

**BALANCE DE SITUACION**  
**Produbank (Panamá), S.A.**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(136,349.09)	(49.33%)	276,410.26	251,635.25	236,431.81	248,972.61	236,561.51	224,921.57	219,381.62	186,533.41	174,207.65	171,795.34	154,001.93	133,973.84	140,061.17
Depositos Locales en Bancos	(18,417.02)	(65.52%)	28,108.01	27,397.78	27,524.55	7,425.75	6,870.17	2,618.50	337.30	452.02	476.05	350.11	3,319.65	1,025.75	9,690.99
A la Vista	(20,917.02)	(96.80%)	21,608.01	20,897.78	21,024.55	925.75	370.17	718.50	337.30	452.02	476.05	350.11	419.65	1,025.75	690.99
A Plazo	2,500.00	38.46%	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	1,900.00	0.00	0.00	0.00	0.00	2,900.00	0.00	9,000.00
Depositos Extranjeros en Bancos	(117,867.44)	(47.54%)	247,935.66	223,490.90	208,562.96	241,074.89	229,185.98	221,704.04	218,234.91	185,766.52	173,382.75	170,867.80	149,973.06	132,077.24	130,068.21
A la Vista	(115,167.44)	(47.05%)	244,785.66	223,190.90	208,312.96	240,274.89	228,535.98	221,654.04	217,484.91	185,516.52	172,982.75	170,667.80	147,423.06	131,477.24	129,618.21
A Plazo	(2,700.00)	(85.71%)	3,150.00	300.00	250.00	800.00	650.00	50.00	750.00	250.00	400.00	200.00	2,550.00	600.00	450.00
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	(64.63)	(17.63%)	366.60	746.58	344.30	471.97	505.36	599.04	809.40	314.88	348.85	577.43	709.22	870.85	301.97
<b>CARTERA CREDITICIA</b>	28,185.56	24.26%	116,196.71	123,278.00	124,413.74	119,516.08	124,996.14	128,650.26	127,688.06	129,152.33	138,223.26	138,834.71	144,979.00	155,225.10	144,382.27
Locales	17,415.61	99.62%	17,481.24	23,980.14	29,172.30	31,072.08	34,545.10	36,585.26	38,262.06	34,907.12	42,205.53	45,757.84	47,304.34	49,532.70	34,896.85
Extranjero	10,955.88	10.94%	100,138.75	100,730.19	96,678.55	89,894.01	91,907.62	93,527.61	90,901.70	95,730.39	97,507.32	94,580.05	99,237.31	107,293.61	111,094.63
Menos Provisiones	185.93	13.06%	1,423.28	1,432.32	1,437.12	1,450.01	1,456.58	1,462.62	1,475.71	1,485.18	1,489.59	1,503.18	1,562.65	1,601.21	1,609.21
Locales	131.91	363,395.87%	0.04	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131.95	131.95
Extranjero	54.02	3.80%	1,423.24	1,432.29	1,437.09	1,450.01	1,456.58	1,462.62	1,475.71	1,485.18	1,489.59	1,503.18	1,562.65	1,469.26	1,477.26
<b>INVERSIONES EN VALORES</b>	40,838.06	38.06%	107,287.06	113,678.60	119,406.44	122,951.73	122,062.24	121,859.55	120,617.60	122,151.62	122,908.77	125,020.74	136,420.62	140,809.28	148,125.12
Locales	47,551.33	340.15%	13,979.47	20,697.01	26,697.79	31,696.25	32,321.55	34,828.99	34,740.32	36,907.94	38,018.82	41,080.42	48,572.81	53,304.56	61,530.80
Extranjero	(6,900.60)	(7.35%)	93,854.51	93,519.46	93,241.72	91,775.66	90,254.30	87,538.12	86,371.76	85,728.70	85,370.56	84,407.34	88,255.35	87,873.70	86,953.91
Menos Provisiones	(187.32)	(34.25%)	546.91	537.86	533.07	520.17	513.61	507.57	494.48	485.01	480.60	467.01	407.54	368.98	359.59
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	(187.32)	(34.25%)	546.91	537.86	533.07	520.17	513.61	507.57	494.48	485.01	480.60	467.01	407.54	368.98	359.59
<b>OTROS ACTIVOS</b>	580.26	27.48%	2,111.25	2,308.03	2,242.81	2,541.39	3,398.74	3,352.30	3,402.82	3,410.93	3,484.43	3,290.46	3,423.60	3,744.76	2,691.51
Locales	11.34	1.93%	587.08	637.77	647.98	1,148.93	1,914.82	1,669.84	1,720.68	1,682.55	1,657.07	1,672.51	1,735.32	1,625.91	598.42
Extranjero	568.92	37.33%	1,524.17	1,670.26	1,594.83	1,392.46	1,483.92	1,682.47	1,682.14	1,728.38	1,827.36	1,617.95	1,688.27	2,118.85	2,093.09
<b>TOTAL DE ACTIVOS</b>	(66,745.22)	(13.30%)	502,005.29	490,899.88	482,494.79	493,981.81	487,018.64	478,783.68	471,090.09	441,248.30	438,824.11	438,941.26	438,825.14	433,752.99	435,260.07
<b>DEPOSITOS</b>	(37,050.71)	(8.45%)	438,504.13	429,853.32	423,566.44	434,395.17	426,513.40	416,725.42	412,907.59	408,806.28	406,986.99	405,721.65	406,637.69	402,639.46	401,453.42
Locales	2,919.74	50.02%	5,837.61	8,455.63	7,257.27	6,755.43	4,120.51	4,458.88	4,347.23	5,485.54	6,739.79	3,977.83	7,473.07	6,787.55	8,757.35

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	2,919.74	50.02%	5,837.61	8,455.63	7,257.27	6,755.43	4,120.51	4,458.88	4,347.23	5,485.54	6,739.79	3,977.83	7,473.07	6,787.55	8,757.35
A la Vista	1,446.22	35.32%	4,094.64	6,569.53	5,880.40	5,338.19	2,689.46	3,058.79	3,153.74	4,331.37	5,614.43	2,571.31	6,178.50	5,261.74	5,540.87
A Plazo	1,038.18	85.98%	1,207.47	1,507.47	988.84	1,033.65	1,033.65	833.86	834.35	834.35	834.60	1,025.66	1,025.66	1,029.04	2,245.65
De Ahorros	435.33	81.29%	535.50	378.64	388.03	383.59	397.40	566.23	359.14	319.82	290.75	380.87	268.92	496.77	970.83
De Bancos	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
A la Vista	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
A Plazo	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	(39,970.45)	(9.24%)	432,666.52	421,397.69	416,309.17	427,639.74	422,392.88	412,266.54	408,560.36	403,320.74	400,247.20	401,743.82	399,164.62	395,851.91	392,696.07
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	(38,158.36)	(8.91%)	428,451.25	418,363.81	415,397.10	427,065.36	421,536.96	409,220.94	407,796.35	402,744.66	399,625.72	401,205.54	396,841.73	394,575.78	390,292.89
A la Vista	1,134.61	1.89%	60,146.03	57,731.10	60,089.38	63,615.88	61,325.18	62,016.92	60,547.48	57,670.55	57,231.53	61,149.96	59,061.80	60,225.64	61,280.64
A Plazo	(51,249.43)	(16.08%)	318,814.19	312,345.64	307,467.14	299,248.00	296,364.45	292,290.32	290,015.68	287,523.85	283,310.42	278,199.14	276,067.18	274,131.68	267,564.75
De Ahorros	11,956.46	24.16%	49,491.04	48,287.07	47,840.58	64,201.48	63,847.32	54,913.69	57,233.18	57,550.26	59,083.77	61,856.44	61,712.75	60,218.46	61,447.50
De Bancos	(1,812.09)	(42.99%)	4,215.27	3,033.88	912.06	574.38	855.92	3,045.60	764.02	576.07	621.48	538.28	2,322.88	1,276.13	2,403.18
A la Vista	(1,812.09)	(42.99%)	4,215.27	3,033.88	912.06	574.38	855.92	3,045.60	764.02	576.07	621.48	538.28	2,322.88	1,276.13	2,403.18
A Plazo	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
<b>OBLIGACIONES</b>	<b>(27,274.16)</b>	<b>(96.89%)</b>	<b>28,150.66</b>	<b>31,025.72</b>	<b>28,029.07</b>	<b>28,980.04</b>	<b>28,456.51</b>	<b>31,230.01</b>	<b>28,055.22</b>	<b>1,321.43</b>	<b>1,302.25</b>	<b>836.89</b>	<b>1,510.52</b>	<b>721.34</b>	<b>876.49</b>
Locales	70.58	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.39	116.97	70.58
Extranjero	(27,344.74)	(97.14%)	28,150.66	31,025.72	28,029.07	28,980.04	28,456.51	31,230.01	28,055.22	1,321.43	1,302.25	836.89	1,464.13	604.36	805.91
<b>OTROS PASIVOS</b>	<b>(2,492.91)</b>	<b>(27.75%)</b>	<b>8,984.88</b>	<b>3,692.28</b>	<b>4,557.98</b>	<b>4,249.36</b>	<b>5,659.19</b>	<b>4,371.64</b>	<b>3,593.71</b>	<b>4,537.06</b>	<b>3,858.86</b>	<b>6,005.55</b>	<b>4,191.06</b>	<b>3,909.28</b>	<b>6,491.96</b>
Locales	223.99	36.88%	607.38	591.35	735.00	1,085.74	1,334.76	683.74	583.73	971.12	728.08	881.78	1,555.49	1,149.92	831.37
Extranjero	(2,716.90)	(32.43%)	8,377.49	3,100.93	3,822.97	3,163.62	4,324.43	3,687.90	3,009.98	3,565.93	3,130.79	5,123.77	2,635.57	2,759.36	5,660.59
<b>PATRIMONIO</b>	<b>72.56</b>	<b>0.28%</b>	<b>26,365.63</b>	<b>26,328.56</b>	<b>26,341.31</b>	<b>26,357.24</b>	<b>26,389.55</b>	<b>26,456.61</b>	<b>26,533.57</b>	<b>26,583.53</b>	<b>26,676.01</b>	<b>26,377.17</b>	<b>26,485.87</b>	<b>26,482.92</b>	<b>26,438.20</b>
Capital	0.00	0.00%	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Reservas de Capital	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
Otras Reservas	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
Utilidad de Periodos Anteriores	1,067.04	17.33%	6,158.23	7,225.28	7,225.28	7,225.28	7,225.28	7,225.28	7,225.28	7,225.28	7,225.28	7,225.28	7,225.28	7,225.28	7,225.28
Utilidad de Periodo	(477.98)	(44.79%)	1,067.04	3.71	(5.04)	39.33	44.07	91.08	138.53	193.57	244.82	314.66	393.12	493.86	589.07

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Ganancia o Perdida en Valores Disponible para la Venta	(516.50)	60.08%	(859.64)	(900.43)	(878.92)	(907.36)	(879.80)	(859.75)	(830.24)	(835.32)	(794.08)	(1,162.77)	(1,132.53)	(1,236.22)	(1,376.14)
Deuda Subordinada	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
<b>PASIVO Y PATRIMONIO</b>	<b>(66,745.22)</b>	<b>(13.30%)</b>	<b>502,005.29</b>	<b>490,899.88</b>	<b>482,494.80</b>	<b>493,981.81</b>	<b>487,018.64</b>	<b>478,783.69</b>	<b>471,090.09</b>	<b>441,248.30</b>	<b>438,824.11</b>	<b>438,941.26</b>	<b>438,825.14</b>	<b>433,752.99</b>	<b>435,260.07</b>