

**PRODUBANK (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
<b>ACTIVOS LIQUIDOS</b>	(25,517.08)	(25.16%)	101,415.31	117,287.04	116,856.46	110,025.80	97,364.00	91,585.93	94,132.52	81,498.30	88,454.05	75,850.57	80,079.28	71,004.28	75,898.23
Depositos Locales en Bancos	2,153.90	5.99%	35,953.12	39,791.19	41,351.14	39,768.94	51,542.18	49,738.56	49,840.42	47,046.77	47,329.38	44,048.02	44,529.42	42,454.91	38,107.02
A la Vista	(4,346.10)	(71.80%)	6,053.12	2,891.19	1,951.14	368.94	1,642.18	838.56	940.42	2,146.77	5,429.38	2,148.02	2,629.42	554.91	1,707.02
A Plazo	6,500.00	21.74%	29,900.00	36,900.00	39,400.00	39,400.00	49,900.00	48,900.00	48,900.00	44,900.00	41,900.00	41,900.00	41,900.00	41,900.00	36,400.00
Depositos Extranjeros en Bancos	(27,457.23)	(42.20%)	65,062.89	77,241.37	74,964.89	69,932.23	45,463.67	41,671.77	43,954.82	34,239.30	40,945.15	31,396.93	35,140.22	28,421.58	37,605.66
A la Vista	(25,357.23)	(41.56%)	61,012.89	76,541.37	72,214.89	69,432.23	40,763.67	41,471.77	41,304.82	33,289.30	39,395.15	31,096.93	34,040.22	27,771.58	35,655.66
A Plazo	(2,100.00)	(51.85%)	4,050.00	700.00	2,750.00	500.00	4,700.00	200.00	2,650.00	950.00	1,550.00	300.00	1,100.00	650.00	1,950.00
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	(213.74)	(53.53%)	399.29	254.48	540.43	324.64	358.16	175.60	337.28	212.23	179.52	405.61	409.65	127.79	185.55
<b>CARTERA CREDITICIA</b>	19,069.59	14.69%	129,821.56	123,266.70	126,621.22	125,441.12	133,076.30	141,605.35	144,221.08	148,295.13	142,870.93	160,579.33	156,501.02	156,397.30	148,891.15
Locales	(4,381.38)	(9.27%)	47,251.51	32,619.27	40,794.41	42,517.39	51,394.47	53,877.66	54,916.52	59,926.77	54,919.39	64,993.09	61,077.03	51,820.79	42,870.13
Extranjero	22,823.63	26.90%	84,861.03	92,924.19	88,100.67	85,205.12	83,945.03	90,008.53	91,578.47	90,642.72	90,223.03	97,775.10	97,582.56	106,735.43	107,684.66
Menos Provisiones	(627.35)	(27.38%)	2,290.98	2,276.76	2,273.86	2,281.40	2,263.20	2,280.84	2,273.92	2,274.36	2,271.49	2,188.86	2,158.56	2,158.92	1,663.64
Locales	40.33	9.58%	420.89	419.26	427.19	427.19	427.19	427.19	427.19	427.19	427.19	427.19	427.19	427.19	461.21
Extranjero	(667.67)	(35.70%)	1,870.09	1,857.50	1,846.68	1,854.21	1,836.02	1,853.65	1,846.73	1,847.17	1,844.30	1,761.67	1,731.37	1,731.73	1,202.42
<b>INVERSIONES EN VALORES</b>	(16,728.28)	(10.84%)	154,311.67	142,813.23	143,972.09	144,150.41	149,783.56	138,893.43	138,566.88	148,366.87	151,187.80	144,044.20	138,163.92	137,893.65	137,583.39
Locales	4,083.39	6.08%	67,214.23	67,122.67	68,458.79	68,811.76	74,860.44	65,254.79	64,590.05	71,472.22	74,410.89	73,077.47	71,717.10	71,549.73	71,297.63
Extranjero	(20,760.54)	(23.83%)	87,122.59	75,717.87	75,540.60	75,365.96	74,950.42	73,665.95	74,004.14	76,921.96	76,804.21	71,069.57	66,546.51	66,443.23	66,362.05
Menos Provisiones	51.13	203.31%	25.15	27.31	27.31	27.31	27.31	27.31	27.31	27.31	27.31	102.84	99.69	99.31	76.28
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	51.13	203.31%	25.15	27.31	27.31	27.31	27.31	27.31	27.31	27.31	27.31	102.84	99.69	99.31	76.28
<b>OTROS ACTIVOS</b>	(241.96)	(7.43%)	3,258.59	3,064.18	3,250.41	3,769.93	4,243.30	4,080.42	3,188.85	2,864.30	2,950.78	3,302.21	3,451.78	3,666.65	3,016.63
Locales	(103.19)	(8.64%)	1,194.40	1,274.61	1,409.51	1,860.45	2,078.94	1,945.78	1,522.32	1,298.38	1,327.60	1,503.92	1,622.82	1,581.05	1,091.21
Extranjero	(138.77)	(6.72%)	2,064.19	1,789.57	1,840.90	1,909.47	2,164.37	2,134.64	1,666.53	1,565.91	1,623.19	1,798.30	1,828.96	2,085.61	1,925.42
<b>TOTAL DE ACTIVOS</b>	(23,417.72)	(6.02%)	388,807.12	386,431.16	390,700.17	383,387.26	384,467.16	376,165.12	380,109.33	381,024.60	385,463.55	383,776.31	378,196.01	368,961.89	365,389.40
<b>DEPOSITOS</b>	(26,730.86)	(7.65%)	349,526.15	348,715.62	350,317.44	342,250.01	345,231.44	337,104.04	341,202.08	341,942.56	346,710.73	344,735.92	338,816.03	325,708.74	322,795.29
Locales	(5,666.32)	(51.35%)	11,035.39	8,142.74	11,607.90	7,058.97	8,512.72	9,908.61	9,395.99	10,138.03	7,259.33	11,838.42	11,012.13	9,499.68	5,369.07

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			2012 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	(5,666.32)	(51.35%)	11,035.39	8,142.74	11,607.90	7,058.97	8,512.72	9,908.61	9,395.99	10,138.03	7,259.33	11,838.42	11,012.13	9,499.68	5,369.07
A la Vista	(3,463.62)	(50.39%)	6,873.98	5,591.61	9,051.27	3,487.25	5,883.39	5,595.24	4,544.69	5,953.68	4,545.93	6,351.92	8,163.05	5,526.87	3,410.35
A Plazo	(1,372.35)	(60.16%)	2,281.11	2,278.11	2,278.32	2,278.32	2,225.76	2,225.76	2,225.76	1,925.55	2,004.53	2,004.53	2,019.26	1,919.32	908.76
De Ahorros	(830.34)	(44.16%)	1,880.29	273.01	278.31	1,293.41	403.56	2,087.61	2,625.53	2,258.81	708.86	3,481.97	829.82	2,053.49	1,049.95
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	(21,064.54)	(6.22%)	338,490.76	340,572.89	338,709.54	335,191.03	336,718.72	327,195.43	331,806.09	331,804.53	339,451.41	332,897.51	327,803.89	316,209.07	317,426.22
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	(21,312.13)	(6.35%)	335,858.58	340,153.33	338,378.40	334,508.82	334,412.80	327,028.98	329,395.64	331,441.22	335,913.76	331,841.31	326,183.66	314,114.82	314,546.45
A la Vista	3,921.82	7.14%	54,913.72	59,132.20	62,773.08	59,344.23	62,821.78	58,341.80	61,607.24	61,404.40	66,310.50	66,359.63	61,391.63	56,622.94	58,835.54
A Plazo	(15,953.27)	(7.03%)	226,804.49	226,851.37	223,969.28	221,480.68	218,875.99	219,599.67	217,091.72	217,581.02	217,717.29	215,975.20	215,540.97	211,838.92	210,851.22
De Ahorros	(9,280.68)	(17.14%)	54,140.37	54,169.76	51,636.05	53,683.91	52,715.03	49,087.51	50,696.68	52,455.80	51,885.97	49,506.49	49,251.06	45,652.95	44,859.69
De Bancos	247.59	9.41%	2,632.19	419.56	331.14	682.21	2,305.92	166.45	2,410.45	363.31	3,537.65	1,056.19	1,620.23	2,094.25	2,879.78
A la Vista	247.59	9.41%	2,632.19	419.56	331.14	682.21	2,305.92	166.45	2,410.45	363.31	3,537.65	1,056.19	1,620.23	2,094.25	2,879.78
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
<b>OBLIGACIONES</b>	<b>(495.56)</b>	<b>(65.39%)</b>	<b>757.91</b>	<b>278.80</b>	<b>481.58</b>	<b>1,038.94</b>	<b>701.90</b>	<b>689.20</b>	<b>627.85</b>	<b>112.74</b>	<b>408.78</b>	<b>139.69</b>	<b>178.67</b>	<b>568.90</b>	<b>262.35</b>
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	(495.56)	(65.39%)	757.91	278.80	481.58	1,038.94	701.90	689.20	627.85	112.74	408.78	139.69	178.67	568.90	262.35
<b>OTROS PASIVOS</b>	<b>1,031.19</b>	<b>20.57%</b>	<b>5,012.41</b>	<b>3,883.97</b>	<b>6,185.99</b>	<b>6,220.48</b>	<b>4,295.65</b>	<b>4,183.95</b>	<b>3,966.13</b>	<b>4,352.16</b>	<b>3,407.58</b>	<b>3,783.73</b>	<b>3,794.85</b>	<b>7,092.31</b>	<b>6,043.60</b>
Locales	201.49	16.19%	1,244.34	1,251.42	1,623.59	1,560.24	1,441.72	1,519.71	1,447.26	1,344.81	1,357.38	1,410.94	1,454.80	1,509.38	1,445.83
Extranjero	829.70	22.02%	3,768.07	2,632.55	4,562.40	4,660.24	2,853.93	2,664.24	2,518.87	3,007.36	2,050.20	2,372.79	2,340.06	5,582.93	4,597.77
<b>PATRIMONIO</b>	<b>2,777.50</b>	<b>8.29%</b>	<b>33,510.65</b>	<b>33,552.77</b>	<b>33,715.17</b>	<b>33,877.84</b>	<b>34,238.16</b>	<b>34,187.93</b>	<b>34,313.26</b>	<b>34,617.14</b>	<b>34,936.46</b>	<b>35,116.96</b>	<b>35,406.46</b>	<b>35,591.94</b>	<b>36,288.16</b>
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	2,512.04	23.65%	10,619.62	13,131.66	13,131.66	13,131.66	13,131.66	13,131.66	13,131.66	13,131.66	13,131.66	13,131.66	13,131.66	13,131.66	13,131.66
Utilidad de Periodo	270.78	10.78%	2,512.04	102.69	233.02	360.98	520.11	713.08	874.11	1,107.43	1,354.22	1,564.32	1,851.70	2,054.22	2,782.82

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Ganancia o Pérdida en Valores Disponibles para la Venta	(5.31)	(1.40%)	378.99	318.42	350.49	385.19	586.39	343.20	307.49	378.05	450.58	420.98	423.10	406.06	373.67
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
<b>PASIVO Y PATRIMONIO</b>	<b>(23,417.72)</b>	<b>(6.02%)</b>	<b>388,807.12</b>	<b>386,431.16</b>	<b>390,700.17</b>	<b>383,387.26</b>	<b>384,467.16</b>	<b>376,165.12</b>	<b>380,109.33</b>	<b>381,024.60</b>	<b>385,463.55</b>	<b>383,776.31</b>	<b>378,196.01</b>	<b>368,961.89</b>	<b>365,389.40</b>