



PRODUBANK (PANAMÁ), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	210,030,610.01	223,938,147.39	205,434,247.82	193,355,841.29	276,410,263.47
Depósitos Internos en Bancos	49,872,479.43	36,506,257.53	31,900,812.72	27,222,348.47	28,108,006.74
A la Vista	31,872,479.43	20,506,257.53	21,400,612.72	20,722,348.47	21,608,006.74
A Plazo	18,000,000.00	16,000,000.00	10,500,200.00	6,500,000.00	6,500,000.00
Depósitos Externos en Bancos	159,483,061.21	186,506,973.09	173,121,384.27	165,786,894.90	247,935,657.31
A la Vista	156,483,061.21	181,156,973.09	161,971,384.27	165,386,894.90	244,785,657.31
A Plazo	3,000,000.00	5,350,000.00	11,150,000.00	400,000.00	3,150,000.00
Otros	675,069.37	924,916.77	412,050.83	346,597.92	366,599.42
CARTERA CREDITICIA NETA	161,302,339.70	172,901,656.87	165,533,048.70	172,534,016.16	116,196,714.04
Interna	50,099,722.47	32,363,109.24	19,500,296.57	27,876,275.34	17,481,238.19
Externa	112,673,922.17	142,197,895.18	147,714,744.28	146,441,011.83	100,138,753.46
Menos Provisiones	1,471,304.94	1,659,347.55	1,681,992.15	1,783,271.01	1,423,277.61
Interna	0.00	0.00	0.00	0.00	36.30
Externa	1,471,304.94	1,659,347.55	1,681,992.15	1,783,271.01	1,423,241.31
INVERSIONES EN VALORES NETA	93,221,761.71	190,027,778.40	85,776,485.68	98,503,471.11	107,287,063.93
Internas	0.00	0.00	0.00	14,465,870.96	13,979,467.53
Externas	93,721,561.24	190,339,535.32	86,065,598.00	84,315,433.61	93,854,507.45
Menos Provisiones	499,799.53	311,756.92	289,112.32	277,833.46	546,911.05
Interna	0.00	0.00	0.00	0.00	0.00
Externa	499,799.53	311,756.92	289,112.32	277,833.46	546,911.05
OTROS ACTIVOS	2,429,838.64	2,736,721.67	3,011,661.98	2,610,420.60	2,111,250.05



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Internos	1,001,617.85	794,778.23	1,082,403.94	726,264.66	587,077.85
Externos	1,428,220.79	1,941,943.44	1,929,258.04	1,884,155.94	1,524,172.20
ACTIVO TOTAL NETO	466,984,550.06	589,604,304.33	459,755,444.18	467,003,749.16	502,005,291.49
DEPOSITOS	438,235,024.31	434,097,083.44	404,682,564.35	408,194,354.21	438,504,126.16
Internos	7,113,611.10	3,902,530.80	3,419,304.31	4,668,446.77	5,837,608.54
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	7,113,611.10	3,902,530.80	3,419,304.31	4,668,446.77	5,837,608.54
A la Vista	5,643,475.97	2,990,462.51	2,668,911.88	3,427,213.71	4,094,642.95
A Plazo	1,413,289.80	552,104.58	467,042.26	1,038,326.95	1,207,465.22
De Ahorros	56,845.33	359,963.71	283,350.17	202,906.11	535,500.37
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	431,121,413.21	430,194,552.64	401,263,260.04	403,525,907.44	432,666,517.62
Oficiales	8,780.67	0.00	0.00	0.00	0.00
De Particulares	427,913,751.98	427,772,728.95	399,461,537.95	401,717,965.49	428,451,248.75
A la Vista	69,736,190.46	64,352,480.47	50,072,514.41	63,526,571.59	60,146,026.68
A Plazo	308,599,022.07	304,252,274.67	292,654,111.16	291,205,848.09	318,814,186.79
De Ahorros	49,578,539.45	59,167,973.81	56,734,912.38	46,985,545.81	49,491,035.28
De Bancos	3,198,880.56	2,421,823.69	1,801,722.09	1,807,941.95	4,215,268.87
A la Vista	3,198,880.56	2,421,823.69	1,801,722.09	1,807,941.95	4,215,268.87
A Plazo	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	2,189,787.99	129,008,835.90	28,429,204.52	28,421,626.00	28,150,655.47



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	0.00	0.00	0.00	0.00	0.00
Externas	2,189,787.99	129,008,835.90	28,429,204.52	28,421,626.00	28,150,655.47
OTROS PASIVOS	3,336,257.11	2,976,158.33	2,722,519.16	4,440,414.64	8,984,875.34
Internos	498,524.27	826,655.12	808,682.01	1,459,981.02	607,380.52
Externos	2,837,732.84	2,149,503.21	1,913,837.15	2,980,433.62	8,377,494.82
PATRIMONIO	23,223,480.63	23,522,226.66	23,921,156.15	25,947,354.33	26,365,634.52
Capital	20,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	6,158,231.53	6,409,772.99	6,642,655.40	7,087,184.57	7,225,275.77
Gan/Perd en Inv. Dis. para la Venta	-2,934,750.90	-2,887,546.33	-2,721,499.25	-1,139,830.24	-859,641.25
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	466,984,550.04	589,604,304.33	459,755,444.18	467,003,749.18	502,005,291.49