

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

	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	929.52	37.19%	2,499.60	2,501.11	2,279.51	2,217.00	2,144.87	2,112.01	2,776.28	2,842.18	2,823.54	2,991.37	3,061.76	3,062.88	3,429.12
Depositos Locales en Bancos	(7.41)	(0.82%)	906.52	803.12	710.07	685.10	682.89	677.06	692.96	673.67	686.25	707.41	718.22	688.19	899.11
A la Vista	60.76	42.46%	143.09	133.22	136.84	124.28	126.63	126.05	142.65	137.75	142.76	131.16	207.90	194.04	203.84
A Plazo	(68.17)	(8.93%)	763.43	669.90	573.23	560.82	556.26	551.02	550.30	535.92	543.49	576.24	510.32	494.15	695.26
Depositos Extranjeros en Bancos	922.57	67.15%	1,373.82	1,485.73	1,343.92	1,343.48	1,263.18	1,236.42	1,895.64	1,948.07	1,949.62	2,084.87	2,067.70	2,161.24	2,296.40
A la Vista	78.27	17.01%	460.13	482.84	448.80	442.79	426.18	473.90	388.18	422.21	459.83	486.19	473.32	525.19	538.40
A Plazo	844.30	92.41%	913.69	1,002.89	895.13	900.69	837.00	762.53	1,507.46	1,525.86	1,489.79	1,598.67	1,594.38	1,636.05	1,757.99
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	14.36	6.55%	219.26	212.26	225.52	188.43	198.81	198.52	187.68	220.44	187.67	199.10	275.84	213.44	233.61
CARTERA CREDITICIA	1,297.78	12.56%	10,336.49	10,382.67	10,492.67	10,615.55	10,754.17	10,876.03	11,001.46	11,116.09	11,244.86	11,447.76	11,605.99	11,662.34	11,634.27
Locales	1,590.49	16.88%	9,420.71	9,472.56	9,580.75	9,676.33	9,835.20	9,975.00	10,363.20	10,492.17	10,692.93	10,871.54	11,031.29	11,055.99	11,011.20
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	13.52	8.17%	165.37	169.18	170.87	173.40	175.33	176.71	180.20	182.58	185.09	184.86	186.77	186.54	178.89
Locales	13.24	8.59%	154.14	158.10	161.94	163.36	165.56	167.08	170.99	172.82	177.11	176.65	178.57	177.31	167.38
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
INVERSIONES EN VALORES	(67.17)	(1.98%)	3,384.23	3,430.26	3,509.85	3,668.21	3,703.88	3,703.10	3,548.78	3,433.36	3,522.12	3,487.25	3,416.47	3,300.36	3,317.06
Locales	111.05	10.45%	1,062.43	1,062.13	1,082.70	1,120.44	1,119.01	1,190.43	1,082.27	1,043.79	1,050.45	1,096.34	1,105.83	1,123.34	1,173.47
Extranjero	(178.97)	(7.70%)	2,323.43	2,370.07	2,429.38	2,549.99	2,586.91	2,513.08	2,466.64	2,389.85	2,472.40	2,391.49	2,311.37	2,177.90	2,144.46
Menos Provisiones	(0.75)	(46.24%)	1.63	1.93	2.23	2.22	2.04	0.41	0.13	0.28	0.73	0.58	0.73	0.88	0.88
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	(0.75)	(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
OTROS ACTIVOS	(49.69)	(5.87%)	846.48	775.79	809.75	762.20	787.16	754.66	810.67	809.26	810.13	795.45	790.48	812.59	796.79
Locales	(82.39)	(10.07%)	817.98	744.59	783.50	729.24	749.05	719.23	771.87	773.79	776.25	749.29	739.41	761.38	735.59
Extranjero	32.70	114.73%	28.50	31.21	26.24	32.96	38.11	35.43	38.80	35.47	33.88	46.15	51.07	51.21	61.20
TOTAL DE ACTIVOS	2,110.44	12.37%	17,066.80	17,089.83	17,091.78	17,262.97	17,390.08	17,445.79	18,137.19	18,200.89	18,400.65	18,721.82	18,874.70	18,838.17	19,177.24

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	1,758.33	12.82%	13,713.96	13,774.55	13,746.60	13,938.39	14,047.03	14,024.78	14,306.80	14,367.46	14,566.18	14,763.71	15,010.39	15,005.53	15,472.29
Locales	1,219.33	10.38%	11,748.00	11,800.65	11,755.84	11,949.51	12,019.75	11,985.94	12,153.79	12,203.65	12,297.29	12,376.12	12,487.58	12,550.33	12,967.33
Oficiales	5.00	330,268.82%	0.00	0.00	3.00	3.00	3.00	4.00	0.00	4.00	0.00	5.00	0.00	0.00	5.00
De Particulares	1,226.90	10.77%	11,395.52	11,436.78	11,438.98	11,594.33	11,707.98	11,679.90	11,828.01	11,896.01	11,997.16	12,011.82	12,147.72	12,255.68	12,622.42
A la Vista	314.44	16.01%	1,964.18	1,895.27	1,855.39	1,921.12	1,982.69	1,939.80	1,946.98	1,994.21	2,038.05	1,964.76	2,051.56	2,098.13	2,278.62
A Plazo	483.99	6.71%	7,213.43	7,308.62	7,324.42	7,392.07	7,407.03	7,463.74	7,556.41	7,512.52	7,549.95	7,638.48	7,659.04	7,673.11	7,697.42
De Ahorros	428.48	19.32%	2,217.90	2,232.89	2,259.17	2,281.14	2,318.26	2,276.36	2,324.63	2,389.27	2,409.16	2,408.59	2,437.12	2,484.44	2,646.38
De Bancos	(12.57)	(3.57%)	352.48	363.86	313.86	352.18	308.77	302.03	325.78	303.64	300.13	359.29	339.86	294.65	339.91
A la Vista	15.21	58.23%	26.13	28.88	29.63	28.56	26.90	23.26	28.89	31.24	23.24	22.15	44.86	34.28	41.34
A Plazo	(27.79)	(8.52%)	326.35	334.98	284.23	323.62	281.87	278.78	296.90	272.40	276.89	337.15	295.00	260.36	298.56
Extranjero	539.00	27.42%	1,965.96	1,973.90	1,990.76	1,988.88	2,027.28	2,038.84	2,153.01	2,163.82	2,268.88	2,387.59	2,522.80	2,455.20	2,504.96
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	318.41	24.69%	1,289.62	1,297.51	1,290.09	1,340.37	1,347.90	1,366.79	1,497.65	1,476.62	1,523.33	1,568.62	1,591.22	1,576.62	1,608.04
A la Vista	127.20	40.32%	315.44	332.08	322.91	359.95	353.19	361.99	396.36	401.70	439.71	464.89	444.84	421.60	442.64
A Plazo	111.07	15.40%	721.47	724.89	723.70	734.14	752.84	757.97	777.92	771.46	775.52	795.17	819.26	829.31	832.54
De Ahorros	80.15	31.71%	252.72	240.53	243.48	246.28	241.86	246.82	323.37	303.46	308.10	308.56	327.13	325.71	332.86
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	82.61	7.95%	1,039.05	998.84	970.36	943.37	891.48	931.32	1,302.07	1,284.32	1,298.17	1,356.48	1,289.44	1,263.65	1,121.65
Locales	280.57	88.57%	316.78	318.51	314.20	333.72	329.19	356.83	639.51	636.23	633.75	656.19	664.36	636.62	597.35
Extranjero	(197.96)	(27.41%)	722.26	680.33	656.16	609.64	562.28	574.49	662.56	648.09	664.43	700.29	625.08	627.03	524.30
OTROS PASIVOS	13.07	2.21%	592.34	576.08	608.80	572.94	613.00	652.65	676.66	666.48	641.64	698.33	645.11	655.66	605.42
Locales	(1.35)	(0.24%)	572.76	552.90	584.70	546.03	579.20	600.89	642.87	625.04	603.28	660.22	603.98	612.35	571.41
Extranjero	14.42	73.62%	19.59	23.18	24.10	26.91	33.80	51.77	33.78	41.44	38.36	38.10	41.12	43.31	34.00
PATRIMONIO	256.43	14.90%	1,721.45	1,740.36	1,766.02	1,808.27	1,838.58	1,837.04	1,851.66	1,882.64	1,894.65	1,903.31	1,929.77	1,913.33	1,977.88
Capital	100.33	7.72%	1,299.70	1,299.76	1,301.22	1,326.53	1,327.67	1,329.13	1,391.94	1,388.39	1,378.61	1,388.75	1,389.15	1,367.78	1,400.03

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	0.00	0.00%	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Otras Reservas	(3.14)	(8.50%)	36.88	41.29	41.50	40.67	46.36	34.04	35.91	39.02	39.23	39.62	40.94	41.12	33.74
Utilidad de Periodos Anteriores	7.68	2.11%	364.23	360.62	359.27	354.09	352.74	347.06	312.84	355.05	354.54	347.67	343.77	342.97	371.91
Utilidad de Periodo	87.82	341.82%	25.69	45.92	65.89	85.47	107.81	131.33	105.65	86.38	110.28	116.01	140.97	159.18	113.52
Ganancia o Perdida en Valores Disponible para la Venta	(3.53)	63.83%	(5.53)	(7.71)	(2.34)	1.03	3.53	(4.99)	4.85	13.33	11.52	10.78	14.46	1.80	(9.06)
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
PASIVO Y PATRIMONIO	2,110.44	12.37%	17,066.80	17,089.83	17,091.78	17,262.97	17,390.08	17,445.79	18,137.19	18,200.89	18,400.65	18,721.82	18,874.70	18,838.17	19,177.24