad de Periodos Anteriores	156.83	26.71%	587.05	717.70	717.78	716.88	711.18	707.80	679.38	789.17	786.25	769.84	768.75	764.86	743.88
Utilidad de Periodo	1.20	0.57%	210.14	122.47	160.58	173.08	215.91	270.38	227.84	151.93	185.74	200.56	251.49	305.76	211.34
Ganancia o Perdida en Valores Disponible para la Venta	(140.10)	(96.34%)	145.43	122.72	112.49	111.01	131.85	73.56	(24.75)	(11.25)	(26.05)	14.19	31.07	16.62	5.33
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
<b>PASIVO Y PATRIMONIO</b>	<b>5,629.56</b>	<b>15.99%</b>	<b>35,201.50</b>	<b>35,535.81</b>	<b>35,618.29</b>	<b>36,003.23</b>	<b>36,773.19</b>	<b>36,913.69</b>	<b>37,400.41</b>	<b>37,781.94</b>	<b>38,456.27</b>	<b>38,645.44</b>	<b>39,691.00</b>	<b>40,466.27</b>	<b>40,831.06</b>

Nota

Año 2013 : Cifras Preliminares