

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	4,634.48	4,741.64	4,781.74	4,513.52	5,651.65	5,287.75	0.00	0.00	0.00	546.11	11.52%
Depositos Locales en Bancos	1,035.67	920.87	1,060.46	1,015.27	1,189.75	918.39	0.00	0.00	0.00	(2.48)	(0.27%)
A la Vista	130.72	110.74	134.92	118.78	179.78	162.10	0.00	0.00	0.00	51.35	46.37%
A Plazo	904.96	810.13	925.54	896.49	1,009.97	756.29	0.00	0.00	0.00	(53.84)	(6.65%)
Depositos Extranjeros en Bancos	3,181.94	3,482.79	3,428.46	3,201.18	3,996.86	3,954.02	0.00	0.00	0.00	471.23	13.53%
A la Vista	457.73	298.20	299.18	361.77	511.95	491.82	0.00	0.00	0.00	193.61	64.93%
A Plazo	2,724.21	3,184.58	3,129.28	2,839.41	3,484.91	3,462.20	0.00	0.00	0.00	277.62	8.72%
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Locales	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%
Otros	416.86	337.98	292.82	297.07	465.04	415.35	0.00	0.00	0.00	77.37	22.89%
CARTERA CREDITICIA	13,074.92	13,242.63	13,202.62	13,399.54	13,327.67	13,677.44	0.00	0.00	0.00	434.82	3.28%
Locales	11,985.77	12,256.30	12,253.23	12,536.07	12,506.54	12,832.64	0.00	0.00	0.00	576.33	4.70%
Extranjero	1,346.64	1,249.73	1,197.18	1,120.37	1,081.15	1,112.62	0.00	0.00	0.00	(137.11)	(10.97%)
Menos Provisiones	257.49	263.41	247.78	256.90	260.02	267.82	0.00	0.00	0.00	4.41	1.67%
Locales	253.46	259.35	243.00	251.67	252.89	257.78	0.00	0.00	0.00	(1.57)	(0.61%)
Extranjero	4.02	4.05	4.78	5.23	7.13	10.03	0.00	0.00	0.00	5.98	147.52%
INVERSIONES EN VALORES	3,907.36	3,818.66	4,053.11	4,255.62	4,551.71	4,897.22	0.00	0.00	0.00	1,078.56	28.24%
Locales	1,559.50	1,512.73	1,530.66	1,633.44	2,043.65	2,167.81	0.00	0.00	0.00	655.08	43.30%
Extranjero	2,354.38	2,315.28	2,533.37	2,636.90	2,511.04	2,732.96	0.00	0.00	0.00	417.68	18.04%
Menos Provisiones	6.52	9.36	10.93	14.72	2.97	3.56	0.00	0.00	0.00	(5.80)	(61.99%)
Locales	1.53	1.53	1.53	1.53	1.34	1.34	0.00	0.00	0.00	(0.19)	(12.43%)
Extranjero	4.99	7.82	9.40	13.19	1.63	2.22	0.00	0.00	0.00	(5.61)	(71.69%)
OTROS ACTIVOS	1,090.61	1,150.99	1,176.03	1,143.96	1,181.39	1,022.37	0.00	0.00	0.00	(128.62)	(11.17%)
Locales	1,046.35	1,117.09	1,140.58	1,116.51	1,155.39	984.31	0.00	0.00	0.00	(132.78)	(11.89%)
Extranjero	44.27	33.90	35.45	27.46	26.00	38.06	0.00	0.00	0.00	4.16	12.27%
TOTAL DE ACTIVOS	22,707.38	22,953.91	23,213.50	23,312.65	24,712.42	24,884.78	0.00	0.00	0.00	1,930.87	8.41%

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DEPOSITOS	17,897.56	18,267.81	18,550.64	18,846.97	20,328.05	20,385.75	0.00	0.00	0.00	2,117.93	11.59%
Locales	16,089.68	16,410.48	16,746.79	16,922.27	18,291.55	18,327.83	0.00	0.00	0.00	1,917.35	11.68%
Oficiales	3,956.48	4,199.77	4,026.21	3,761.96	4,151.71	4,205.79	0.00	0.00	0.00	6.01	0.14%
De Particulares	11,335.98	11,506.08	11,998.26	12,443.39	13,247.84	13,305.09	0.00	0.00	0.00	1,799.01	15.64%
A la Vista	1,755.17	1,658.33	1,775.63	1,853.48	2,147.27	2,102.57	0.00	0.00	0.00	444.25	26.79%
A Plazo	6,953.64	7,132.77	7,388.17	7,774.25	8,023.53	8,061.56	0.00	0.00	0.00	928.79	13.02%
De Ahorros	2,627.17	2,714.98	2,834.47	2,815.65	3,077.03	3,140.96	0.00	0.00	0.00	425.98	15.69%
De Bancos	797.22	704.62	722.32	716.92	892.00	816.95	0.00	0.00	0.00	112.33	15.94%
A la Vista	91.80	80.66	75.38	85.59	137.11	102.64	0.00	0.00	0.00	21.98	27.25%
A Plazo	705.43	623.97	646.94	631.33	754.89	714.31	0.00	0.00	0.00	90.35	14.48%
Extranjero	1,807.88	1,857.33	1,803.86	1,924.70	2,036.50	2,057.92	0.00	0.00	0.00	200.58	10.80%
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	1,219.14	1,206.70	1,208.02	1,302.24	1,360.17	1,409.40	0.00	0.00	0.00	202.71	16.80%
A la Vista	270.41	269.36	259.67	301.84	329.50	371.75	0.00	0.00	0.00	102.39	38.01%
A Plazo	775.26	760.71	756.24	760.31	777.68	791.11	0.00	0.00	0.00	30.39	4.00%
De Ahorros	173.47	176.62	192.12	240.08	252.99	246.54	0.00	0.00	0.00	69.92	39.59%
De Bancos	588.74	650.64	595.83	622.46	676.33	648.51	0.00	0.00	0.00	(2.13)	(0.33%)
A la Vista	163.00	188.44	193.63	118.86	127.65	89.88	0.00	0.00	0.00	(98.56)	(52.30%)
A Plazo	425.74	462.20	402.20	503.60	548.68	558.63	0.00	0.00	0.00	96.43	20.86%
OBLIGACIONES	1,729.27	1,525.95	1,441.85	1,196.46	1,114.25	1,016.96	0.00	0.00	0.00	(508.99)	(33.36%)
Locales	576.02	619.99	477.48	400.43	389.21	404.62	0.00	0.00	0.00	(215.37)	(34.74%)
Extranjero	1,153.25	905.96	964.36	796.03	725.04	612.34	0.00	0.00	0.00	(293.62)	(32.41%)
OTROS PASIVOS	779.28	807.20	770.23	806.18	834.99	930.86	0.00	0.00	0.00	123.66	15.32%
Locales	746.90	783.57	749.46	776.26	813.76	902.01	0.00	0.00	0.00	118.44	15.12%
Extranjero	32.38	23.63	20.77	29.92	21.22	28.85	0.00	0.00	0.00	5.22	22.09%
PATRIMONIO	2,301.27	2,352.95	2,450.78	2,463.04	2,435.14	2,551.21	0.00	0.00	0.00	198.26	8.43%
Capital	1,888.39	1,893.50	1,925.64	1,977.80	1,982.05	2,018.88	0.00	0.00	0.00	125.38	6.62%

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Reservas de Capital	0.08	0.08	0.08	0.60	0.08	0.08	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	(1.73)	2.25	25.84	36.02	37.42	41.69	0.00	0.00	0.00	39.44	1,752.11%
Utilidad de Periodos Anteriores	310.41	422.88	388.66	380.78	383.92	371.16	0.00	0.00	0.00	(51.72)	(12.23%)
Utilidad de Periodo	150.36	86.49	143.57	79.08	33.09	113.62	0.00	0.00	0.00	27.13	31.37%
Ganancia o Perdida en Valores Disponible para la Venta	(46.62)	(52.25)	(32.99)	(11.24)	(1.83)	5.38	0.00	0.00	0.00	57.63	(110.30%)
Deuda Subordinada	0.38	0.00	0.00	0.00	0.40	0.40	0.00	0.00	0.00	0.40	0.00%
PASIVO Y PATRIMONIO	22,707.38	22,953.91	23,213.50	23,312.65	24,712.42	24,884.78	0.00	0.00	0.00	1,930.87	8.41%