

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
DE DICIEMBRE 2009 A DICIEMBRE 2010  
( En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2010												
			2009	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
<b>ACTIVOS LIQUIDOS</b>	398.63	7.05%	5,653.43	5,492.35	5,179.53	5,289.53	5,046.47	4,992.16	5,419.83	5,300.68	5,472.58	5,417.06	5,476.78	5,649.98	6,052.05
Depositos Locales en Bancos	(54.21)	(4.56%)	1,189.75	1,102.14	971.63	918.40	939.70	907.55	966.11	948.88	1,007.44	983.83	993.96	988.22	1,135.54
A la Vista	60.94	33.89%	179.79	171.71	174.06	162.10	163.88	164.01	180.02	173.72	178.44	166.36	243.13	230.46	240.72
A Plazo	(115.15)	(11.40%)	1,009.97	930.43	797.57	756.29	775.82	743.54	786.09	775.16	829.00	817.47	750.83	757.76	894.82
Depositos Extranjeros en Bancos	452.09	11.31%	3,998.63	3,960.55	3,772.63	3,955.79	3,705.03	3,687.44	4,042.42	3,898.33	3,991.20	3,883.02	4,019.90	4,243.08	4,450.72
A la Vista	64.61	12.58%	513.72	511.73	481.18	493.58	497.86	546.55	438.92	437.86	540.65	524.55	512.74	575.75	578.33
A Plazo	387.48	11.12%	3,484.91	3,448.82	3,291.45	3,462.20	3,207.17	3,140.90	3,603.50	3,460.46	3,450.55	3,358.48	3,507.16	3,667.33	3,872.40
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	0.74	0.16%	465.04	429.66	435.27	415.35	401.74	397.17	411.29	453.47	473.94	550.20	462.92	418.69	465.79
<b>CARTERA CREDITICIA</b>	1,764.16	13.24%	13,328.19	13,423.92	13,536.40	13,677.44	13,870.69	14,059.89	14,254.97	14,599.59	14,800.26	15,074.34	15,368.50	15,409.63	15,092.36
Locales	2,033.32	16.26%	12,507.07	12,608.49	12,718.84	12,832.64	13,046.09	13,251.57	13,708.35	14,062.51	14,332.56	14,580.77	14,876.19	14,885.16	14,540.38
Extranjero	(279.19)	(25.82%)	1,081.15	1,079.29	1,082.79	1,112.62	1,094.30	1,077.74	818.45	806.51	737.02	761.08	761.47	792.89	801.96
Menos Provisiones	(10.04)	(3.86%)	260.02	263.86	265.24	267.82	269.71	269.42	271.83	269.42	269.32	267.50	269.16	268.42	249.98
Locales	(10.31)	(4.15%)	248.79	252.77	256.31	257.78	259.94	259.79	262.62	259.66	261.34	259.29	260.96	259.19	238.48
Extranjero	0.27	2.44%	11.23	11.08	8.93	10.03	9.77	9.63	9.21	9.76	7.98	8.21	8.20	9.24	11.51
<b>INVERSIONES EN VALORES</b>	148.69	3.27%	4,553.40	4,607.97	4,737.92	4,898.90	4,898.26	4,956.74	4,784.08	4,684.70	4,711.37	4,777.44	4,716.87	4,582.19	4,702.09
Locales	246.42	12.06%	2,044.07	2,057.12	2,128.05	2,168.23	2,125.73	2,227.27	2,040.84	1,999.60	1,952.36	2,099.05	2,118.48	2,142.37	2,290.49
Extranjero	(98.48)	(3.92%)	2,512.29	2,554.11	2,613.43	2,734.22	2,775.91	2,731.23	2,744.70	2,686.71	2,761.08	2,680.31	2,600.46	2,442.04	2,413.81
Menos Provisiones	(0.75)	(25.40%)	2.97	3.27	3.57	3.56	3.38	1.75	1.46	1.61	2.06	1.91	2.06	2.21	2.21
Locales	0.00	0.00%	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
Extranjero	(0.75)	(46.32%)	1.63	1.93	2.23	2.22	2.04	0.41	0.12	0.27	0.72	0.57	0.72	0.87	0.87
<b>OTROS ACTIVOS</b>	(57.43)	(4.88%)	1,176.42	1,069.30	1,053.26	1,017.40	1,031.29	1,006.99	1,079.55	1,057.03	1,051.05	1,037.88	1,050.52	1,063.33	1,118.98
Locales	(89.68)	(7.82%)	1,146.91	1,037.10	1,026.05	983.63	992.56	970.86	1,040.20	1,020.97	1,016.67	991.43	999.16	1,011.67	1,057.23
Extranjero	32.25	109.29%	29.51	32.20	27.22	33.77	38.73	36.13	39.36	36.06	34.38	46.45	51.37	51.66	61.75
<b>TOTAL DE ACTIVOS</b>	2,254.04	9.12%	24,711.43	24,593.54	24,507.11	24,883.27	24,846.71	25,015.78	25,538.43	25,642.00	26,035.26	26,306.72	26,612.68	26,705.13	26,965.48

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			2009 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	1,772.44	8.72%	20,330.42	20,234.77	20,099.06	20,387.59	20,329.33	20,399.62	20,551.29	20,648.55	20,998.92	21,168.84	21,591.37	21,711.69	22,102.86
Locales	1,231.59	6.73%	18,293.86	18,190.45	18,038.46	18,329.67	18,231.48	18,288.20	18,326.52	18,411.93	18,657.75	18,708.55	18,994.62	19,182.34	19,525.46
Oficiales	103.10	2.48%	4,151.71	4,183.34	4,109.94	4,205.79	3,877.40	3,874.23	3,849.41	3,897.29	3,900.45	3,993.01	4,119.71	4,333.00	4,254.81
De Particulares	1,172.16	8.85%	13,250.15	13,169.42	13,153.61	13,306.94	13,408.25	13,403.11	13,555.08	13,636.12	13,750.28	13,790.94	13,956.71	14,068.24	14,422.31
A la Vista	335.96	15.65%	2,147.27	2,089.59	2,040.94	2,102.63	2,160.20	2,134.06	2,129.51	2,171.48	2,228.98	2,153.53	2,249.05	2,301.63	2,483.24
A Plazo	329.56	4.11%	8,024.54	7,998.59	8,003.85	8,062.04	8,057.60	8,127.87	8,232.15	8,200.74	8,233.16	8,333.16	8,366.91	8,383.71	8,354.10
De Ahorros	506.63	16.46%	3,078.33	3,081.24	3,108.83	3,142.27	3,190.45	3,141.18	3,193.41	3,263.91	3,288.15	3,304.25	3,340.76	3,382.90	3,584.97
De Bancos	(43.67)	(4.90%)	892.00	837.69	774.90	816.95	945.84	1,010.87	922.03	878.52	1,007.02	924.60	918.20	781.09	848.34
A la Vista	42.96	31.33%	137.11	112.90	123.87	102.64	120.70	124.14	122.93	136.64	118.30	99.13	179.77	169.61	180.08
A Plazo	(86.63)	(11.48%)	754.89	724.79	651.03	714.31	825.13	886.72	799.10	741.88	888.72	825.46	738.42	611.48	668.26
Extranjero	540.85	26.56%	2,036.56	2,044.32	2,060.60	2,057.92	2,097.84	2,111.42	2,224.77	2,236.63	2,341.16	2,460.29	2,596.75	2,529.36	2,577.41
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	320.26	23.54%	1,360.23	1,367.92	1,359.93	1,409.40	1,418.46	1,439.36	1,569.41	1,549.43	1,595.61	1,641.32	1,665.16	1,650.77	1,680.48
A la Vista	126.57	38.19%	331.40	347.91	337.83	373.60	367.87	378.65	411.31	417.12	454.09	479.80	461.43	438.64	457.97
A Plazo	113.67	14.65%	775.84	779.21	778.34	789.26	808.49	813.70	834.47	828.54	833.22	852.77	876.41	886.24	889.51
De Ahorros	80.01	31.63%	252.99	240.81	243.75	246.54	242.10	247.01	323.63	303.77	308.30	308.76	327.32	325.89	333.00
De Bancos	220.59	32.62%	676.33	676.40	700.67	648.51	679.38	672.06	655.36	687.20	745.56	818.97	931.58	878.58	896.92
A la Vista	42.28	33.12%	127.65	111.08	134.72	89.88	100.28	88.56	82.82	102.08	131.46	101.51	188.25	143.00	169.94
A Plazo	178.30	32.50%	548.68	565.32	565.95	558.63	579.10	583.49	572.54	585.12	614.10	717.46	743.33	735.59	726.98
OBLIGACIONES	62.17	5.58%	1,114.25	1,073.97	1,043.95	1,016.96	952.57	987.85	1,358.60	1,340.77	1,353.05	1,411.24	1,344.21	1,318.41	1,176.42
Locales	262.51	67.45%	389.21	390.94	385.10	404.62	387.59	412.87	695.55	692.27	688.22	710.55	718.72	690.98	651.71
Extranjero	(200.33)	(27.63%)	725.04	683.03	658.86	612.34	564.98	574.98	663.05	648.50	664.83	700.70	625.48	627.43	524.71
OTROS PASIVOS	140.83	16.84%	836.36	828.48	870.59	932.24	976.51	1,032.33	1,039.62	1,021.34	1,025.25	1,049.04	963.65	975.60	977.19
Locales	125.92	15.45%	815.14	803.53	844.49	903.39	940.70	978.56	1,003.75	978.29	985.76	1,008.97	920.53	930.26	941.06
Extranjero	14.90	70.21%	21.22	24.95	26.09	28.85	35.81	53.77	35.87	43.06	39.49	40.07	43.12	45.35	36.12
PATRIMONIO	278.61	11.46%	2,430.40	2,456.33	2,493.51	2,546.48	2,588.30	2,595.99	2,588.93	2,631.34	2,658.05	2,677.61	2,713.45	2,699.42	2,709.01
Capital	122.00	6.16%	1,982.05	1,982.11	1,993.57	2,018.88	2,020.02	2,021.49	2,085.95	2,082.40	2,072.63	2,082.77	2,083.17	2,061.80	2,104.05

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	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	1.74	2,292.80%	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	1.69	0.08	1.69	1.82
Otras Reservas	(3.67)	(9.80%)	37.42	41.86	42.08	41.25	47.00	34.76	36.72	39.89	40.20	39.67	42.62	41.14	33.76
Utilidad de Periodos Anteriores	(3.53)	(0.92%)	383.92	382.76	371.39	365.42	364.00	358.29	322.31	364.47	363.81	356.25	352.33	351.58	380.39
Utilidad de Periodo	100.86	368.67%	27.36	55.04	82.76	113.62	146.16	179.61	131.36	124.81	165.88	180.97	213.79	236.14	128.22
Ganancia o Perdida en Valores Disponible para la Venta	(6.05)	729.11%	(0.83)	(5.91)	3.22	6.83	10.64	1.37	12.11	19.29	15.05	15.86	21.06	6.69	(6.89)
Deuda Subordinada	67.26	16,815.75%	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	67.66
<b>PASIVO Y PATRIMONIO</b>	<b>2,254.04</b>	<b>9.12%</b>	<b>24,711.43</b>	<b>24,593.54</b>	<b>24,507.11</b>	<b>24,883.27</b>	<b>24,846.71</b>	<b>25,015.78</b>	<b>25,538.43</b>	<b>25,642.00</b>	<b>26,035.26</b>	<b>26,306.72</b>	<b>26,612.68</b>	<b>26,705.13</b>	<b>26,965.48</b>