



**BALANCE DE SITUACION  
BANCA EXTRANJERA PRIVADA  
DICIEMBRE 2002, DICIEMBRE 2003 Y DICIEMBRE 2004**

(En Millones de Balboas)

Descripcion	2002	2003	2004	Dic. 04 / Dic. 03		Dic. 04 / Dic. 02	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
<b>ACTIVOS LIQUIDOS</b>	2,432.42	2,646.58	3,327.71	681.13	25.74%	895.29	36.81%
Depositos Locales en Bancos	237.43	250.92	282.48	31.56	12.58%	45.05	18.97%
A la Vista	87.23	97.68	102.83	5.14	5.27%	15.60	17.89%
A Plazo	150.21	153.23	179.65	26.42	17.24%	29.45	19.60%
Depositos Extranjeros en Bancos	2,075.17	2,311.14	2,934.16	623.02	26.96%	859.00	41.39%
A la Vista	232.16	239.90	229.04	-10.86	-4.53%	-3.12	-1.34%
A Plazo	1,843.01	2,071.24	2,705.12	633.88	30.60%	862.12	46.78%
Menos Provisiones	3.00	0.00	0.00	0.00	0.00%	-3.00	-100.00%
Locales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Extranjero	3.00	0.00	0.00	0.00	0.00%	-3.00	-100.00%
Otros	122.82	84.52	111.07	26.55	31.41%	-11.75	-9.57%
<b>CARTERA CREDITICIA</b>	7,432.11	6,581.03	7,725.52	1,144.49	17.39%	293.41	3.95%
Locales	3,692.59	3,446.79	4,062.12	615.33	17.85%	369.54	10.01%
Extranjero	4,315.82	3,521.46	3,869.16	347.69	9.87%	-446.66	-10.35%
Menos Provisiones	576.29	387.22	205.76	-181.46	-46.86%	-370.54	-64.30%
Locales	181.67	177.79	102.57	-75.22	-42.31%	-79.10	-43.54%
Extranjero	394.62	209.43	103.19	-106.25	-50.73%	-291.43	-73.85%
<b>INVERSIONES EN VALORES</b>	1,265.41	1,203.52	1,260.58	57.06	4.74%	-4.83	-0.38%
Locales	612.81	546.29	433.71	-112.58	-20.61%	-179.10	-29.23%
Extranjero	663.01	659.76	828.71	168.95	25.61%	165.70	24.99%
Menos Provisiones	10.40	2.53	1.84	-0.70	-27.46%	-8.57	-82.34%
Locales	5.27	1.16	1.84	0.68	58.60%	-3.43	-65.12%
Extranjero	5.14	1.37	0.00	-1.37	-100.00%	-5.14	-100.00%
<b>OTROS ACTIVOS</b>	633.09	471.84	382.28	-89.56	-18.98%	-250.81	-39.62%
Locales	419.33	256.39	284.93	28.55	11.13%	-134.40	-32.05%
Extranjero	213.75	215.45	97.35	-118.11	-54.82%	-116.41	-54.46%
<b>TOTAL DE ACTIVOS</b>	11,763.03	10,902.96	12,696.09	1,793.12	16.45%	933.06	7.93%
<b>DEPOSITOS</b>	8,125.01	7,960.96	9,094.32	1,133.36	14.24%	969.31	11.93%
Locales	2,999.23	3,048.10	3,584.99	536.89	17.61%	585.76	19.53%
Oficiales	24.58	6.80	3.11	-3.69	-54.30%	-21.47	-87.35%
De Particulares	2,359.49	2,516.64	3,140.53	623.89	24.79%	781.05	33.10%
A la Vista	547.55	596.05	650.84	54.78	9.19%	103.29	18.86%
A Plazo	1,289.82	1,348.33	1,827.26	478.93	35.52%	537.44	41.67%
De Ahorros	522.12	572.26	662.43	90.18	15.76%	140.32	26.87%
De Bancos	615.16	524.66	441.34	-83.31	-15.88%	-173.82	-28.26%
A la Vista	37.63	72.52	57.97	-14.54	-20.06%	20.34	54.06%
A Plazo	577.53	452.14	383.37	-68.77	-15.21%	-194.16	-33.62%
Extranjero	5,125.78	4,912.86	5,509.33	596.48	12.14%	383.55	7.48%
Oficiales	10.09	55.05	34.54	-20.51	-37.26%	24.45	242.38%
De Particulares	1,589.96	2,022.15	1,913.03	-109.12	-5.40%	323.07	20.32%
A la Vista	268.27	542.32	432.27	-110.05	-20.29%	163.99	61.13%
A Plazo	1,242.59	1,393.24	1,301.41	-91.83	-6.59%	58.82	4.73%
De Ahorro	79.09	86.59	179.35	92.76	107.12%	100.26	126.77%
De Bancos	3,525.74	2,835.66	3,561.77	726.11	25.61%	36.03	1.02%
A la Vista	70.91	123.87	94.65	-29.21	-23.59%	23.74	33.48%
A Plazo	3,454.82	2,711.79	3,467.12	755.32	27.85%	12.29	0.36%
Extranjeros	2,093.55	1,136.13	1,394.29	258.16	22.72%	-699.26	-33.40%
Locales	20.45	23.66	87.77	64.10	270.90%	67.32	329.24%
Extranjero	2,073.10	1,112.47	1,306.52	194.06	17.44%	-766.57	-36.98%
<b>OTROS PASIVOS</b>	404.79	387.54	339.17	-48.37	-12.48%	-65.62	-16.21%
Locales	240.51	258.39	190.95	-67.43	-26.10%	-49.56	-20.61%
Extranjero	164.28	129.15	148.21	19.06	14.76%	-16.06	-9.78%
<b>PATRIMONIO</b>	1,139.68	1,418.33	1,868.31	449.98	31.73%	728.63	63.93%
Capital	605.85	755.95	883.89	127.94	16.92%	278.04	45.89%
Reservas de Capital	177.96	104.35	95.21	-9.14	-8.76%	-82.75	-46.50%



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Otras Reservas	73.25	105.02	60.54	-44.48	-42.36%	-12.71	-17.35%
Utilidad de Periodos Anteriores	497.55	241.27	446.62	205.35	85.11%	-50.93	-10.24%
Utilidad de Periodo	-187.23	231.44	379.61	148.18	64.02%	566.84	-302.76%
Ganancia o Perdida en Valores Disponible para la Venta	-27.69	-19.70	-32.56	-12.86	65.29%	-4.87	17.58%
Deuda Subordinada	0.00	0.00	35.00	35.00	0.00%	35.00	0.00%
PASIVO Y PATRIMONIO	11,763.03	10,902.96	12,696.09	1,793.12	16.45%	933.06	7.93%