

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
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	(795.68)	(6.66%)	11,949.37	11,821.99	11,316.03	11,011.66	10,525.51	10,563.43	10,731.91	10,390.52	10,227.85	10,381.39	10,042.84	10,126.35	11,153.70
Depositos Locales en Bancos	(364.94)	(16.45%)	2,218.58	2,224.74	2,067.39	2,133.28	1,791.93	1,639.17	1,785.34	1,741.90	1,759.10	1,845.05	1,726.66	1,840.07	1,853.64
A la Vista	55.86	12.27%	455.27	455.22	459.67	441.59	436.40	493.52	504.64	480.06	497.16	495.79	554.89	542.48	511.13
A Plazo	(420.80)	(23.86%)	1,763.31	1,769.52	1,607.72	1,691.69	1,355.53	1,145.65	1,280.70	1,261.83	1,261.94	1,349.27	1,171.77	1,297.60	1,342.51
Depositos Extranjeros en Bancos	(452.81)	(5.00%)	9,055.82	8,976.51	8,598.98	8,296.21	8,194.59	8,381.05	8,375.77	8,050.93	7,820.19	7,778.34	7,633.09	7,593.67	8,603.01
A la Vista	145.36	8.06%	1,803.95	1,587.42	1,641.73	1,689.88	1,788.46	1,972.04	1,745.51	1,792.48	1,684.02	1,929.44	1,668.39	1,780.73	1,949.31
A Plazo	(598.17)	(8.25%)	7,251.88	7,389.10	6,957.25	6,606.33	6,406.13	6,409.01	6,630.26	6,258.44	6,136.18	5,848.90	5,964.70	5,812.94	6,653.71
Menos Provisiones	(0.04)	(100.00%)	0.04	0.01	0.01	0.01	0.01	0.00	0.02	0.02	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	0.02	0.02	0.00	0.00	0.00	0.00	0.00
Extranjero	(0.04)	(100.00%)	0.04	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	22.04	3.26%	675.01	620.75	649.67	582.18	539.00	543.21	570.82	597.71	648.56	758.00	683.09	692.60	697.04
CARTERA CREDITICIA	3,637.69	12.06%	30,157.08	29,896.47	30,017.50	30,394.15	30,466.45	30,614.80	31,196.44	31,678.75	32,556.74	33,054.20	33,668.72	34,296.30	33,794.76
Locales	2,894.60	13.26%	21,826.00	21,924.43	22,027.96	22,223.24	22,328.34	22,636.24	23,449.57	23,822.94	24,243.38	24,663.16	25,073.15	25,190.13	24,720.60
Extranjero	727.06	8.21%	8,855.68	8,490.16	8,507.09	8,686.81	8,660.82	8,503.44	8,270.80	8,380.07	8,837.97	8,903.15	9,112.04	9,624.05	9,582.74
Menos Provisiones	(16.03)	(3.06%)	524.60	518.11	517.54	515.90	522.71	524.88	523.93	524.26	524.61	512.10	516.47	517.88	508.57
Locales	(25.79)	(6.62%)	389.80	393.85	395.60	390.98	395.57	401.53	393.13	394.86	395.01	392.48	397.40	392.71	364.01
Extranjero	9.76	7.24%	134.80	124.27	121.95	124.92	127.15	123.36	130.80	129.40	129.60	119.62	119.07	125.17	144.56
INVERSIONES EN VALORES	1,112.06	12.50%	8,896.84	9,129.73	9,369.60	9,685.19	9,740.50	9,899.87	9,736.86	9,497.34	9,779.32	9,868.17	9,935.57	9,696.31	10,008.91
Locales	652.18	23.10%	2,823.04	2,904.67	3,025.00	3,143.65	3,114.43	3,285.32	3,043.51	2,974.84	2,965.58	3,183.91	3,278.66	3,298.98	3,475.22
Extranjero	459.70	7.56%	6,078.52	6,230.08	6,349.92	6,546.85	6,631.27	6,619.34	6,697.24	6,526.56	6,818.51	6,688.72	6,661.59	6,402.07	6,538.22
Menos Provisiones	(0.19)	(3.94%)	4.73	5.02	5.32	5.30	5.21	4.79	3.89	4.06	4.78	4.46	4.68	4.74	4.54
Locales	0.00	(0.28%)	1.60	1.60	1.60	1.60	1.60	1.61	1.61	1.60	1.60	1.60	1.58	1.58	1.60
Extranjero	(0.18)	(5.82%)	3.13	3.42	3.72	3.70	3.60	3.18	2.28	2.46	3.17	2.86	3.10	3.16	2.94
OTROS ACTIVOS	28.09	1.10%	2,549.01	2,450.14	2,353.84	2,339.47	2,532.82	2,447.36	2,463.00	2,441.10	2,490.23	2,421.58	2,574.72	2,547.49	2,577.10
Locales	(12.87)	(0.59%)	2,199.46	2,076.49	2,045.14	2,098.08	2,212.80	2,129.49	2,133.02	2,160.57	2,173.84	2,086.94	2,224.49	2,128.89	2,186.58
Extranjero	40.96	11.72%	349.55	373.65	308.70	241.39	320.02	317.87	329.98	280.54	316.39	334.64	350.23	418.60	390.52
TOTAL DE ACTIVOS	3,982.16	7.44%	53,552.30	53,298.33	53,056.97	53,430.48	53,265.28	53,525.45	54,128.21	54,007.72	55,054.15	55,725.35	56,221.84	56,666.45	57,534.46

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	2,316.21	5.53%	41,886.00	41,600.86	41,492.68	41,748.46	41,433.79	41,451.73	41,560.63	41,570.63	42,296.77	42,777.52	43,138.19	43,415.67	44,202.21
Locales	1,972.79	6.89%	28,620.97	28,972.89	28,799.86	28,986.47	28,760.71	28,653.34	28,674.98	28,781.66	29,037.61	29,272.75	29,597.70	29,803.61	30,593.77
Oficiales	67.06	1.55%	4,338.42	4,376.46	4,312.66	4,352.87	4,025.26	4,022.55	4,006.92	4,054.85	4,052.54	4,143.71	4,271.03	4,513.44	4,405.47
De Particulares	2,325.30	10.57%	21,996.60	22,305.43	22,272.33	22,345.55	22,635.77	22,682.20	22,690.90	22,769.29	22,897.18	23,047.45	23,344.00	23,331.22	24,321.90
A la Vista	827.02	18.78%	4,403.34	4,500.55	4,315.18	4,397.24	4,503.74	4,496.12	4,471.33	4,509.09	4,576.12	4,530.14	4,729.48	4,867.43	5,230.36
A Plazo	540.10	4.28%	12,630.48	12,653.24	12,819.82	12,822.06	12,891.29	12,993.32	12,967.88	12,918.94	12,920.49	13,067.65	13,095.75	12,889.66	13,170.58
De Ahorros	958.18	19.31%	4,962.78	5,151.64	5,137.33	5,126.25	5,240.75	5,192.77	5,251.69	5,341.26	5,400.56	5,449.66	5,518.76	5,574.12	5,920.96
De Bancos	(419.56)	(18.35%)	2,285.96	2,291.00	2,214.87	2,288.04	2,099.69	1,948.58	1,977.16	1,957.51	2,087.88	2,081.59	1,982.67	1,958.95	1,866.39
A la Vista	(8.62)	(2.37%)	363.85	323.27	346.24	315.16	350.54	348.48	356.29	378.76	362.43	357.25	427.85	428.32	355.24
A Plazo	(410.95)	(21.38%)	1,922.10	1,967.73	1,868.63	1,972.88	1,749.15	1,600.10	1,620.87	1,578.76	1,725.45	1,724.34	1,554.82	1,530.63	1,511.16
Extranjero	343.42	2.59%	13,265.02	12,627.98	12,692.83	12,761.98	12,673.07	12,798.39	12,885.66	12,788.98	13,259.16	13,504.77	13,540.49	13,612.06	13,608.44
Oficiales	40.50	210.22%	19.26	20.73	30.71	43.10	28.04	47.51	55.11	61.48	41.83	42.04	48.16	59.31	59.76
De Particulares	511.25	5.48%	9,326.03	9,054.70	9,097.51	9,328.66	9,266.54	9,287.14	9,459.61	9,440.61	9,678.89	9,814.38	9,547.30	9,806.13	9,837.28
A la Vista	228.83	19.57%	1,169.43	1,249.17	1,219.05	1,261.48	1,235.17	1,317.21	1,337.38	1,336.53	1,405.99	1,410.09	1,337.59	1,327.54	1,398.26
A Plazo	(105.25)	(1.61%)	6,524.59	6,453.82	6,432.47	6,587.35	6,612.94	6,559.91	6,576.36	6,611.93	6,681.04	6,649.60	6,478.36	6,505.98	6,419.34
De Ahorros	387.67	23.75%	1,632.02	1,351.70	1,445.99	1,479.83	1,418.43	1,410.01	1,545.87	1,492.14	1,591.86	1,754.68	1,731.36	1,972.61	2,019.68
De Bancos	(208.32)	(5.31%)	3,919.73	3,552.55	3,564.61	3,390.23	3,378.49	3,463.75	3,370.93	3,286.89	3,538.43	3,648.35	3,945.03	3,746.61	3,711.41
A la Vista	0.30	0.07%	411.60	356.85	352.65	317.01	299.15	310.87	288.21	331.83	331.82	407.32	411.22	373.61	411.91
A Plazo	(208.62)	(5.95%)	3,508.12	3,195.69	3,211.96	3,073.22	3,079.35	3,152.88	3,082.73	2,955.07	3,206.61	3,241.03	3,533.80	3,373.00	3,299.50
OBLIGACIONES	625.10	16.90%	3,699.52	3,577.54	3,454.09	3,490.04	3,547.85	3,630.68	4,082.11	3,896.20	4,100.36	4,179.18	4,078.43	4,209.29	4,324.62
Locales	216.75	33.17%	653.50	654.00	653.44	678.48	636.30	676.22	926.28	895.09	885.76	903.29	895.56	870.03	870.24
Extranjero	408.36	13.41%	3,046.02	2,923.53	2,800.64	2,811.56	2,911.55	2,954.47	3,155.83	3,001.11	3,214.61	3,275.89	3,182.86	3,339.26	3,454.38
OTROS PASIVOS	154.48	9.17%	1,684.26	1,774.40	1,703.13	1,723.99	1,751.59	1,914.10	1,946.85	1,889.12	1,925.12	1,977.74	2,039.94	1,989.07	1,838.75
Locales	58.58	4.37%	1,339.88	1,387.40	1,411.35	1,476.82	1,471.77	1,558.33	1,601.92	1,469.48	1,490.98	1,531.35	1,435.25	1,464.20	1,398.47
Extranjero	95.90	27.85%	344.38	387.00	291.78	247.17	279.82	355.77	344.93	419.64	434.14	446.39	604.69	524.87	440.28
PATRIMONIO	886.36	14.11%	6,282.52	6,345.53	6,407.06	6,468.00	6,532.05	6,528.94	6,538.62	6,651.76	6,731.90	6,790.91	6,965.29	7,052.43	7,168.88
Capital	262.88	6.71%	3,918.62	3,918.83	3,930.44	3,966.23	3,976.20	3,978.85	4,044.51	4,041.14	4,031.56	4,041.89	4,060.31	4,139.55	4,181.50

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	1.74	1.83%	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	96.90	95.29	96.90	97.03
Otras Reservas	(3.66)	(3.79%)	96.37	100.20	100.51	99.64	105.44	93.48	93.65	97.42	98.62	97.41	100.64	99.12	92.71
Utilidad de Periodos Anteriores	169.73	9.31%	1,823.47	2,190.18	2,164.05	2,094.62	2,060.40	2,053.15	1,986.34	2,027.81	2,025.10	2,009.85	2,002.99	1,998.65	1,993.20
Utilidad de Periodo	238.42	60.29%	395.44	105.48	159.72	228.30	294.55	362.65	354.11	387.48	475.24	534.56	641.80	686.80	633.86
Ganancia o Perdida en Valores Disponibles para la Venta	(0.03)	0.03%	(82.06)	(99.85)	(78.34)	(51.47)	(35.23)	(89.88)	(70.67)	(32.78)	(29.31)	(25.10)	(21.13)	(53.98)	(82.08)
Deuda Subordinada	217.26	613.74%	35.40	35.40	35.40	35.40	35.40	35.40	35.40	35.40	35.40	35.40	85.40	85.40	252.66
PASIVO Y PATRIMONIO	3,982.16	7.44%	53,552.30	53,298.33	53,056.97	53,430.48	53,265.28	53,525.45	54,128.21	54,007.72	55,054.15	55,725.35	56,221.84	56,666.45	57,534.46