

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A JUNIO 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	11,949.52	11,011.43	10,731.91	0.00	0.00	191.08	1.81%
Depositos Locales en Bancos	2,250.08	2,091.80	2,270.82	2,146.73	2,218.71	2,133.04	1,785.34	0.00	0.00	(485.48)	(21.38%)
A la Vista	443.06	392.79	459.14	426.29	455.40	441.36	504.64	0.00	0.00	45.50	9.91%
A Plazo	1,807.02	1,699.01	1,811.68	1,720.44	1,763.31	1,691.69	1,280.70	0.00	0.00	(530.97)	(29.31%)
Depositos Extranjeros en Bancos	8,238.17	7,630.89	7,757.95	8,074.17	9,055.84	8,296.22	8,375.77	0.00	0.00	617.81	7.96%
A la Vista	1,746.00	1,383.25	1,060.87	1,393.52	1,803.96	1,689.88	1,853.51	0.00	0.00	792.64	74.72%
A Plazo	6,492.17	6,247.65	6,697.09	6,680.65	7,251.88	6,606.33	6,522.26	0.00	0.00	(174.83)	(2.61%)
Menos Provisiones	0.00	0.00	0.01	0.00	0.04	0.01	0.02	0.00	0.00	0.01	53.31%
Locales	0.00	0.00	0.01	0.00	0.00	0.00	0.02	0.00	0.00	0.01	53.31%
Extranjero	0.00	0.00	0.00	0.00	0.04	0.01	0.00	0.00	0.00	0.00	0.00%
Otros	662.52	545.67	512.07	495.11	675.02	582.18	570.82	0.00	0.00	58.76	11.47%
CARTERA CREDITICIA	30,242.96	31,576.56	31,399.73	31,106.52	30,157.75	30,394.69	31,196.95	0.00	0.00	(202.79)	(0.65%)
Locales	21,855.04	22,253.59	22,256.40	22,208.58	21,825.98	22,223.09	23,448.49	0.00	0.00	1,192.09	5.36%
Extranjero	8,918.99	9,894.99	9,665.19	9,427.49	8,855.68	8,686.81	8,272.25	0.00	0.00	(1,392.94)	(14.41%)
Menos Provisiones	531.07	572.01	521.86	529.55	523.91	515.21	523.79	0.00	0.00	1.93	0.37%
Locales	438.71	455.92	393.19	394.35	389.11	390.29	392.99	0.00	0.00	(0.20)	(0.05%)
Extranjero	92.36	116.10	128.67	135.20	134.80	124.92	130.80	0.00	0.00	2.13	1.66%
INVERSIONES EN VALORES	9,254.27	9,306.82	8,621.22	8,665.31	8,894.20	9,685.19	9,733.53	0.00	0.00	1,112.31	12.90%
Locales	3,601.75	3,503.41	2,454.64	2,549.99	2,849.65	3,143.65	3,042.57	0.00	0.00	587.93	23.95%
Extranjero	5,662.61	5,814.10	6,179.12	6,131.62	6,049.27	6,546.85	6,694.86	0.00	0.00	515.74	8.35%
Menos Provisiones	13.94	10.69	12.54	16.30	4.73	5.30	3.89	0.00	0.00	(8.64)	(68.95%)
Locales	4.22	2.07	1.78	1.80	1.60	1.60	1.61	0.00	0.00	(0.17)	(9.57%)
Extranjero	10.59	9.22	10.76	14.50	3.13	3.70	2.28	0.00	0.00	(8.47)	(78.76%)
OTROS ACTIVOS	2,638.94	2,771.63	2,499.54	2,536.68	2,549.15	2,339.55	2,468.59	0.00	0.00	(30.95)	(1.24%)
Locales	2,390.12	2,497.32	2,166.76	2,146.98	2,199.63	2,098.16	2,138.60	0.00	0.00	(28.16)	(1.30%)
Extranjero	248.82	274.31	332.78	389.71	349.52	241.39	329.99	0.00	0.00	(2.79)	(0.84%)
TOTAL DE ACTIVOS	53,286.94	53,923.37	53,061.32	53,024.52	53,550.61	53,430.87	54,130.98	0.00	0.00	1,069.66	2.02%

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DEPOSITOS	39,365.52	40,162.73	40,725.87	41,222.68	41,886.17	41,748.23	41,560.63	0.00	0.00	834.76	2.05%
Locales	26,192.38	26,318.06	26,955.42	27,239.18	28,621.38	28,985.75	28,674.98	0.00	0.00	1,719.55	6.38%
Oficiales	4,140.14	4,337.42	4,176.41	3,913.37	4,338.42	4,352.87	4,006.92	0.00	0.00	(169.50)	(4.06%)
De Particulares	19,583.13	19,591.52	20,547.43	21,136.25	21,997.01	22,344.84	22,690.90	0.00	0.00	2,143.47	10.43%
A la Vista	3,773.99	3,610.57	3,935.56	3,931.26	4,403.50	4,396.94	4,471.33	0.00	0.00	535.77	13.61%
A Plazo	11,458.45	11,555.16	12,040.67	12,544.90	12,630.71	12,821.57	12,967.88	0.00	0.00	927.21	7.70%
De Ahorros	4,350.69	4,425.79	4,571.20	4,660.10	4,962.79	5,126.32	5,251.69	0.00	0.00	680.49	14.89%
De Bancos	2,469.11	2,389.12	2,231.58	2,189.55	2,285.96	2,288.04	1,977.16	0.00	0.00	(254.42)	(11.40%)
A la Vista	324.87	272.57	248.82	317.70	363.85	315.16	356.29	0.00	0.00	107.47	43.19%
A Plazo	2,144.24	2,116.55	1,982.76	1,871.84	1,922.10	1,972.88	1,620.87	0.00	0.00	(361.89)	(18.25%)
Extranjero	13,173.14	13,844.68	13,770.45	13,983.50	13,264.79	12,762.47	12,885.66	0.00	0.00	(884.79)	(6.43%)
Oficiales	15.46	18.89	11.97	17.32	19.26	43.10	55.11	0.00	0.00	43.14	360.43%
De Particulares	6,646.56	7,977.60	7,928.65	8,407.73	9,325.80	9,329.15	9,459.61	0.00	0.00	1,530.96	19.31%
A la Vista	1,121.21	1,143.60	1,212.61	1,224.88	1,169.43	1,261.48	1,337.38	0.00	0.00	124.77	10.29%
A Plazo	4,341.30	5,655.17	5,502.25	5,855.75	6,524.36	6,587.84	6,576.36	0.00	0.00	1,074.12	19.52%
De Ahorros	1,184.05	1,178.83	1,213.80	1,327.10	1,632.02	1,479.83	1,545.87	0.00	0.00	332.08	27.36%
De Bancos	6,511.11	5,848.18	5,829.83	5,558.46	3,919.73	3,390.23	3,370.93	0.00	0.00	(2,458.89)	(42.18%)
A la Vista	526.91	497.57	620.30	398.12	411.60	317.01	288.21	0.00	0.00	(332.09)	(53.54%)
A Plazo	5,984.20	5,350.61	5,209.53	5,160.34	3,508.12	3,073.22	3,082.73	0.00	0.00	(2,126.80)	(40.83%)
OBLIGACIONES	4,955.71	4,637.37	4,392.31	3,720.61	3,699.52	3,490.04	4,083.26	0.00	0.00	(309.05)	(7.04%)
Locales	904.51	862.20	738.72	702.28	653.50	678.48	927.43	0.00	0.00	188.71	25.55%
Extranjero	4,051.20	3,775.17	3,653.59	3,018.33	3,046.02	2,811.56	3,155.83	0.00	0.00	(497.76)	(13.62%)
OTROS PASIVOS	1,811.10	1,858.86	1,550.26	1,699.03	1,684.37	1,723.93	1,947.41	0.00	0.00	397.15	25.62%
Locales	1,479.14	1,580.81	1,259.56	1,359.07	1,339.99	1,476.74	1,602.49	0.00	0.00	342.92	27.23%
Extranjero	331.96	278.04	290.70	339.96	344.38	247.18	344.93	0.00	0.00	54.23	18.66%
PATRIMONIO	7,154.62	7,264.41	6,392.88	6,382.20	6,280.56	6,468.68	6,539.67	0.00	0.00	146.79	2.30%
Capital	4,737.25	4,733.26	3,798.23	3,932.67	3,918.62	3,966.23	4,044.51	0.00	0.00	246.28	6.48%

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Reservas de Capital	95.29	95.29	95.29	95.81	95.29	95.29	95.29	0.00	0.00	0.00	0.00%
Otras Reservas	55.07	20.81	84.53	94.00	96.37	99.64	93.00	0.00	0.00	8.47	10.02%
Utilidad de Periodos Anteriores	1,604.44	2,395.68	2,060.14	1,901.94	1,815.70	2,095.30	1,986.28	0.00	0.00	(73.86)	(3.59%)
Utilidad de Periodo	895.41	206.11	397.61	452.56	401.24	228.30	357.26	0.00	0.00	(40.35)	(10.15%)
Ganancia o Perdida en Valores Disponible para la Venta	(268.23)	(221.74)	(177.92)	(129.79)	(82.06)	(51.47)	(72.06)	0.00	0.00	105.86	(59.50%)
Deuda Subordinada	35.38	35.00	135.00	35.00	35.40	35.40	35.40	0.00	0.00	(99.60)	(73.78%)
PASIVO Y PATRIMONIO	53,286.94	53,923.37	53,061.32	53,024.52	53,550.61	53,430.87	54,130.98	0.00	0.00	1,069.66	2.02%