

BALANCE DE SITUACION
Produbank (Panamá), S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			2010	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	24,136.63	17.23%	140,061.17	135,213.67	128,256.05	125,478.29	126,542.00	121,813.87	133,943.21	114,338.87	106,671.28	94,964.65	107,428.41	132,754.95	164,197.80
Depositos Locales en Bancos	4,803.14	49.56%	9,690.99	9,511.09	9,838.55	10,449.58	6,528.30	11,845.00	13,004.92	12,696.43	10,776.41	10,765.42	10,928.72	11,180.34	14,494.13
A la Vista	3,800.46	550.00%	690.99	511.09	838.55	1,449.58	525.62	1,842.33	3,002.25	693.76	773.74	762.75	926.04	1,177.66	4,491.45
A Plazo	1,002.68	11.14%	9,000.00	9,000.00	9,000.00	9,000.00	6,002.68	10,002.68	10,002.68	12,002.68	10,002.68	10,002.68	10,002.68	10,002.68	10,002.68
Depositos Extranjeros en Bancos	19,154.01	14.73%	130,068.21	125,276.18	117,999.54	114,381.49	119,543.99	109,660.98	120,740.66	101,217.57	95,658.73	83,789.39	96,240.16	121,289.99	149,222.23
A la Vista	19,004.01	14.66%	129,618.21	124,726.18	117,899.54	113,981.49	119,293.99	108,360.98	120,240.66	100,967.57	94,058.73	83,389.39	95,140.16	121,089.99	148,622.23
A Plazo	150.00	33.33%	450.00	550.00	100.00	400.00	250.00	1,300.00	500.00	250.00	1,600.00	400.00	1,100.00	200.00	600.00
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	179.48	59.44%	301.97	426.40	417.96	647.23	469.71	307.89	197.63	424.86	236.15	409.84	259.53	284.62	481.45
CARTERA CREDITICIA	(25,316.96)	(17.53%)	144,382.27	154,665.87	156,329.54	154,034.34	152,861.54	155,265.71	153,013.78	154,477.84	156,475.95	154,005.90	147,755.76	131,834.45	119,065.31
Locales	3,910.27	11.21%	34,896.85	48,803.59	52,338.45	48,725.90	50,298.89	52,126.19	51,483.53	54,450.79	58,265.52	61,653.29	60,712.09	54,901.49	38,807.12
Extranjero	(28,519.91)	(25.67%)	111,094.63	107,590.40	105,794.76	107,171.93	104,502.69	105,152.82	103,550.34	102,054.98	100,250.35	94,406.41	89,112.67	79,012.01	82,574.72
Menos Provisiones	707.32	43.95%	1,609.21	1,728.12	1,803.67	1,863.49	1,940.04	2,013.30	2,020.08	2,027.92	2,039.92	2,053.81	2,069.01	2,079.05	2,316.53
Locales	0.00	0.00%	131.95	131.95	131.83	134.33	134.33	134.92	134.92	134.92	134.92	134.92	134.92	131.95	131.95
Extranjero	707.32	47.88%	1,477.26	1,596.17	1,671.84	1,729.16	1,805.71	1,878.38	1,885.16	1,893.00	1,905.00	1,918.89	1,934.08	1,947.10	2,184.58
INVERSIONES EN VALORES	(1,347.10)	(0.91%)	148,125.12	144,033.22	154,300.41	158,485.82	165,729.40	164,398.30	155,384.66	160,742.10	163,300.47	166,012.92	155,796.84	157,730.39	146,778.02
Locales	(1,544.20)	(2.51%)	61,530.80	56,011.94	53,069.36	51,882.82	56,388.57	57,933.75	59,981.74	58,809.39	62,162.57	63,718.54	59,981.06	60,098.52	59,986.60
Extranjero	(137.34)	(0.16%)	86,953.91	88,374.84	101,578.94	106,943.57	109,674.85	106,795.90	95,727.49	102,249.44	101,442.63	102,585.22	96,091.43	97,894.49	86,816.57
Menos Provisiones	(334.44)	(93.01%)	359.59	353.56	347.89	340.57	334.02	331.35	324.57	316.73	304.73	290.84	275.65	262.63	25.15
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	(334.44)	(93.01%)	359.59	353.56	347.89	340.57	334.02	331.35	324.57	316.73	304.73	290.84	275.65	262.63	25.15
OTROS ACTIVOS	651.76	24.22%	2,691.51	2,771.16	3,069.76	3,502.55	3,723.20	3,745.88	4,703.65	3,198.14	3,718.51	3,624.65	5,381.31	3,468.07	3,343.27
Locales	159.20	26.60%	598.42	758.78	760.11	1,225.07	1,370.34	1,138.37	1,771.66	1,010.83	1,158.29	1,101.42	2,900.05	987.87	757.62
Extranjero	492.56	23.53%	2,093.09	2,012.38	2,309.64	2,277.48	2,352.87	2,607.51	2,931.99	2,187.30	2,560.22	2,523.23	2,481.26	2,480.21	2,585.65
TOTAL DE ACTIVOS	(1,875.67)	(0.43%)	435,260.07	436,683.92	441,955.76	441,501.01	448,856.14	445,223.77	447,045.30	432,756.94	430,166.22	418,608.12	416,362.31	425,787.86	433,384.40
DEPOSITOS	(4,530.70)	(1.13%)	401,453.42	403,424.51	409,922.29	408,973.34	416,953.13	410,226.70	410,303.38	394,930.35	395,629.72	383,854.25	380,152.04	391,400.51	396,922.72
Locales	3,138.75	35.84%	8,757.35	8,895.44	11,285.42	9,067.42	10,310.16	9,338.08	14,251.28	10,078.82	15,347.64	8,171.89	8,758.14	8,376.78	11,896.09

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			2010 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	3,138.75	35.84%	8,757.35	8,895.44	11,285.42	9,067.42	10,310.16	9,338.08	14,251.28	10,078.82	15,347.64	8,171.89	8,758.14	8,376.78	11,896.09
A la Vista	2,300.10	41.51%	5,540.87	5,235.23	7,086.14	4,653.69	4,981.25	5,172.76	9,830.26	5,480.51	10,801.62	3,613.06	4,253.56	4,191.66	7,840.97
A Plazo	1,425.61	63.48%	2,245.65	3,365.91	3,773.07	3,847.80	3,968.08	3,888.46	3,917.02	4,195.31	4,192.51	4,203.80	4,070.23	3,710.06	3,671.26
De Ahorros	(586.96)	(60.46%)	970.83	294.30	426.21	565.93	1,360.83	276.86	503.99	403.00	353.51	355.03	434.35	475.06	383.87
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	(7,669.44)	(1.95%)	392,696.07	394,529.07	398,636.88	399,905.92	406,642.97	400,888.62	396,052.10	384,851.53	380,282.07	375,682.36	371,393.90	383,023.73	385,026.62
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	(12,053.63)	(3.09%)	390,292.89	392,658.92	397,670.94	396,727.32	403,312.20	397,992.58	393,673.73	382,953.53	378,253.10	373,289.96	368,810.07	380,560.91	378,239.26
A la Vista	6,429.23	10.49%	61,280.64	63,556.97	68,945.57	74,023.20	70,709.07	72,141.65	69,752.26	71,918.99	72,054.41	66,560.15	65,017.59	69,176.45	67,709.87
A Plazo	(21,204.02)	(7.92%)	267,564.75	268,419.67	271,565.56	264,193.34	269,626.75	268,018.31	264,130.97	255,718.62	255,656.80	251,598.45	245,608.87	245,451.93	246,360.74
De Ahorros	2,721.16	4.43%	61,447.50	60,682.28	57,159.81	58,510.79	62,976.38	57,832.62	59,790.51	55,315.92	50,541.88	55,131.36	58,183.61	65,932.52	64,168.65
De Bancos	4,384.18	182.43%	2,403.18	1,870.16	965.94	3,178.60	3,330.77	2,896.03	2,378.37	1,898.00	2,028.97	2,392.40	2,583.83	2,462.82	6,787.36
A la Vista	4,384.18	182.43%	2,403.18	1,870.16	965.94	3,178.60	3,330.77	2,896.03	2,378.37	1,898.00	2,028.97	2,392.40	2,583.83	2,462.82	6,787.36
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
OBLIGACIONES	(452.83)	(51.66%)	876.49	629.94	1,461.54	1,562.56	1,234.84	355.33	894.16	1,031.11	1,015.89	308.38	577.66	371.72	423.66
Locales	(70.58)	(100.00%)	70.58	0.00	0.00	0.00	0.00	0.00	57.93	57.93	102.03	44.18	44.18	0.00	0.00
Extranjero	(382.25)	(47.43%)	805.91	629.94	1,461.54	1,562.56	1,234.84	355.33	836.23	973.18	913.86	264.21	533.48	371.72	423.66
OTROS PASIVOS	(998.46)	(15.38%)	6,491.96	5,989.61	3,707.83	3,984.49	3,566.59	7,061.43	7,443.45	8,041.91	4,571.98	5,529.16	6,566.44	4,739.93	5,493.50
Locales	344.68	41.46%	831.37	451.96	518.46	533.15	538.20	1,353.59	705.25	4,035.06	1,270.31	1,452.00	2,722.90	1,936.19	1,176.05
Extranjero	(1,343.14)	(23.73%)	5,660.59	5,537.65	3,189.36	3,451.33	3,028.40	5,707.84	6,738.21	4,006.85	3,301.67	4,077.16	3,843.54	2,803.74	4,317.45
PATRIMONIO	4,106.31	15.53%	26,438.20	26,639.85	26,864.09	26,980.62	27,101.57	27,580.30	28,404.31	28,753.58	28,948.64	28,916.33	29,066.18	29,275.71	30,544.51
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	589.07	8.15%	7,225.28	7,814.34	7,814.34	7,814.34	7,814.34	7,814.34	7,814.34	7,814.34	7,814.34	7,814.34	7,814.34	7,814.34	7,814.34
Utilidad de Periodo	2,216.22	376.23%	589.07	209.35	492.92	678.19	897.65	1,186.82	1,449.10	1,699.89	1,970.21	2,145.25	2,367.23	2,596.14	2,805.28

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(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010	2011											
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Ganancia o Perdida en Valores Disponible para la Venta	1,301.03	(94.54%)	(1,376.14)	(1,383.84)	(1,443.17)	(1,511.91)	(1,610.42)	(1,420.86)	(859.13)	(760.65)	(835.91)	(1,043.26)	(1,115.39)	(1,134.77)	(75.11)
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
PASIVO Y PATRIMONIO	(1,875.67)	(0.43%)	435,260.07	436,683.92	441,955.76	441,501.01	448,856.14	445,223.77	447,045.30	432,756.94	430,166.22	418,608.12	416,362.31	425,787.86	433,384.40