

BANCO BAC DE PANAMÁ, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(178,830.97)	(31.48%)	568,046.95	560,373.39	572,470.79	500,813.35	525,064.38	452,675.81	422,514.08	454,917.66	418,730.89	495,202.61	431,402.05	532,334.77	389,215.98
Depositos Locales en Bancos	9,002.46	32.65%	27,574.74	31,159.80	32,394.20	31,598.06	35,799.87	30,763.25	28,367.34	36,377.01	90,895.01	44,384.53	32,943.90	56,105.21	36,577.19
A la Vista	8,702.46	43.34%	20,079.74	23,664.80	24,899.20	22,003.06	23,504.87	22,968.25	20,572.34	22,847.01	21,100.01	32,994.53	21,701.90	46,310.21	28,782.19
A Plazo	300.00	4.00%	7,495.00	7,495.00	7,495.00	9,595.00	12,295.00	7,795.00	7,795.00	13,530.00	69,795.00	11,390.00	11,242.00	9,795.00	7,795.00
Depositos Extranjeros en Bancos	(187,656.82)	(36.80%)	509,880.58	503,505.60	512,403.06	449,454.73	465,017.50	400,393.87	362,838.15	392,507.30	304,280.67	424,918.91	378,352.46	446,297.14	322,223.76
A la Vista	849.73	5.75%	14,772.30	12,292.48	7,601.17	5,565.25	5,343.75	7,090.64	14,593.08	10,061.08	10,926.35	11,556.02	6,940.88	8,107.97	15,622.02
A Plazo	(188,506.55)	(38.07%)	495,108.29	491,213.12	504,801.89	443,889.48	459,673.75	393,303.23	348,245.07	382,446.22	293,354.32	413,362.89	371,411.58	438,189.17	306,601.74
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	(176.61)	(0.58%)	30,591.63	25,707.99	27,673.53	19,760.56	24,247.00	21,518.68	31,308.59	26,033.35	23,555.21	25,899.16	20,105.69	29,932.42	30,415.03
CARTERA CREDITICIA	(26,732.83)	(1.82%)	1,466,289.41	1,452,463.86	1,446,989.44	1,484,797.60	1,471,722.88	1,487,393.42	1,492,427.39	1,476,730.52	1,479,448.41	1,499,701.44	1,501,193.65	1,455,249.35	1,439,556.58
Locales	(26,126.53)	(1.78%)	1,468,190.30	1,454,845.58	1,445,573.79	1,488,175.43	1,474,688.88	1,491,493.33	1,497,566.08	1,482,135.25	1,484,450.17	1,505,978.90	1,507,599.77	1,461,350.09	1,442,063.77
Extranjero	(1,473.02)	(8.34%)	17,660.91	17,471.28	21,622.89	17,241.29	17,552.39	16,982.64	16,404.30	15,820.60	15,879.74	12,939.17	12,850.05	12,722.47	16,187.88
Menos Provisiones	(866.72)	(4.43%)	19,561.80	19,853.00	20,207.24	20,619.12	20,518.39	21,082.54	21,542.99	21,225.32	20,881.50	19,216.63	19,256.17	18,823.21	18,695.07
Locales	(884.16)	(4.55%)	19,435.30	19,735.04	20,079.49	20,501.69	20,396.12	20,916.16	21,381.45	21,033.10	20,676.35	19,108.21	19,151.36	18,707.64	18,551.14
Extranjero	17.44	13.79%	126.50	117.96	127.75	117.43	122.27	166.39	161.54	192.22	205.15	108.42	104.82	115.58	143.93
INVERSIONES EN VALORES	1,838.36	5.77%	31,877.76	31,527.34	36,232.53	46,588.90	46,174.51	35,374.64	34,052.70	34,207.83	34,984.20	34,749.11	34,625.17	34,455.30	33,716.12
Locales	1,985.89	6.18%	32,147.52	31,797.57	36,503.21	46,860.01	46,446.30	35,646.92	34,325.48	34,482.09	35,273.23	35,039.93	35,008.98	34,839.95	34,133.40
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
Menos Provisiones	147.52	54.69%	269.76	270.22	270.68	271.11	271.79	272.28	272.78	274.26	289.03	290.82	383.81	384.66	417.28
Locales	147.52	54.69%	269.76	270.22	270.68	271.11	271.79	272.28	272.78	274.26	289.03	290.82	383.81	384.66	417.28
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	(19,459.65)	(35.90%)	54,202.18	45,142.44	40,102.99	42,338.54	49,401.30	38,983.76	36,857.47	42,539.27	37,989.89	35,526.06	38,825.63	40,521.22	34,742.53
Locales	(19,637.51)	(36.93%)	53,169.51	44,032.01	38,920.51	41,019.25	48,677.13	38,468.98	36,275.90	42,022.65	37,475.51	35,053.66	38,365.61	40,050.05	33,532.00
Extranjero	177.86	17.22%	1,032.66	1,110.42	1,182.48	1,319.29	724.17	514.78	581.57	516.62	514.39	472.40	460.01	471.17	1,210.53
TOTAL DE ACTIVOS	(223,185.09)	(10.53%)	2,120,416.30	2,089,507.03	2,095,795.74	2,074,538.39	2,092,363.08	2,014,427.63	1,985,851.65	2,008,395.28	1,971,153.40	2,065,179.21	2,006,046.50	2,062,560.64	1,897,231.20
DEPOSITOS	(52,918.60)	(3.29%)	1,608,352.49	1,593,081.57	1,595,927.06	1,575,682.81	1,575,456.92	1,519,437.34	1,493,564.92	1,503,428.93	1,472,680.59	1,524,703.63	1,503,688.06	1,559,646.02	1,555,433.89
Locales	42,734.26	3.07%	1,392,848.73	1,377,117.81	1,378,646.14	1,353,072.48	1,414,188.38	1,380,237.46	1,365,836.52	1,370,555.96	1,349,263.39	1,404,969.19	1,381,590.38	1,441,945.15	1,435,583.00

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(13,995.14)	(99.38%)	14,081.85	9,083.38	9,081.48	9,080.18	9,098.19	9,080.99	81.36	81.99	82.75	99.79	83.82	93.61	86.71
De Particulares	(6,151.21)	(0.46%)	1,326,532.95	1,275,116.19	1,292,240.38	1,298,617.00	1,293,883.72	1,293,037.55	1,289,246.49	1,291,004.05	1,281,317.62	1,326,373.65	1,293,331.37	1,346,286.87	1,320,381.73
A la Vista	(21,064.21)	(5.99%)	351,730.23	336,317.19	337,096.91	315,025.41	317,566.53	335,431.86	330,525.11	330,918.28	322,662.16	332,576.00	314,211.15	349,233.21	330,666.02
A Plazo	25,331.88	3.13%	810,127.38	773,597.22	796,087.69	819,678.47	804,859.78	779,103.79	787,365.55	804,887.39	810,881.56	835,388.55	828,772.38	851,473.87	835,459.27
De Ahorros	(10,418.89)	(6.33%)	164,675.34	165,201.78	159,055.78	163,913.12	171,457.42	178,501.90	171,355.84	155,198.38	147,773.90	158,409.10	150,347.84	145,579.80	154,256.45
De Bancos	62,880.61	120.38%	52,233.94	92,918.24	77,324.28	45,375.30	111,206.46	78,118.92	76,508.67	79,469.91	67,863.02	78,495.75	88,175.20	95,564.66	115,114.55
A la Vista	(6,286.65)	(60.86%)	10,328.87	2,083.59	2,227.84	1,688.84	1,407.60	1,529.80	10,332.04	1,685.32	1,475.83	2,708.75	3,099.93	2,990.50	4,042.22
A Plazo	69,167.27	165.06%	41,905.07	90,834.65	75,096.44	43,686.46	109,798.86	76,589.12	66,176.63	77,784.60	66,387.19	75,786.99	85,075.26	92,574.15	111,072.34
Extranjero	(95,652.87)	(44.39%)	215,503.76	215,963.75	217,280.92	222,610.33	161,268.54	139,199.88	127,728.39	132,872.97	123,417.20	119,734.45	122,097.68	117,700.88	119,850.89
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	(5,346.00)	(4.51%)	118,572.48	119,904.30	121,122.32	126,183.43	127,593.36	135,185.27	123,841.73	129,022.64	118,930.56	114,305.30	116,469.42	114,497.11	113,226.49
A la Vista	4,843.54	29.69%	16,311.84	16,450.10	16,003.94	19,837.06	22,212.81	26,005.00	18,261.29	24,693.78	24,534.10	20,714.39	18,889.80	21,903.05	21,155.38
A Plazo	12,981.30	22.93%	56,612.46	56,902.65	58,872.73	60,680.79	61,219.40	63,164.99	61,880.95	61,797.01	65,170.46	68,912.81	71,884.63	71,836.53	69,593.76
De Ahorros	(23,170.84)	(50.76%)	45,648.18	46,551.55	46,245.66	45,665.58	44,161.15	46,015.27	43,699.49	42,531.84	29,225.99	24,678.09	25,695.00	20,757.53	22,477.34
De Bancos	(90,306.87)	(93.17%)	96,931.27	96,059.46	96,158.59	96,426.91	33,675.18	4,014.61	3,886.66	3,850.33	4,486.64	5,429.14	5,628.26	3,203.77	6,624.40
A la Vista	(306.87)	(4.43%)	6,931.27	6,059.46	6,158.59	6,426.91	8,675.18	4,014.61	3,886.66	3,850.33	4,486.64	5,429.14	5,628.26	3,203.77	6,624.40
A Plazo	(90,000.00)	(100.00%)	90,000.00	90,000.00	90,000.00	90,000.00	25,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(55,495.09)	(43.11%)	128,716.52	115,650.00	115,650.00	110,650.00	110,650.00	107,650.00	107,650.00	102,650.00	102,650.00	102,650.00	101,221.43	98,221.43	73,221.43
Locales	(8,066.52)	(23.24%)	34,716.52	26,650.00	26,650.00	26,650.00	26,650.00	26,650.00	26,650.00	26,650.00	26,650.00	26,650.00	26,650.00	26,650.00	26,650.00
Extranjero	(47,428.57)	(50.46%)	94,000.00	89,000.00	89,000.00	84,000.00	84,000.00	81,000.00	81,000.00	76,000.00	76,000.00	76,000.00	74,571.43	71,571.43	46,571.43
OTROS PASIVOS	(5,115.07)	(6.71%)	76,271.29	71,094.44	71,713.23	74,040.34	88,191.10	66,666.01	64,321.38	79,050.21	69,610.35	109,326.35	69,594.82	71,048.18	71,156.23
Locales	(4,721.51)	(6.38%)	74,004.19	69,480.73	69,817.95	71,865.56	86,348.22	64,892.57	62,998.09	77,947.14	68,281.82	107,801.99	68,023.65	69,343.89	69,282.67
Extranjero	(393.55)	(17.36%)	2,267.10	1,613.70	1,895.28	2,174.78	1,842.88	1,773.44	1,323.29	1,103.07	1,328.53	1,524.36	1,571.17	1,704.29	1,873.55
PATRIMONIO	(109,656.33)	(35.71%)	307,075.99	309,681.03	312,505.45	314,165.24	318,065.06	320,674.28	320,315.35	323,266.15	326,212.47	328,499.23	331,542.19	333,645.01	197,419.66
Capital	0.00	0.00%	61,040.89	61,040.89	61,040.89	61,040.89	61,040.89	61,040.89	61,040.89	61,040.89	61,040.89	61,040.89	61,040.89	61,040.89	61,040.89
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%	54,253.67	54,253.67	54,253.67	54,253.67	54,253.67	54,253.67	54,253.67	54,253.67	54,253.67	54,253.67	54,253.67	54,253.67	54,253.67
Utilidad de Periodos Anteriores	(101,625.20)	(65.64%)	154,817.32	190,400.34	190,400.34	190,400.34	190,400.34	190,400.34	189,069.78	189,069.78	189,069.78	189,069.78	189,069.78	189,069.78	53,192.12
Utilidad de Periodo	(6,830.02)	(19.19%)	35,583.02	2,892.77	5,335.87	7,899.43	11,136.48	14,568.87	16,517.60	19,238.88	21,361.87	23,537.61	26,538.61	28,737.56	28,753.00

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Ganancia o Pérdida en Valores Disponible para la Venta	(1,201.11)	(86.97%)	1,381.10	1,093.37	1,474.69	570.92	1,233.69	410.51	(566.59)	(337.06)	486.26	597.28	639.24	543.12	179.98
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	(223,185.09)	(10.53%)	2,120,416.30	2,089,507.03	2,095,795.74	2,074,538.39	2,092,363.08	2,014,427.63	1,985,851.65	2,008,395.28	1,971,153.40	2,065,179.21	2,006,046.50	2,062,560.64	1,897,231.20