

BANCO 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	(11,254.68)	(19.61%)	57,405.02	56,528.73	48,639.86	41,775.60	50,605.75	38,047.85	39,501.62	42,250.37	53,034.07	41,619.84	47,004.84	39,757.59	46,150.33
Depositos Locales en Bancos	(8,499.72)	(52.17%)	16,293.40	9,128.75	8,772.60	6,897.68	20,705.43	13,465.28	6,936.03	8,659.75	18,725.62	15,713.11	13,323.33	9,182.71	7,793.67
A la Vista	1,000.28	26.37%	3,793.40	6,128.75	5,272.60	5,897.68	9,205.43	5,465.28	5,936.03	5,659.75	6,200.62	5,213.11	7,323.33	6,182.71	4,793.67
A Plazo	(9,500.00)	(76.00%)	12,500.00	3,000.00	3,500.00	1,000.00	11,500.00	8,000.00	1,000.00	3,000.00	12,525.00	10,500.00	6,000.00	3,000.00	3,000.00
Depositos Extranjeros en Bancos	(3,375.06)	(8.47%)	39,866.80	46,323.75	38,718.13	33,663.82	28,759.98	23,048.98	30,823.05	31,967.28	32,820.13	24,322.88	32,025.73	28,721.34	36,491.74
A la Vista	2,085.44	14.03%	14,862.30	15,351.25	16,045.63	14,691.32	12,155.48	1,484.48	1,388.55	2,132.78	12,285.63	11,365.88	16,768.73	12,564.34	16,947.74
A Plazo	(5,460.50)	(21.84%)	25,004.50	30,972.50	22,672.50	18,972.50	16,604.50	21,564.50	29,434.50	29,834.50	20,534.50	12,957.00	15,257.00	16,157.00	19,544.00
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	620.10	49.81%	1,244.82	1,076.23	1,149.13	1,214.10	1,140.34	1,533.59	1,742.54	1,623.34	1,488.31	1,583.84	1,655.78	1,853.54	1,864.92
CARTERA CREDITICIA	70,581.79	19.11%	369,402.18	373,557.20	383,958.50	397,896.54	406,799.09	415,098.16	421,639.01	420,669.90	417,037.86	424,511.64	432,914.55	435,362.07	439,983.97
Locales	77,094.92	21.56%	357,626.38	362,088.67	370,615.01	384,183.29	393,896.59	406,518.64	411,929.29	410,120.08	404,643.30	412,253.12	421,483.92	426,511.85	434,721.29
Extranjero	(6,727.99)	(41.09%)	16,375.12	16,187.85	18,162.81	18,532.57	17,931.81	13,708.83	13,713.41	14,400.52	16,401.46	16,326.27	15,683.38	13,152.97	9,647.14
Menos Provisiones	(214.86)	(4.67%)	4,599.32	4,719.32	4,819.32	4,819.32	5,029.31	5,129.31	4,003.69	3,850.69	4,006.90	4,067.75	4,252.75	4,302.75	4,384.46
Locales	(214.86)	(4.67%)	4,599.32	4,719.32	4,819.32	4,819.32	5,029.31	5,129.31	4,003.69	3,850.69	4,006.90	4,055.77	4,252.75	4,302.75	4,384.46
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.98	0.00	0.00	0.00
INVERSIONES EN VALORES	72,733.06	79.81%	91,130.91	94,037.38	103,504.48	110,980.96	116,347.61	133,515.23	132,973.28	132,076.33	135,309.34	139,715.47	148,919.78	148,679.06	163,863.97
Locales	47,534.79	84.85%	56,023.27	57,931.58	66,212.71	66,433.24	67,117.87	73,658.09	72,653.92	70,452.65	71,148.52	72,765.05	86,281.03	87,229.66	103,558.06
Extranjero	25,198.27	71.77%	35,107.64	36,105.80	37,291.77	44,547.72	49,229.74	59,857.14	60,319.36	61,623.68	64,160.82	66,950.41	62,638.75	61,449.40	60,305.91
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	326.77	1.66%	19,727.98	20,215.09	20,148.21	19,749.60	19,627.31	20,333.25	19,912.13	19,535.24	18,483.34	19,282.92	19,579.14	20,343.90	20,054.75
Locales	175.51	0.91%	19,218.83	19,729.20	19,694.35	19,289.59	19,143.60	19,739.42	19,227.26	18,880.79	17,781.73	18,565.01	18,966.65	19,733.65	19,394.34
Extranjero	151.26	29.71%	509.15	485.89	453.86	460.01	483.72	593.83	684.87	654.45	701.60	717.91	612.48	610.25	660.41
TOTAL DE ACTIVOS	132,386.93	24.62%	537,666.09	544,338.40	556,251.04	570,402.69	593,379.76	606,994.49	614,026.04	614,531.84	623,864.62	625,129.87	648,418.30	644,142.62	670,053.02
DEPOSITOS	83,021.30	18.84%	440,553.33	446,342.08	458,647.39	462,861.54	478,251.14	476,597.87	477,731.07	482,185.00	493,215.95	493,264.63	507,569.66	506,483.06	523,574.63
Locales	85,127.02	20.93%	406,645.80	411,240.83	423,476.41	428,976.68	446,333.19	441,999.77	442,982.87	438,872.63	458,246.24	459,397.73	472,844.14	472,290.02	491,772.83

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

	VARIACION ABSOLUTA	%	2013												
			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	82,625.99	20.86%	396,145.17	404,240.40	413,975.87	416,985.83	433,332.11	432,999.67	429,982.87	424,922.55	451,246.24	450,397.49	462,843.53	462,289.15	478,771.16
A la Vista	21,363.49	58.66%	36,416.98	37,719.70	43,790.40	34,253.14	50,396.79	42,829.46	45,188.34	35,710.71	44,825.29	42,260.86	43,094.43	41,875.68	57,780.46
A Plazo	57,013.93	19.81%	287,798.87	293,185.18	295,580.47	306,336.24	311,025.34	312,206.76	308,645.45	316,258.40	333,516.80	334,496.65	343,747.98	346,805.99	344,812.80
De Ahorros	4,248.57	5.91%	71,929.32	73,335.51	74,605.00	76,396.45	71,909.98	77,963.44	76,149.08	72,953.44	72,904.16	73,639.99	76,001.12	73,607.49	76,177.90
De Bancos	2,501.03	23.82%	10,500.63	7,000.43	9,500.53	11,990.85	13,001.08	9,000.10	13,000.00	13,950.08	7,000.00	9,000.23	10,000.61	10,000.87	13,001.66
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	2,501.03	23.82%	10,500.63	7,000.43	9,500.53	11,990.85	13,001.08	9,000.10	13,000.00	13,950.08	7,000.00	9,000.23	10,000.61	10,000.87	13,001.66
Extranjero	(2,105.72)	(6.21%)	33,907.53	35,101.26	35,170.98	33,884.86	31,917.95	34,598.10	34,748.19	43,312.36	34,969.71	33,866.91	34,725.52	34,193.04	31,801.80
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	(2,105.72)	(6.21%)	33,907.53	35,101.26	35,170.98	33,884.86	31,917.95	34,598.10	34,748.19	43,312.36	34,969.71	33,866.91	34,725.52	34,193.04	31,801.80
A la Vista	470.54	64.72%	727.02	1,044.25	993.30	785.81	823.55	3,440.46	3,382.63	3,225.10	3,286.91	2,329.94	3,216.53	2,366.96	1,197.56
A Plazo	(951.40)	(3.57%)	26,618.61	28,172.56	28,489.93	28,024.93	26,076.12	26,436.12	26,452.37	35,414.37	26,744.41	26,866.43	26,563.84	25,563.84	25,667.21
De Ahorros	(1,624.86)	(24.76%)	6,561.90	5,884.45	5,687.74	5,074.12	5,018.29	4,721.53	4,913.20	4,672.90	4,938.40	4,670.54	4,945.15	6,262.25	4,937.04
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	31,506.48	100.51%	31,346.70	31,350.69	31,344.30	42,555.28	48,049.33	48,327.79	53,896.27	56,908.60	56,405.14	55,807.70	55,767.85	55,766.29	62,853.17
Locales	17,006.48	110.82%	15,346.70	15,350.69	15,344.30	26,555.28	27,049.33	27,327.79	32,896.27	35,908.60	29,820.14	29,807.70	29,767.85	29,766.29	32,353.17
Extranjero	14,500.00	90.62%	16,000.00	16,000.00	16,000.00	16,000.00	21,000.00	21,000.00	21,000.00	21,000.00	26,585.00	26,000.00	26,000.00	26,000.00	30,500.00
OTROS PASIVOS	8,957.62	148.25%	6,042.18	7,752.19	7,569.62	6,477.73	7,835.15	13,072.36	16,528.88	8,156.63	8,462.65	8,981.42	16,767.48	13,560.63	14,999.80
Locales	8,809.31	161.30%	5,461.41	7,062.06	6,830.72	5,688.15	6,996.32	12,180.92	15,589.81	7,160.82	7,443.25	7,873.42	15,539.36	12,587.21	14,270.72
Extranjero	148.31	25.54%	580.77	690.13	738.90	789.58	838.83	891.45	939.07	995.81	1,019.39	1,108.00	1,228.12	973.42	729.08
PATRIMONIO	8,901.54	14.90%	59,723.88	58,893.44	58,689.74	58,508.14	59,244.14	68,996.46	65,869.82	67,281.60	65,780.87	67,076.11	68,313.31	68,332.63	68,625.42
Capital	10,349.56	20.30%	50,975.86	51,002.84	51,014.92	51,026.99	51,039.07	61,241.14	61,250.87	61,263.30	61,275.72	61,288.15	61,300.57	61,313.00	61,325.42
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	(175.00)	(100.00%)	175.00	175.00	175.00	175.00	175.00	175.00	0.00	350.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	3,595.03	89.55%	4,014.75	4,014.75	4,014.75	4,014.75	4,014.75	4,014.75	3,027.52	8,167.90	7,609.78	7,609.78	7,609.78	7,609.78	7,609.78
Utilidad de Periodo	514.11	28.63%	1,795.58	2,010.00	2,233.30	2,732.57	2,948.50	3,521.40	4,582.26	334.54	591.60	952.42	1,370.08	1,812.52	2,309.69

BANCO 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
Ganancia o Perdida en Valores Disponible para la Venta	(5,382.16)	(194.82%)	2,762.69	1,690.84	1,251.78	558.83	1,066.82	44.17	(2,990.83)	(2,834.13)	(3,696.22)	(2,774.23)	(1,967.12)	(2,402.67)	(2,619.47)
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	132,386.93	24.62%	537,666.09	544,338.40	556,251.04	570,402.69	593,379.76	606,994.49	614,026.04	614,531.84	623,864.62	625,129.87	648,418.30	644,142.62	670,053.02