

BANCO PANAMÁ, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	27,719.80	52.71%	52,590.84	56,785.69	46,024.55	62,503.68	58,914.73	58,842.68	66,963.04	74,064.76	78,905.81	92,093.71	84,099.46	87,567.46	80,310.63
Depositos Locales en Bancos	(1,096.89)	(2.85%)	38,548.99	29,356.82	31,425.45	36,290.28	25,097.15	30,167.97	36,260.75	32,619.96	33,707.04	57,934.31	39,494.25	39,632.07	37,452.10
A la Vista	(6,096.89)	(45.00%)	13,548.99	10,356.82	11,425.45	12,290.28	7,097.15	8,667.97	8,760.75	8,119.96	7,707.04	27,934.31	9,494.25	9,632.07	7,452.10
A Plazo	5,000.00	20.00%	25,000.00	19,000.00	20,000.00	24,000.00	18,000.00	21,500.00	27,500.00	24,500.00	26,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Depositos Extranjeros en Bancos	26,516.35	227.38%	11,661.76	24,589.06	11,636.22	23,409.70	30,645.62	25,335.50	27,848.95	38,872.40	41,988.04	30,425.38	40,943.03	43,274.52	38,178.11
A la Vista	21,990.63	231.80%	9,486.76	22,414.06	8,861.22	21,809.70	28,645.62	19,931.96	15,245.14	15,268.52	21,384.08	21,203.18	33,242.46	36,573.88	31,477.40
A Plazo	4,525.72	208.08%	2,175.00	2,175.00	2,775.00	1,600.00	2,000.00	5,403.54	12,603.81	23,603.88	20,603.96	9,222.20	7,700.57	6,700.64	6,700.72
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	2,300.34	96.65%	2,380.08	2,839.81	2,962.88	2,803.70	3,171.95	3,339.21	2,853.35	2,572.40	3,210.74	3,734.02	3,662.19	4,660.87	4,680.42
CARTERA CREDITICIA	123,497.51	23.24%	531,327.87	539,530.56	547,621.35	543,295.96	566,357.77	574,140.51	581,338.60	592,300.00	613,651.78	633,949.75	644,923.47	653,779.68	654,825.38
Locales	101,768.01	19.37%	525,410.86	534,872.11	546,593.97	542,165.62	556,678.84	563,622.53	570,923.69	577,174.00	597,905.69	611,861.83	623,625.27	626,089.93	627,178.88
Extranjero	22,213.35	305.42%	7,273.14	6,028.63	2,396.48	2,635.03	11,087.60	12,113.31	11,884.30	16,810.37	17,550.23	23,931.21	23,248.96	29,709.05	29,486.50
Menos Provisiones	483.85	35.68%	1,356.14	1,370.18	1,369.10	1,504.70	1,408.67	1,595.33	1,469.40	1,684.37	1,804.14	1,843.29	1,950.76	2,019.30	1,840.00
Locales	483.85	35.68%	1,356.14	1,370.18	1,369.10	1,504.70	1,408.67	1,595.33	1,469.40	1,684.37	1,804.14	1,843.29	1,950.76	2,019.30	1,840.00
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
INVERSIONES EN VALORES	10,736.04	5.18%	207,163.99	214,878.22	219,256.97	217,253.20	220,083.27	220,658.30	218,385.80	222,432.96	221,067.05	220,067.87	223,766.34	219,358.98	217,900.03
Locales	11,930.74	7.82%	152,639.63	156,702.70	159,757.01	158,461.65	161,277.77	161,430.69	161,619.66	166,570.15	166,008.88	166,349.05	168,878.68	164,768.49	164,570.37
Extranjero	(1,141.27)	(2.09%)	54,524.36	58,175.52	59,499.96	58,791.54	58,805.50	59,227.61	56,766.14	55,862.82	55,058.17	53,772.25	54,941.10	54,643.92	53,383.09
Menos Provisiones	53.44	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.44	53.44	53.44	53.44
Locales	53.44	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.44	53.44	53.44
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.44	0.00	0.00	0.00
OTROS ACTIVOS	1,501.22	6.79%	22,122.86	24,743.35	21,797.30	21,846.15	21,965.99	22,996.05	21,870.72	24,412.85	27,335.26	27,192.75	23,009.47	24,277.26	23,624.07
Locales	2,339.16	11.27%	20,747.65	21,175.33	21,394.76	21,445.83	21,601.95	22,608.97	21,364.76	23,901.50	26,883.85	26,681.73	22,613.47	23,773.50	23,086.81
Extranjero	(837.94)	(60.93%)	1,375.20	3,568.02	402.53	400.33	364.04	387.08	505.96	511.35	451.42	511.02	396.01	503.76	537.27
TOTAL DE ACTIVOS	163,454.56	20.10%	813,205.55	835,937.82	834,700.16	844,898.99	867,321.76	876,637.54	888,558.16	913,210.56	940,959.91	973,304.08	975,798.75	984,983.38	976,660.11
DEPOSITOS	102,832.39	17.86%	575,782.66	600,022.66	598,728.89	610,007.24	607,849.72	616,550.37	623,216.75	636,449.77	639,974.93	663,439.57	662,835.16	653,802.22	678,615.05
Locales	94,477.74	18.13%	521,216.23	546,162.78	544,695.08	555,575.72	553,651.99	559,360.10	564,574.39	577,107.00	580,510.58	601,872.05	600,301.74	589,780.50	615,693.97

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			2014 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	95,476.02	19.24%	496,216.23	520,162.59	523,695.08	537,575.61	537,651.79	539,359.73	539,573.91	551,605.81	557,008.60	576,369.32	579,799.59	567,778.10	591,692.25
A la Vista	8,803.82	19.88%	44,290.97	49,620.80	50,006.79	55,236.17	47,462.45	48,301.24	49,766.87	53,364.70	46,629.09	57,163.72	53,958.80	48,801.17	53,094.79
A Plazo	48,200.04	12.62%	381,789.83	395,824.85	397,468.88	402,239.12	412,288.11	408,538.85	409,361.68	414,472.32	424,951.20	425,289.40	425,145.87	420,249.17	429,989.87
De Ahorros	38,472.17	54.85%	70,135.42	74,716.94	76,219.41	80,100.32	77,901.23	82,519.64	80,445.37	83,768.80	85,428.31	93,916.20	100,694.92	98,727.77	108,607.59
De Bancos	(998.28)	(3.99%)	25,000.00	26,000.19	21,000.00	18,000.11	16,000.19	20,000.37	25,000.48	25,501.19	23,501.98	25,502.73	20,502.15	22,002.40	24,001.72
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	(998.28)	(3.99%)	25,000.00	26,000.19	21,000.00	18,000.11	16,000.19	20,000.37	25,000.48	25,501.19	23,501.98	25,502.73	20,502.15	22,002.40	24,001.72
Extranjero	8,354.65	15.31%	54,566.43	53,859.88	54,033.81	54,431.53	54,197.74	57,190.27	58,642.35	59,342.77	59,464.35	61,567.52	62,533.41	64,021.71	62,921.09
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	8,354.65	15.31%	54,566.43	53,859.88	54,033.81	54,431.53	54,197.74	57,190.27	58,642.35	59,342.77	59,464.35	61,567.52	62,533.41	64,021.71	62,921.09
A la Vista	(793.41)	(56.81%)	1,396.71	1,048.27	1,038.80	860.59	874.74	983.21	624.60	736.02	921.01	793.23	661.00	560.64	603.30
A Plazo	3,669.48	7.82%	46,951.41	47,002.50	47,089.81	47,364.11	47,435.87	50,385.87	50,530.20	50,030.20	50,447.24	50,551.70	50,482.34	50,666.92	50,620.90
De Ahorros	5,478.58	88.10%	6,218.31	5,809.11	5,905.20	6,206.83	5,887.13	5,821.19	7,487.55	8,576.54	8,096.09	10,222.58	11,390.07	12,794.16	11,696.89
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	37,742.85	28.75%	131,273.03	131,265.94	126,251.27	124,899.93	133,559.75	135,068.51	141,516.83	149,096.06	167,804.66	179,773.34	176,216.71	191,414.78	169,015.88
Locales	33,980.63	56.58%	60,055.72	60,048.63	55,033.96	52,482.62	54,459.75	55,968.51	62,416.83	70,896.06	89,604.66	110,773.34	98,379.19	110,422.89	94,036.35
Extranjero	3,762.22	5.28%	71,217.32	71,217.32	71,217.32	72,417.32	79,100.00	79,100.00	79,100.00	78,200.00	78,200.00	69,000.00	77,837.52	80,991.89	74,979.54
OTROS PASIVOS	4,917.84	34.51%	14,251.65	11,763.91	15,347.12	15,217.30	17,083.62	15,646.15	14,951.60	18,608.23	24,791.53	22,599.06	26,780.87	29,508.85	19,169.49
Locales	4,000.49	32.42%	12,340.24	9,407.01	12,966.34	12,717.21	14,258.55	12,813.07	12,125.08	15,713.54	21,620.12	19,414.49	23,430.95	26,188.47	16,340.73
Extranjero	917.35	47.99%	1,911.42	2,356.90	2,380.78	2,500.10	2,825.07	2,833.08	2,826.52	2,894.69	3,171.40	3,184.57	3,349.92	3,320.38	2,828.77
PATRIMONIO	17,961.48	19.54%	91,898.20	92,885.31	94,372.88	94,774.51	108,828.66	109,372.51	108,872.99	109,056.51	108,388.80	107,492.11	109,966.02	110,257.53	109,859.68
Capital	12,758.09	17.25%	73,962.57	73,973.80	73,985.02	73,996.25	86,521.23	86,539.34	86,596.51	86,607.74	86,625.72	86,668.95	86,695.30	86,707.53	86,720.65
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	712.11	7.87%	9,044.72	8,996.38	9,105.05	9,153.84	9,202.94	9,095.34	9,635.21	9,737.59	9,668.55	9,640.36	9,580.06	9,579.19	9,756.83
Provisiones Dinámicas	1,017.90	12.00%	8,484.27	8,484.27	8,484.27	8,484.27	8,484.27	8,484.27	9,244.21	9,244.21	9,244.21	9,334.98	9,334.98	9,334.98	9,502.17
Otras Reservas	(305.79)	(54.56%)	560.45	512.10	620.77	669.56	718.66	611.06	391.00	493.38	424.34	305.38	245.08	244.21	254.66

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	7,083.87	95.23%	7,438.40	7,307.30	7,285.82	7,186.03	7,102.81	7,210.13	6,686.66	14,566.82	14,574.45	14,517.24	14,603.04	14,635.12	14,522.26
Utilidad de Periodo	880.85	27.17%	3,242.06	4,032.42	4,715.41	5,665.72	6,453.35	7,088.97	7,982.35	463.03	1,118.68	1,728.91	2,682.35	3,295.16	4,122.91
Ganancia o Perdida en Valores Disponibles para la Venta	(3,473.43)	194.10%	(1,789.54)	(1,424.59)	(718.42)	(1,227.33)	(451.66)	(561.26)	(2,027.74)	(2,318.66)	(3,598.60)	(5,063.35)	(3,594.73)	(3,959.47)	(5,262.98)
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	163,454.56	20.10%	813,205.55	835,937.82	834,700.16	844,898.99	867,321.76	876,637.54	888,558.16	913,210.56	940,959.91	973,304.08	975,798.75	984,983.38	976,660.11