



**BALANCE DE SITUACION
BANCA OFICIAL
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	%
ACTIVOS LIQUIDOS	1,643.22	1,251.69	834.96	-416.73	-33.29%	-808.26	-49.19%
Depositos Locales en Bancos	428.50	200.83	147.80	-53.03	-26.41%	-280.70	-65.51%
A la Vista	27.94	7.10	8.11	1.00	14.15%	-19.83	-70.98%
A Plazo	400.56	193.73	139.69	-54.03	-27.89%	-260.87	-65.13%
Depositos Extranjeros en Bancos	1,083.81	919.63	562.91	-356.72	-38.79%	-520.90	-48.06%
A la Vista	8.81	19.42	9.81	-9.61	-49.48%	1.00	11.39%
A Plazo	1,075.00	900.21	553.10	-347.11	-38.56%	-521.90	-48.55%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Otros	130.92	131.23	124.25	-6.98	-5.32%	-6.67	-5.09%
CARTERA CREDITICIA	2,039.15	2,176.09	2,715.12	539.03	24.77%	675.97	33.15%
Locales	2,093.22	2,232.38	2,818.83	586.45	26.27%	725.61	34.66%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Menos Provisiones	54.07	56.29	103.71	47.42	84.23%	49.64	91.81%
Locales	54.07	56.29	103.71	47.42	84.23%	49.64	91.81%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
INVERSIONES EN VALORES	484.78	452.76	466.43	13.67	3.02%	-18.36	-3.79%
Locales	347.39	422.67	414.95	-7.72	-1.83%	67.56	19.45%
Extranjero	137.40	33.46	54.48	21.02	62.82%	-82.92	-60.35%
Menos Provisiones	0.00	3.37	3.00	-0.37	-10.85%	3.00	0.00%
Locales	0.00	3.37	3.00	-0.37	-10.85%	3.00	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
OTROS ACTIVOS	316.97	399.61	222.85	-176.76	-44.23%	-94.11	-29.69%
Locales	316.97	399.61	222.85	-176.76	-44.23%	-94.11	-29.69%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
TOTAL DE ACTIVOS	4,484.12	4,280.15	4,239.36	-40.79	-0.95%	-244.76	-5.46%
DEPOSITOS	3,488.07	3,301.32	3,152.53	-148.79	-4.51%	-335.54	-9.62%
Locales	3,441.61	3,261.72	3,105.85	-155.86	-4.78%	-335.76	-9.76%
Oficiales	2,129.68	1,952.47	1,791.66	-160.81	-8.24%	-338.02	-15.87%
De Particulares	1,087.12	1,108.31	1,107.19	-1.12	-0.10%	20.07	1.85%
A la Vista	102.00	102.81	118.71	15.90	15.47%	16.72	16.39%
A Plazo	406.98	422.10	394.56	-27.54	-6.52%	-12.42	-3.05%
De Ahorros	578.14	583.40	593.91	10.52	1.80%	15.77	2.73%
De Bancos	224.80	200.94	207.00	6.06	3.02%	-17.80	-7.92%
A la Vista	69.37	64.46	52.05	-12.42	-19.26%	-17.32	-24.97%
A Plazo	155.44	136.47	154.95	18.48	13.54%	-0.48	-0.31%
Extranjero	46.46	39.60	46.67	7.07	17.86%	0.21	0.46%
Oficiales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
De Particulares	19.84	21.87	27.49	5.62	25.69%	7.65	38.56%
A la Vista	0.50	0.41	1.09	0.67	161.97%	0.59	119.21%
A Plazo	18.94	21.07	26.09	5.02	23.83%	7.15	37.76%
De Ahorro	0.40	0.38	0.30	-0.08	-19.92%	-0.09	-23.68%
De Bancos	26.62	17.73	19.19	1.46	8.21%	-7.43	-27.92%
A la Vista	26.62	17.73	19.19	1.46	8.21%	-7.43	-27.92%
A Plazo	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Extranjero	26.62	17.73	19.19	1.46	8.21%	-7.43	-27.92%
Oficiales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
De Particulares	19.84	21.87	27.49	5.62	25.69%	7.65	38.56%
A la Vista	0.50	0.41	1.09	0.67	161.97%	0.59	119.21%
A Plazo	18.94	21.07	26.09	5.02	23.83%	7.15	37.76%
De Ahorro	0.40	0.38	0.30	-0.08	-19.92%	-0.09	-23.68%
De Bancos	26.62	17.73	19.19	1.46	8.21%	-7.43	-27.92%
A la Vista	26.62	17.73	19.19	1.46	8.21%	-7.43	-27.92%
A Plazo	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
OBLIGACIONES	214.88	195.04	315.54	120.50	61.78%	100.66	46.84%
Locales	155.94	143.48	272.89	129.41	90.19%	116.95	75.00%
Extranjero	58.94	51.56	42.65	-8.91	-17.29%	-16.30	-27.65%
OTROS PASIVOS	165.20	151.78	142.31	-9.46	-6.23%	-22.88	-13.85%
Locales	165.19	151.78	142.31	-9.46	-6.23%	-22.88	-13.85%
Extranjero	0.01	0.00	0.00	0.00	0.00%	-0.01	-100.00%
PATRIMONIO	615.98	632.02	628.98	-3.03	-0.48%	13.01	2.11%
Capital	608.03	616.00	583.01	-32.99	-5.35%	-25.02	-4.11%
Reservas de Capital	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%



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	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
Otras Reservas	0.22	5.03	50.58	45.55	906.33%	50.36	23012.84%
Utilidad de Periodos Anteriores	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Utilidad de Periodo	7.73	10.99	-4.61	-15.60	-141.89%	-12.33	-159.58%
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
PASIVO Y PATRIMONIO	4,484.12	4,280.15	4,239.36	-40.79	-0.95%	-244.76	-5.46%