

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A MARZO 2010
(En Millones de Balboas)**

	2008	2009				2010				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	11,150.77	10,268.36	10,540.83	10,716.00	11,947.74	11,009.66	0.00	0.00	0.00	741.30	7.22%
Depositos Locales en Bancos	2,250.08	2,091.80	2,270.82	2,146.73	2,218.70	2,133.04	0.00	0.00	0.00	41.24	1.97%
A la Vista	443.06	392.79	459.14	426.29	455.39	441.35	0.00	0.00	0.00	48.56	12.36%
A Plazo	1,807.02	1,699.01	1,811.68	1,720.44	1,763.31	1,691.69	0.00	0.00	0.00	(7.32)	(0.43%)
Depositos Extranjeros en Bancos	8,238.17	7,630.89	7,757.95	8,074.17	9,054.07	8,294.45	0.00	0.00	0.00	663.55	8.70%
A la Vista	1,746.00	1,383.25	1,060.87	1,393.52	1,802.19	1,688.11	0.00	0.00	0.00	304.87	22.04%
A Plazo	6,492.17	6,247.65	6,697.09	6,680.65	7,251.88	6,606.33	0.00	0.00	0.00	358.69	5.74%
Menos Provisiones	0.00	0.00	0.01	0.00	0.04	0.01	0.00	0.00	0.00	0.01	0.00%
Locales	0.00	0.00	0.01	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	0.04	0.01	0.00	0.00	0.00	0.01	0.00%
Otros	662.52	545.67	512.07	495.11	675.02	582.18	0.00	0.00	0.00	36.52	6.69%
CARTERA CREDITICIA	30,242.96	31,576.56	31,399.73	31,106.52	30,157.22	30,394.69	0.00	0.00	0.00	(1,181.87)	(3.74%)
Locales	21,855.04	22,253.59	22,256.40	22,208.58	21,825.45	22,223.09	0.00	0.00	0.00	(30.50)	(0.14%)
Extranjero	8,918.99	9,894.99	9,665.19	9,427.49	8,855.68	8,686.81	0.00	0.00	0.00	(1,208.18)	(12.21%)
Menos Provisiones	531.07	572.01	521.86	529.55	523.91	515.21	0.00	0.00	0.00	(56.81)	(9.93%)
Locales	438.71	455.92	393.19	394.35	393.21	390.29	0.00	0.00	0.00	(65.63)	(14.39%)
Extranjero	92.36	116.10	128.67	135.20	130.70	124.92	0.00	0.00	0.00	8.82	7.60%
INVERSIONES EN VALORES	9,254.27	9,306.82	8,621.22	8,665.31	8,892.51	9,683.51	0.00	0.00	0.00	376.69	4.05%
Locales	3,601.75	3,503.41	2,454.64	2,549.99	2,849.22	3,143.22	0.00	0.00	0.00	(360.19)	(10.28%)
Extranjero	5,662.61	5,814.10	6,179.12	6,131.62	6,048.02	6,545.60	0.00	0.00	0.00	731.50	12.58%
Menos Provisiones	13.94	10.69	12.54	16.30	4.73	5.30	0.00	0.00	0.00	(5.39)	(50.40%)
Locales	4.22	2.07	1.78	1.80	1.60	1.60	0.00	0.00	0.00	(0.46)	(22.33%)
Extranjero	10.59	9.22	10.76	14.50	3.13	3.70	0.00	0.00	0.00	(5.52)	(59.89%)
OTROS ACTIVOS	2,638.94	2,771.63	2,499.54	2,536.68	2,554.12	2,344.53	0.00	0.00	0.00	(427.10)	(15.41%)
Locales	2,390.12	2,497.32	2,166.76	2,146.98	2,208.11	2,098.83	0.00	0.00	0.00	(398.49)	(15.96%)
Extranjero	248.82	274.31	332.78	389.71	346.01	245.69	0.00	0.00	0.00	(28.61)	(10.43%)
TOTAL DE ACTIVOS	53,286.94	53,923.37	53,061.32	53,024.52	53,551.60	53,432.39	0.00	0.00	0.00	(490.98)	(0.91%)

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DEPOSITOS	39,365.52	40,162.73	40,725.87	41,222.68	41,883.80	41,746.39	0.00	0.00	0.00	1,583.65	3.94%
Locales	26,192.38	26,318.06	26,955.42	27,239.18	28,619.07	28,983.91	0.00	0.00	0.00	2,665.85	10.13%
Oficiales	4,140.14	4,337.42	4,176.41	3,913.37	4,338.42	4,352.87	0.00	0.00	0.00	15.45	0.36%
De Particulares	19,583.13	19,591.52	20,547.43	21,136.25	21,994.70	22,343.00	0.00	0.00	0.00	2,751.47	14.04%
A la Vista	3,773.99	3,610.57	3,935.56	3,931.26	4,403.50	4,396.88	0.00	0.00	0.00	786.32	21.78%
A Plazo	11,458.45	11,555.16	12,040.67	12,544.90	12,629.70	12,821.09	0.00	0.00	0.00	1,265.93	10.96%
De Ahorros	4,350.69	4,425.79	4,571.20	4,660.10	4,961.49	5,125.02	0.00	0.00	0.00	699.23	15.80%
De Bancos	2,469.11	2,389.12	2,231.58	2,189.55	2,285.96	2,288.04	0.00	0.00	0.00	(101.07)	(4.23%)
A la Vista	324.87	272.57	248.82	317.70	363.85	315.16	0.00	0.00	0.00	42.59	15.63%
A Plazo	2,144.24	2,116.55	1,982.76	1,871.84	1,922.10	1,972.88	0.00	0.00	0.00	(143.66)	(6.79%)
Extranjero	13,173.14	13,844.68	13,770.45	13,983.50	13,264.73	12,762.47	0.00	0.00	0.00	(1,082.20)	(7.82%)
Oficiales	15.46	18.89	11.97	17.32	19.26	43.10	0.00	0.00	0.00	24.21	128.13%
De Particulares	6,646.56	7,977.60	7,928.65	8,407.73	9,325.74	9,329.15	0.00	0.00	0.00	1,351.54	16.94%
A la Vista	1,121.21	1,143.60	1,212.61	1,224.88	1,167.52	1,259.63	0.00	0.00	0.00	116.03	10.15%
A Plazo	4,341.30	5,655.17	5,502.25	5,855.75	6,526.20	6,589.68	0.00	0.00	0.00	934.52	16.53%
De Ahorros	1,184.05	1,178.83	1,213.80	1,327.10	1,632.02	1,479.83	0.00	0.00	0.00	301.00	25.53%
De Bancos	6,511.11	5,848.18	5,829.83	5,558.46	3,919.73	3,390.23	0.00	0.00	0.00	(2,457.95)	(42.03%)
A la Vista	526.91	497.57	620.30	398.12	411.60	317.01	0.00	0.00	0.00	(180.56)	(36.29%)
A Plazo	5,984.20	5,350.61	5,209.53	5,160.34	3,508.12	3,073.22	0.00	0.00	0.00	(2,277.39)	(42.56%)
OBLIGACIONES	4,955.71	4,637.37	4,392.31	3,720.61	3,699.52	3,490.04	0.00	0.00	0.00	(1,147.33)	(24.74%)
Locales	904.51	862.20	738.72	702.28	653.50	678.48	0.00	0.00	0.00	(183.72)	(21.31%)
Extranjero	4,051.20	3,775.17	3,653.59	3,018.33	3,046.02	2,811.56	0.00	0.00	0.00	(963.61)	(25.52%)
OTROS PASIVOS	1,811.10	1,858.86	1,550.26	1,699.03	1,682.99	1,722.55	0.00	0.00	0.00	(136.30)	(7.33%)
Locales	1,479.14	1,580.81	1,259.56	1,359.07	1,338.62	1,475.37	0.00	0.00	0.00	(105.45)	(6.67%)
Extranjero	331.96	278.04	290.70	339.96	344.38	247.18	0.00	0.00	0.00	(30.86)	(11.10%)
PATRIMONIO	7,154.62	7,264.41	6,392.88	6,382.20	6,285.29	6,473.41	0.00	0.00	0.00	(791.00)	(10.89%)
Capital	4,737.25	4,733.26	3,798.23	3,932.67	3,918.62	3,966.23	0.00	0.00	0.00	(767.03)	(16.21%)

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Reservas de Capital	95.29	95.29	95.29	95.81	95.29	95.29	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	55.07	20.81	84.53	94.00	96.37	100.08	0.00	0.00	0.00	79.27	380.84%
Utilidad de Periodos Anteriores	1,604.44	2,395.68	2,060.14	1,901.94	1,815.70	2,101.03	0.00	0.00	0.00	(294.65)	(12.30%)
Utilidad de Periodo	895.41	206.11	397.61	452.56	406.98	228.30	0.00	0.00	0.00	22.19	10.76%
Ganancia o Perdida en Valores Disponible para la Venta	(268.23)	(221.74)	(177.92)	(129.79)	(83.06)	(52.92)	0.00	0.00	0.00	168.83	(76.14%)
Deuda Subordinada	35.38	35.00	135.00	35.00	35.40	35.40	0.00	0.00	0.00	0.40	1.14%
PASIVO Y PATRIMONIO	53,286.94	53,923.37	53,061.32	53,024.52	53,551.60	53,432.39	0.00	0.00	0.00	(490.98)	(0.91%)