

**BALANCE DE SITUACION  
BANCA PANAMEÑA PRIVADA  
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
<b>ACTIVOS LIQUIDOS</b>	452.78	13.32%	3,398.23	3,323.28	3,219.21	3,213.64	3,259.78	3,163.82	3,404.29	3,280.41	3,482.66	3,556.72	3,608.24	3,395.80	3,851.01
Depositos Locales en Bancos	128.54	13.24%	970.63	964.90	900.82	898.01	960.11	904.09	983.12	926.02	1,057.14	969.11	990.77	916.78	1,099.17
A la Vista	(30.93)	(12.41%)	249.28	205.78	201.25	182.60	229.35	199.03	227.41	182.28	216.58	178.46	205.20	203.83	218.36
A Plazo	159.47	22.11%	721.35	759.12	699.57	715.41	730.76	705.07	755.71	743.74	840.55	790.65	785.57	712.95	880.82
Depositos Extranjeros en Bancos	290.55	13.69%	2,122.45	2,054.67	2,005.45	2,055.84	2,014.69	1,962.10	2,094.17	2,051.64	2,085.34	2,169.19	2,282.60	2,090.66	2,413.00
A la Vista	110.14	16.88%	652.34	571.89	549.12	601.43	613.33	528.58	519.65	572.86	612.65	652.72	618.20	636.35	762.48
A Plazo	180.41	12.27%	1,470.12	1,482.78	1,456.33	1,454.41	1,401.36	1,433.52	1,574.52	1,478.78	1,472.69	1,516.47	1,664.40	1,454.31	1,650.53
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	33.69	11.04%	305.14	303.71	312.93	259.79	284.98	297.63	326.99	302.75	340.19	418.42	334.87	388.36	338.83
<b>CARTERA CREDITICIA</b>	2,125.74	12.66%	16,797.15	16,901.54	16,903.28	17,034.89	17,268.56	17,523.83	17,742.21	18,066.14	18,265.13	18,463.32	18,679.10	18,833.89	18,922.89
Locales	1,958.16	12.89%	15,194.12	15,301.19	15,407.66	15,606.84	15,791.93	16,013.66	16,197.54	16,507.59	16,716.67	16,887.90	17,064.44	17,218.07	17,152.28
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	23.66	10.30%	229.75	234.73	238.42	238.51	242.21	242.12	236.90	239.21	240.70	242.97	244.70	243.58	253.41
Locales	23.41	10.62%	220.37	224.62	228.38	227.84	231.18	232.91	229.21	231.64	233.28	233.31	234.94	235.84	243.78
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>	1,099.74	26.82%	4,099.79	4,333.87	4,413.47	4,528.69	4,626.25	4,587.21	4,645.36	4,774.61	4,649.41	4,720.11	4,909.11	5,062.44	5,199.53
Locales	645.91	36.60%	1,764.76	1,860.99	1,874.60	1,902.65	1,913.23	1,881.09	1,945.76	1,981.04	1,993.45	2,056.50	2,128.63	2,287.00	2,410.67
Extranjero	453.54	19.41%	2,336.58	2,474.27	2,540.25	2,627.42	2,714.40	2,707.50	2,700.87	2,794.84	2,657.07	2,664.86	2,781.74	2,776.70	2,790.12
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>	560.01	56.57%	989.86	993.09	1,023.04	1,038.78	1,165.07	1,200.29	1,119.35	1,193.08	1,279.59	1,335.62	1,420.37	1,454.33	1,549.87
Locales	548.85	58.05%	945.45	950.42	954.61	967.48	1,114.96	1,148.14	1,065.93	1,133.51	1,217.19	1,276.96	1,360.30	1,390.69	1,494.30
Extranjero	11.16	25.13%	44.41	42.67	68.43	71.30	50.11	52.15	53.41	59.57	62.40	58.67	60.07	63.64	55.57
<b>TOTAL DE ACTIVOS</b>	4,238.26	16.76%	25,285.03	25,551.78	25,558.99	25,816.00	26,319.65	26,475.16	26,911.20	27,314.24	27,676.79	28,075.78	28,616.82	28,746.45	29,523.29

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			2012 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	2,797.71	14.34%	19,505.51	19,639.90	19,654.58	19,871.18	20,269.28	20,417.97	20,847.28	20,917.92	21,050.10	21,219.25	21,592.10	21,627.38	22,303.22
Locales	2,427.80	14.70%	16,517.72	16,494.04	16,553.52	16,723.67	17,089.94	17,223.91	17,583.74	17,669.81	17,794.31	17,986.10	18,291.37	18,337.04	18,945.52
Oficiales	(0.02)	(0.30%)	5.02	0.20	5.02	1.01	0.04	0.01	5.01	5.00	5.03	5.79	5.00	5.00	5.00
De Particulares	2,173.56	13.64%	15,937.31	15,941.63	16,059.39	16,174.69	16,542.56	16,674.98	16,903.11	17,096.14	17,187.73	17,405.77	17,707.66	17,742.09	18,110.88
A la Vista	555.04	16.60%	3,344.52	3,201.64	3,202.91	3,162.14	3,363.00	3,308.10	3,401.79	3,459.38	3,421.30	3,482.05	3,641.70	3,634.06	3,899.56
A Plazo	1,206.10	13.39%	9,004.76	9,117.73	9,201.22	9,281.64	9,448.07	9,596.76	9,692.73	9,826.83	9,957.82	10,029.92	10,191.57	10,208.66	10,210.86
De Ahorros	412.42	11.49%	3,588.03	3,622.26	3,655.27	3,730.92	3,731.49	3,770.11	3,808.59	3,809.93	3,808.62	3,893.80	3,874.39	3,899.38	4,000.45
De Bancos	254.25	44.19%	575.39	552.21	489.10	547.96	547.35	548.91	675.62	568.66	601.54	574.54	578.71	589.94	829.65
A la Vista	39.10	63.71%	61.37	69.61	32.10	35.21	32.38	79.54	73.79	45.48	48.40	54.51	50.12	54.67	100.47
A Plazo	215.15	41.86%	514.02	482.60	457.00	512.76	514.97	469.38	601.83	523.19	553.15	520.03	528.60	535.27	729.18
Extranjero	369.91	12.38%	2,987.79	3,145.85	3,101.06	3,147.51	3,179.34	3,194.06	3,263.54	3,248.11	3,255.79	3,233.15	3,300.73	3,290.34	3,357.70
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	263.10	12.12%	2,171.04	2,283.34	2,247.42	2,335.65	2,332.91	2,323.92	2,422.40	2,425.75	2,386.37	2,348.02	2,372.61	2,434.03	2,434.14
A la Vista	106.17	17.29%	614.11	640.94	612.25	670.53	683.35	657.65	727.89	688.78	679.70	645.05	648.80	693.82	720.28
A Plazo	100.15	9.06%	1,104.86	1,150.78	1,164.67	1,186.70	1,162.99	1,177.34	1,194.38	1,234.14	1,212.86	1,206.49	1,220.86	1,221.66	1,205.02
De Ahorros	56.78	12.56%	452.06	491.61	470.50	478.41	486.58	488.93	500.13	502.82	493.81	496.48	502.95	518.54	508.84
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	794.07	30.17%	2,632.23	2,756.94	2,671.40	2,721.50	2,661.50	2,640.68	2,677.79	2,979.66	3,074.58	3,157.44	3,252.20	3,290.78	3,426.30
Locales	168.70	17.91%	941.70	975.87	988.26	974.47	975.05	973.63	1,042.27	1,054.91	1,068.87	1,066.42	1,078.08	1,097.76	1,110.40
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	469.74	58.79%	799.02	791.99	844.67	833.67	952.39	978.02	990.53	962.15	1,092.48	1,230.14	1,252.83	1,291.06	1,268.75
Locales	467.78	62.82%	744.58	706.99	768.62	771.66	882.50	918.74	935.91	891.79	1,006.33	1,172.75	1,183.42	1,205.86	1,212.36
Extranjero	1.96	3.60%	54.44	85.01	76.04	62.01	69.90	59.28	54.62	70.35	86.15	57.39	69.41	85.20	56.40
PATRIMONIO	176.75	7.53%	2,348.27	2,362.95	2,388.35	2,389.65	2,436.48	2,438.49	2,395.60	2,454.53	2,459.63	2,468.95	2,519.70	2,537.22	2,525.02
Capital	93.68	6.53%	1,435.00	1,435.03	1,435.76	1,435.77	1,451.78	1,462.39	1,462.55	1,489.88	1,489.91	1,489.97	1,490.05	1,490.45	1,528.68

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	VARIACION ABSOLUTA	%	2012	2013												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Reservas de Capital	0.25	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	0.25
Otras Reservas	(6.03)	(343.15%)	1.76	1.85	1.84	1.80	2.13	2.18	7.07	7.55	6.14	(5.58)	(5.45)	(5.18)	(4.27)	
Utilidad de Periodos Anteriores	161.77	27.36%	591.27	694.73	694.80	693.33	687.64	684.28	670.59	780.32	777.44	761.24	760.16	756.32	753.03	
Utilidad de Periodo	(12.31)	(6.73%)	182.91	104.51	127.50	131.02	159.17	191.94	195.10	110.51	135.71	142.91	175.19	207.86	170.61	
Ganancia o Perdida en Valores Disponible para la Venta	(60.61)	(165.76%)	36.57	26.07	27.68	26.96	34.99	(3.07)	(40.49)	(34.50)	(50.34)	(20.36)	(1.02)	(13.00)	(24.05)	
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>4,238.26</b>	<b>16.76%</b>	<b>25,285.03</b>	<b>25,551.78</b>	<b>25,558.99</b>	<b>25,816.00</b>	<b>26,319.65</b>	<b>26,475.16</b>	<b>26,911.20</b>	<b>27,314.24</b>	<b>27,676.79</b>	<b>28,075.78</b>	<b>28,616.82</b>	<b>28,746.45</b>	<b>29,523.29</b>	

Nota

Año 2013 : Cifras Preliminares