

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
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>	5,653.43	5,289.53	5,419.83	5,417.06	6,049.47	5,705.48	0.00	0.00	0.00	415.95	7.86%
Depositos Locales en Bancos	1,189.75	918.40	966.11	983.83	1,135.54	1,054.19	0.00	0.00	0.00	135.79	14.79%
A la Vista	179.79	162.10	180.02	166.36	240.72	219.34	0.00	0.00	0.00	57.24	35.31%
A Plazo	1,009.97	756.29	786.09	817.47	894.82	834.84	0.00	0.00	0.00	78.55	10.39%
Depositos Extranjeros en Bancos	3,998.63	3,955.79	4,042.42	3,883.02	4,450.72	4,174.56	0.00	0.00	0.00	218.77	5.53%
A la Vista	513.72	493.58	438.92	524.55	578.33	622.65	0.00	0.00	0.00	129.07	26.15%
A Plazo	3,484.91	3,462.20	3,603.50	3,358.48	3,872.40	3,551.91	0.00	0.00	0.00	89.70	2.59%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	465.04	415.35	411.29	550.20	463.20	476.74	0.00	0.00	0.00	61.39	14.78%
<b>CARTERA CREDITICIA</b>	13,328.19	13,677.44	14,254.97	15,074.34	15,092.50	15,687.63	0.00	0.00	0.00	2,010.18	14.70%
Locales	12,507.07	12,832.64	13,708.35	14,580.77	14,540.38	15,125.90	0.00	0.00	0.00	2,293.26	17.87%
Extranjero	1,081.15	1,112.62	818.45	761.08	801.96	820.07	0.00	0.00	0.00	(292.56)	(26.29%)
Menos Provisiones	260.02	267.82	271.83	267.50	249.84	258.45	0.00	0.00	0.00	(9.36)	(3.50%)
Locales	248.79	257.78	262.62	259.29	238.33	252.41	0.00	0.00	0.00	(5.38)	(2.09%)
Extranjero	11.23	10.03	9.21	8.21	11.51	6.05	0.00	0.00	0.00	(3.99)	(39.74%)
<b>INVERSIONES EN VALORES</b>	4,553.40	4,898.90	4,784.08	4,777.44	4,702.66	4,866.11	0.00	0.00	0.00	(32.78)	(0.67%)
Locales	2,044.07	2,168.23	2,040.84	2,099.05	2,291.27	2,297.57	0.00	0.00	0.00	129.34	5.97%
Extranjero	2,512.29	2,734.22	2,744.70	2,680.31	2,413.60	2,571.21	0.00	0.00	0.00	(163.01)	(5.96%)
Menos Provisiones	2.97	3.56	1.46	1.91	2.21	2.66	0.00	0.00	0.00	(0.89)	(25.07%)
Locales	1.34	1.34	1.34	1.34	1.34	1.34	0.00	0.00	0.00	0.00	0.00%
Extranjero	1.63	2.22	0.12	0.57	0.87	1.32	0.00	0.00	0.00	(0.89)	(40.25%)
<b>OTROS ACTIVOS</b>	1,176.42	1,017.40	1,079.55	1,037.88	1,113.80	1,119.37	0.00	0.00	0.00	101.97	10.02%
Locales	1,146.91	983.63	1,040.20	991.43	1,054.63	1,049.09	0.00	0.00	0.00	65.46	6.65%
Extranjero	29.51	33.77	39.36	46.45	59.16	70.28	0.00	0.00	0.00	36.51	108.14%
<b>TOTAL DE ACTIVOS</b>	24,711.43	24,883.27	25,538.43	26,306.72	26,958.43	27,378.59	0.00	0.00	0.00	2,495.32	10.03%

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<b>DEPOSITOS</b>	20,330.42	20,387.59	20,551.29	21,168.84	22,102.86	22,302.95	0.00	0.00	0.00	1,915.36	9.39%
<b>Locales</b>	18,293.86	18,329.67	18,326.52	18,708.55	19,525.46	19,610.02	0.00	0.00	0.00	1,280.35	6.99%
Oficiales	4,151.71	4,205.79	3,849.41	3,993.01	4,254.81	4,014.46	0.00	0.00	0.00	(191.32)	(4.55%)
De Particulares	13,250.15	13,306.94	13,555.08	13,790.94	14,422.31	14,741.26	0.00	0.00	0.00	1,434.32	10.78%
A la Vista	2,147.27	2,102.63	2,129.51	2,153.53	2,483.24	2,641.51	0.00	0.00	0.00	538.88	25.63%
A Plazo	8,024.54	8,062.04	8,232.15	8,333.16	8,354.10	8,485.27	0.00	0.00	0.00	423.23	5.25%
De Ahorros	3,078.33	3,142.27	3,193.41	3,304.25	3,584.97	3,614.47	0.00	0.00	0.00	472.21	15.03%
De Bancos	892.00	816.95	922.03	924.60	848.34	854.30	0.00	0.00	0.00	37.35	4.57%
A la Vista	137.11	102.64	122.93	99.13	424.09	431.28	0.00	0.00	0.00	328.64	320.20%
A Plazo	754.89	714.31	799.10	825.46	424.25	423.03	0.00	0.00	0.00	(291.29)	(40.78%)
<b>Extranjero</b>	2,036.56	2,057.92	2,224.77	2,460.29	2,577.41	2,692.93	0.00	0.00	0.00	635.01	30.86%
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	1,360.23	1,409.40	1,569.41	1,641.32	1,680.48	1,743.15	0.00	0.00	0.00	333.75	23.68%
A la Vista	331.40	373.60	411.31	479.80	457.97	502.36	0.00	0.00	0.00	128.76	34.47%
A Plazo	775.84	789.26	834.47	852.77	889.51	876.24	0.00	0.00	0.00	86.98	11.02%
De Ahorros	252.99	246.54	323.63	308.76	333.00	364.55	0.00	0.00	0.00	118.00	47.86%
De Bancos	676.33	648.51	655.36	818.97	896.92	949.78	0.00	0.00	0.00	301.27	46.45%
A la Vista	127.65	89.88	82.82	101.51	169.94	172.08	0.00	0.00	0.00	82.20	91.45%
A Plazo	548.68	558.63	572.54	717.46	726.98	777.70	0.00	0.00	0.00	219.07	39.22%
<b>OBLIGACIONES</b>	1,114.25	1,016.96	1,358.60	1,411.24	1,176.42	1,190.45	0.00	0.00	0.00	173.49	17.06%
<b>Locales</b>	389.21	404.62	695.55	710.55	651.71	681.38	0.00	0.00	0.00	276.75	68.40%
<b>Extranjero</b>	725.04	612.34	663.05	700.70	524.71	509.08	0.00	0.00	0.00	(103.26)	(16.86%)
<b>OTROS PASIVOS</b>	836.36	932.24	1,039.62	1,049.04	973.89	1,173.55	0.00	0.00	0.00	241.32	25.89%
<b>Locales</b>	815.14	903.39	1,003.75	1,008.97	937.76	1,117.63	0.00	0.00	0.00	214.25	23.72%
<b>Extranjero</b>	21.22	28.85	35.87	40.07	36.12	55.92	0.00	0.00	0.00	27.07	93.84%
<b>PATRIMONIO</b>	2,430.40	2,546.48	2,588.93	2,677.61	2,705.26	2,711.62	0.00	0.00	0.00	165.15	6.49%
<b>Capital</b>	1,982.05	2,018.88	2,085.95	2,082.77	2,104.04	2,090.07	0.00	0.00	0.00	71.19	3.53%

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Reservas de Capital	0.08	0.08	0.08	1.69	1.82	0.08	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	37.42	41.25	36.72	39.67	33.76	23.87	0.00	0.00	0.00	(17.38)	(42.13%)
Utilidad de Periodos Anteriores	383.92	365.42	322.31	354.66	380.54	368.31	0.00	0.00	0.00	2.89	0.79%
Utilidad de Periodo	27.36	113.62	131.36	182.56	124.13	120.58	0.00	0.00	0.00	6.95	6.12%
Ganancia o Perdida en Valores Disponible para la Venta	(0.83)	6.83	12.11	15.86	(6.70)	14.45	0.00	0.00	0.00	7.62	111.61%
Deuda Subordinada	0.40	0.40	0.40	0.40	67.66	94.27	0.00	0.00	0.00	93.87	23,468.50%
<b>PASIVO Y PATRIMONIO</b>	<b>24,711.43</b>	<b>24,883.27</b>	<b>25,538.43</b>	<b>26,306.72</b>	<b>26,958.43</b>	<b>27,378.59</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,495.32</b>	<b>10.03%</b>