

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	4,634.48	4,741.64	4,781.74	4,513.52	5,653.43	5,289.53	5,419.83	0.00	0.00	638.09	13.34%
Depositos Locales en Bancos	1,035.67	920.87	1,060.46	1,015.27	1,189.75	918.40	966.11	0.00	0.00	(94.35)	(8.90%)
A la Vista	130.72	110.74	134.92	118.78	179.79	162.10	180.02	0.00	0.00	45.10	33.42%
A Plazo	904.96	810.13	925.54	896.49	1,009.97	756.29	786.09	0.00	0.00	(139.44)	(15.07%)
Depositos Extranjeros en Bancos	3,181.94	3,482.79	3,428.46	3,201.18	3,998.63	3,955.79	4,042.42	0.00	0.00	613.96	17.91%
A la Vista	457.73	298.20	299.18	361.77	513.72	493.58	546.92	0.00	0.00	247.74	82.81%
A Plazo	2,724.21	3,184.58	3,129.28	2,839.41	3,484.91	3,462.20	3,495.50	0.00	0.00	366.23	11.70%
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	411.29	0.00	0.00	118.47	40.46%
CARTERA CREDITICIA	13,074.92	13,242.63	13,202.62	13,399.54	13,328.19	13,677.44	14,255.48	0.00	0.00	1,052.86	7.97%
Locales	11,985.77	12,256.30	12,253.23	12,536.07	12,507.07	12,832.64	13,707.27	0.00	0.00	1,454.04	11.87%
Extranjero	1,346.64	1,249.73	1,197.18	1,120.37	1,081.15	1,112.62	819.90	0.00	0.00	(377.28)	(31.51%)
Menos Provisiones	257.49	263.41	247.78	256.90	260.02	267.82	271.69	0.00	0.00	23.90	9.65%
Locales	253.46	259.35	243.00	251.67	248.79	257.78	262.48	0.00	0.00	19.47	8.01%
Extranjero	4.02	4.05	4.78	5.23	11.23	10.03	9.21	0.00	0.00	4.43	92.66%
INVERSIONES EN VALORES	3,907.36	3,818.66	4,053.11	4,255.62	4,553.40	4,898.90	4,780.75	0.00	0.00	727.65	17.95%
Locales	1,559.50	1,512.73	1,530.66	1,633.44	2,044.07	2,168.23	2,039.90	0.00	0.00	509.23	33.27%
Extranjero	2,354.38	2,315.28	2,533.37	2,636.90	2,512.29	2,734.22	2,742.32	0.00	0.00	208.95	8.25%
Menos Provisiones	6.52	9.36	10.93	14.72	2.97	3.56	1.46	0.00	0.00	(9.46)	(86.60%)
Locales	1.53	1.53	1.53	1.53	1.34	1.34	1.34	0.00	0.00	(0.19)	(12.43%)
Extranjero	4.99	7.82	9.40	13.19	1.63	2.22	0.12	0.00	0.00	(9.27)	(98.68%)
OTROS ACTIVOS	1,090.61	1,150.99	1,176.03	1,143.96	1,176.42	1,017.40	1,085.14	0.00	0.00	(90.89)	(7.73%)
Locales	1,046.35	1,117.09	1,140.58	1,116.51	1,146.91	983.63	1,045.78	0.00	0.00	(94.80)	(8.31%)
Extranjero	44.27	33.90	35.45	27.46	29.51	33.77	39.36	0.00	0.00	3.92	11.05%
TOTAL DE ACTIVOS	22,707.38	22,953.91	23,213.50	23,312.65	24,711.43	24,883.27	25,541.21	0.00	0.00	2,327.70	10.03%

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DEPOSITOS	17,897.56	18,267.81	18,550.64	18,846.97	20,330.42	20,387.59	20,551.29	0.00	0.00	2,000.64	10.78%
Locales	16,089.68	16,410.48	16,746.79	16,922.27	18,293.86	18,329.67	18,326.52	0.00	0.00	1,579.73	9.43%
Oficiales	3,956.48	4,199.77	4,026.21	3,761.96	4,151.71	4,205.79	3,849.41	0.00	0.00	(176.80)	(4.39%)
De Particulares	11,335.98	11,506.08	11,998.26	12,443.39	13,250.15	13,306.94	13,555.08	0.00	0.00	1,556.82	12.98%
A la Vista	1,755.17	1,658.33	1,775.63	1,853.48	2,147.27	2,102.63	2,129.51	0.00	0.00	353.89	19.93%
A Plazo	6,953.64	7,132.77	7,388.17	7,774.25	8,024.54	8,062.04	8,232.15	0.00	0.00	843.99	11.42%
De Ahorros	2,627.17	2,714.98	2,834.47	2,815.65	3,078.33	3,142.27	3,193.41	0.00	0.00	358.95	12.66%
De Bancos	797.22	704.62	722.32	716.92	892.00	816.95	922.03	0.00	0.00	199.71	27.65%
A la Vista	91.80	80.66	75.38	85.59	137.11	102.64	122.93	0.00	0.00	47.55	63.08%
A Plazo	705.43	623.97	646.94	631.33	754.89	714.31	799.10	0.00	0.00	152.16	23.52%
Extranjero	1,807.88	1,857.33	1,803.86	1,924.70	2,036.56	2,057.92	2,224.77	0.00	0.00	420.91	23.33%
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	1,360.23	1,409.40	1,569.41	0.00	0.00	361.38	29.92%
A la Vista	270.41	269.36	259.67	301.84	331.40	373.60	411.31	0.00	0.00	151.64	58.40%
A Plazo	775.26	760.71	756.24	760.31	775.84	789.26	834.47	0.00	0.00	78.23	10.35%
De Ahorros	173.47	176.62	192.12	240.08	252.99	246.54	323.63	0.00	0.00	131.51	68.45%
De Bancos	588.74	650.64	595.83	622.46	676.33	648.51	655.36	0.00	0.00	59.53	9.99%
A la Vista	163.00	188.44	193.63	118.86	127.65	89.88	82.82	0.00	0.00	(110.81)	(57.23%)
A Plazo	425.74	462.20	402.20	503.60	548.68	558.63	572.54	0.00	0.00	170.34	42.35%
OBLIGACIONES	1,729.27	1,525.95	1,441.85	1,196.46	1,114.25	1,016.96	1,359.75	0.00	0.00	(82.10)	(5.69%)
Locales	576.02	619.99	477.48	400.43	389.21	404.62	696.70	0.00	0.00	219.22	45.91%
Extranjero	1,153.25	905.96	964.36	796.03	725.04	612.34	663.05	0.00	0.00	(301.32)	(31.25%)
OTROS PASIVOS	779.28	807.20	770.23	806.18	836.36	932.24	1,040.18	0.00	0.00	269.95	35.05%
Locales	746.90	783.57	749.46	776.26	815.14	903.39	1,004.31	0.00	0.00	254.85	34.00%
Extranjero	32.38	23.63	20.77	29.92	21.22	28.85	35.87	0.00	0.00	15.10	72.71%
PATRIMONIO	2,301.27	2,352.95	2,450.78	2,463.04	2,430.40	2,546.48	2,589.98	0.00	0.00	139.20	5.68%
Capital	1,888.39	1,893.50	1,925.64	1,977.80	1,982.05	2,018.88	2,085.95	0.00	0.00	160.32	8.33%

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Reservas de Capital	0.08	0.08	0.08	0.60	0.08	0.08	0.08	0.00	0.00	0.00	0.00%
Otras Reservas	(1.73)	2.25	25.84	36.02	37.42	41.25	36.07	0.00	0.00	10.24	39.62%
Utilidad de Periodos Anteriores	310.41	422.88	388.66	380.78	383.92	365.42	322.26	0.00	0.00	(66.39)	(17.08%)
Utilidad de Periodo	150.36	86.49	143.57	79.08	27.36	113.62	134.51	0.00	0.00	(9.06)	(6.31%)
Ganancia o Perdida en Valores Disponible para la Venta	(46.62)	(52.25)	(32.99)	(11.24)	(0.83)	6.83	10.71	0.00	0.00	43.71	(132.47%)
Deuda Subordinada	0.38	0.00	0.00	0.00	0.40	0.40	0.40	0.00	0.00	0.40	0.00%
PASIVO Y PATRIMONIO	22,707.38	22,953.91	23,213.50	23,312.65	24,711.43	24,883.27	25,541.21	0.00	0.00	2,327.70	10.03%