

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A MARZO 2011  
( En Millones de Balboas)**

	2009	2010				2011				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	11,949.37	11,011.66	10,731.91	10,381.39	11,150.64	10,570.77	0.00	0.00	0.00	(440.89)	(4.00%)
Depositos Locales en Bancos	2,218.58	2,133.28	1,785.34	1,845.05	1,853.64	1,682.55	0.00	0.00	0.00	(450.73)	(21.13%)
A la Vista	455.27	441.59	504.64	495.79	511.13	490.15	0.00	0.00	0.00	48.56	11.00%
A Plazo	1,763.31	1,691.69	1,280.70	1,349.27	1,342.51	1,192.40	0.00	0.00	0.00	(499.29)	(29.51%)
Depositos Extranjeros en Bancos	9,055.82	8,296.21	8,375.77	7,778.34	8,602.55	8,157.27	0.00	0.00	0.00	(138.94)	(1.67%)
A la Vista	1,803.95	1,689.88	1,745.51	1,929.44	1,948.84	2,048.03	0.00	0.00	0.00	358.15	21.19%
A Plazo	7,251.88	6,606.33	6,630.26	5,848.90	6,653.71	6,109.25	0.00	0.00	0.00	(497.09)	(7.52%)
Menos Provisiones	0.04	0.01	0.02	0.00	0.00	0.00	0.00	0.00	0.00	(0.01)	(100.00%)
Locales	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.04	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.01)	(100.00%)
Otros	675.01	582.18	570.82	758.00	694.46	730.95	0.00	0.00	0.00	148.77	25.55%
<b>CARTERA CREDITICIA</b>	30,157.08	30,394.15	31,196.44	33,054.20	33,794.92	35,101.40	0.00	0.00	0.00	4,707.25	15.49%
Locales	21,826.00	22,223.24	23,449.57	24,663.16	24,720.48	25,462.74	0.00	0.00	0.00	3,239.50	14.58%
Extranjero	8,855.68	8,686.81	8,270.80	8,903.15	9,579.61	10,160.04	0.00	0.00	0.00	1,473.23	16.96%
Menos Provisiones	524.60	515.90	523.93	512.10	505.17	521.49	0.00	0.00	0.00	5.59	1.08%
Locales	389.80	390.98	393.13	392.48	365.07	373.42	0.00	0.00	0.00	(17.56)	(4.49%)
Extranjero	134.80	124.92	130.80	119.62	140.10	148.07	0.00	0.00	0.00	23.15	18.54%
<b>INVERSIONES EN VALORES</b>	8,896.84	9,685.19	9,736.86	9,868.17	10,009.48	10,738.59	0.00	0.00	0.00	1,053.40	10.88%
Locales	2,823.04	3,143.65	3,043.51	3,183.91	3,476.01	3,665.40	0.00	0.00	0.00	521.76	16.60%
Extranjero	6,078.52	6,546.85	6,697.24	6,688.72	6,538.01	7,077.92	0.00	0.00	0.00	531.07	8.11%
Menos Provisiones	4.73	5.30	3.89	4.46	4.54	4.73	0.00	0.00	0.00	(0.57)	(10.79%)
Locales	1.60	1.60	1.61	1.60	1.60	1.61	0.00	0.00	0.00	0.00	0.21%
Extranjero	3.13	3.70	2.28	2.86	2.94	3.12	0.00	0.00	0.00	(0.58)	(15.56%)
<b>OTROS ACTIVOS</b>	2,549.01	2,339.47	2,463.00	2,421.58	2,528.64	2,490.14	0.00	0.00	0.00	150.66	6.44%
Locales	2,199.46	2,098.08	2,133.02	2,086.94	2,145.32	2,169.33	0.00	0.00	0.00	71.24	3.40%
Extranjero	349.55	241.39	329.98	334.64	383.32	320.81	0.00	0.00	0.00	79.42	32.90%
<b>TOTAL DE ACTIVOS</b>	53,552.30	53,430.48	54,128.21	55,725.35	57,483.68	58,900.90	0.00	0.00	0.00	5,470.42	10.24%

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DEPOSITOS	41,886.00	41,748.46	41,560.63	42,777.52	44,203.28	44,825.82	0.00	0.00	0.00	3,077.37	7.37%
Locales	28,620.97	28,986.47	28,674.98	29,272.75	30,593.77	30,653.24	0.00	0.00	0.00	1,666.77	5.75%
Oficiales	4,338.42	4,352.87	4,006.92	4,143.71	4,405.47	4,174.58	0.00	0.00	0.00	(178.29)	(4.10%)
De Particulares	21,996.60	22,345.55	22,690.90	23,047.45	24,361.67	24,756.58	0.00	0.00	0.00	2,411.02	10.79%
A la Vista	4,403.34	4,397.24	4,471.33	4,530.14	5,230.36	5,478.86	0.00	0.00	0.00	1,081.61	24.60%
A Plazo	12,630.48	12,822.06	12,967.88	13,067.65	13,210.35	13,247.63	0.00	0.00	0.00	425.57	3.32%
De Ahorros	4,962.78	5,126.25	5,251.69	5,449.66	5,920.96	6,030.09	0.00	0.00	0.00	903.84	17.63%
De Bancos	2,285.96	2,288.04	1,977.16	2,081.59	1,826.62	1,722.08	0.00	0.00	0.00	(565.97)	(24.74%)
A la Vista	363.85	315.16	356.29	357.25	599.25	588.22	0.00	0.00	0.00	273.06	86.64%
A Plazo	1,922.10	1,972.88	1,620.87	1,724.34	1,227.37	1,133.86	0.00	0.00	0.00	(839.02)	(42.53%)
Extranjero	13,265.02	12,761.98	12,885.66	13,504.77	13,609.51	14,172.58	0.00	0.00	0.00	1,410.60	11.05%
Oficiales	19.26	43.10	55.11	42.04	59.76	68.54	0.00	0.00	0.00	25.44	59.03%
De Particulares	9,326.03	9,328.66	9,459.61	9,814.38	9,838.35	10,132.36	0.00	0.00	0.00	803.70	8.62%
A la Vista	1,169.43	1,261.48	1,337.38	1,410.09	1,398.26	1,461.17	0.00	0.00	0.00	199.69	15.83%
A Plazo	6,524.59	6,587.35	6,576.36	6,649.60	6,419.34	6,458.09	0.00	0.00	0.00	(129.26)	(1.96%)
De Ahorros	1,632.02	1,479.83	1,545.87	1,754.68	2,020.74	2,213.11	0.00	0.00	0.00	733.27	49.55%
De Bancos	3,919.73	3,390.23	3,370.93	3,648.35	3,711.41	3,971.69	0.00	0.00	0.00	581.45	17.15%
A la Vista	411.60	317.01	288.21	407.32	411.91	330.86	0.00	0.00	0.00	13.85	4.37%
A Plazo	3,508.12	3,073.22	3,082.73	3,241.03	3,299.50	3,640.83	0.00	0.00	0.00	567.60	18.47%
OBLIGACIONES	3,699.52	3,490.04	4,082.11	4,179.18	4,474.62	4,741.25	0.00	0.00	0.00	1,251.22	35.85%
Locales	653.50	678.48	926.28	903.29	870.24	956.78	0.00	0.00	0.00	278.30	41.02%
Extranjero	3,046.02	2,811.56	3,155.83	3,275.89	3,604.38	3,784.48	0.00	0.00	0.00	972.92	34.60%
OTROS PASIVOS	1,684.26	1,723.99	1,946.85	1,977.74	1,790.95	2,177.12	0.00	0.00	0.00	453.13	26.28%
Locales	1,339.88	1,476.82	1,601.92	1,531.35	1,382.15	1,863.51	0.00	0.00	0.00	386.69	26.18%
Extranjero	344.38	247.17	344.93	446.39	408.80	313.61	0.00	0.00	0.00	66.44	26.88%
PATRIMONIO	6,282.52	6,468.00	6,538.62	6,790.91	7,014.83	7,156.71	0.00	0.00	0.00	688.71	10.65%
Capital	3,918.62	3,966.23	4,044.51	4,041.89	4,181.50	4,185.94	0.00	0.00	0.00	219.71	5.54%

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Reservas de Capital	95.29	95.29	95.29	96.90	97.03	95.29	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	96.37	99.64	93.65	97.41	92.83	84.15	0.00	0.00	0.00	(15.48)	(15.54%)
Utilidad de Periodos Anteriores	1,823.47	2,094.62	1,986.34	2,008.27	1,991.60	2,433.30	0.00	0.00	0.00	338.68	16.17%
Utilidad de Periodo	395.44	228.30	354.11	536.15	630.85	257.17	0.00	0.00	0.00	28.87	12.65%
Ganancia o Perdida en Valores Disponible para la Venta	(82.06)	(51.47)	(70.67)	(25.10)	(81.64)	(28.42)	0.00	0.00	0.00	23.05	(44.78%)
Deuda Subordinada	35.40	35.40	35.40	35.40	102.66	129.27	0.00	0.00	0.00	93.87	265.18%
<b>PASIVO Y PATRIMONIO</b>	<b>53,552.30</b>	<b>53,430.48</b>	<b>54,128.21</b>	<b>55,725.35</b>	<b>57,483.68</b>	<b>58,900.90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5,470.42</b>	<b>10.24%</b>