



**SISTEMA BANCARIO NACIONAL
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Millones de Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	471.99	8.63	5,467.33	5,892.88	5,717.89	5,415.90	5,281.72	5,339.72	5,197.33	5,106.00	5,016.99	5,219.49	5,356.81	5,596.59	5,939.32
Depositos Locales en Bancos	-73.17	-8.16	897.03	883.68	841.25	811.65	798.23	889.03	777.51	734.60	770.83	764.59	808.08	844.73	823.85
A la Vista	-12.59	-6.31	199.58	194.26	180.64	157.52	173.27	175.14	152.63	162.57	155.09	143.27	177.78	178.46	186.99
A Plazo	-60.59	-8.69	697.45	689.42	660.62	654.13	624.96	713.88	624.88	572.03	615.74	621.31	630.30	666.28	636.86
Depositos Extranjeros en Bancos	526.98	12.50	4,217.50	4,703.85	4,586.08	4,294.02	4,203.89	4,172.03	4,120.65	4,086.89	3,957.47	4,161.33	4,237.97	4,348.94	4,744.48
A la Vista	-16.27	-4.18	388.74	293.29	336.06	354.33	348.80	328.01	309.39	338.27	326.95	324.96	369.32	334.97	372.47
A Plazo	543.25	14.19	3,828.76	4,410.57	4,250.02	3,939.69	3,855.09	3,844.02	3,811.26	3,748.61	3,630.52	3,836.36	3,868.66	4,013.98	4,372.00
Menos Provisiones	0.00	0.00	0.00	0.00	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	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	0.00	0.00	0.00	0.00
Otros	18.19	5.16	352.80	305.34	290.55	310.23	279.60	278.67	299.17	284.51	288.68	293.58	310.76	402.92	370.99
CARTERA CREDITICIA	1,933.62	12.81	15,095.93	15,233.26	15,081.47	15,254.79	15,375.29	15,631.36	15,737.49	15,728.04	15,969.60	16,115.21	16,433.15	16,995.76	17,029.55
Locales	1,348.37	11.43	11,794.67	11,884.37	11,843.01	12,032.16	12,124.87	12,331.21	12,394.99	12,666.46	12,861.58	13,088.81	13,216.44	13,335.59	13,143.03
Extranjero	450.56	11.61	3,879.91	3,922.44	3,804.14	3,776.24	3,807.09	3,847.96	3,880.63	3,602.49	3,630.38	3,539.23	3,687.65	4,125.78	4,330.48
Menos Provisiones	-134.69	-23.28	578.65	573.54	565.68	553.61	556.67	547.81	538.13	540.91	522.37	512.82	470.94	465.60	443.96
Locales	-27.31	-7.43	367.74	363.94	361.75	360.47	358.96	358.22	352.44	350.01	356.21	361.58	327.65	331.19	340.43
Extranjero	-107.38	-50.91	210.91	209.60	203.93	193.14	197.72	189.60	185.69	190.90	166.15	151.24	143.29	134.41	103.53
INVERSIONES EN VALORES	522.41	12.38	4,221.12	4,255.49	4,344.88	4,351.69	4,470.12	4,580.09	4,617.86	4,605.00	4,584.66	4,513.30	4,556.06	4,714.30	4,743.52
Locales	-198.04	-10.56	1,876.07	1,902.09	1,925.76	1,937.00	1,944.44	1,962.15	1,952.67	1,871.29	1,795.31	1,728.76	1,711.23	1,731.61	1,678.03
Extranjero	725.49	30.68	2,365.04	2,374.17	2,439.02	2,432.26	2,547.06	2,641.05	2,693.11	2,757.28	2,814.82	2,806.15	2,866.34	3,006.41	3,090.53
Menos Provisiones	5.04	25.21	19.99	20.77	19.90	17.57	21.38	23.11	27.92	23.57	25.47	21.62	21.51	23.72	25.03
Locales	6.33	34.10	18.55	19.36	18.84	16.63	20.26	21.98	26.76	22.95	24.98	20.93	21.35	23.42	24.87
Extranjero	-1.29	-88.97	1.44	1.41	1.06	0.93	1.12	1.12	1.16	0.62	0.49	0.68	0.16	0.31	0.16
OTROS ACTIVOS	-150.17	-9.98	1,504.78	1,365.43	1,346.56	1,480.16	1,392.54	1,411.29	1,428.35	1,398.47	1,604.23	1,398.52	1,377.71	1,450.44	1,354.62
Locales	-36.73	-2.88	1,273.43	1,201.75	1,195.07	1,260.27	1,251.32	1,253.85	1,283.52	1,280.49	1,461.12	1,243.38	1,237.09	1,296.16	1,236.69
Extranjero	-113.43	-49.03	231.36	163.68	151.49	219.89	141.21	157.44	144.83	117.98	143.11	155.14	140.62	154.28	117.93
TOTAL DE ACTIVOS	2,777.85	10.57	26,289.16	26,747.06	26,490.80	26,502.54	26,519.66	26,962.46	26,981.02	26,837.51	27,175.48	27,246.52	27,723.73	28,757.09	29,067.02
DEPOSITOS	1,367.34	7.15	19,116.91	19,553.41	19,280.14	19,320.31	19,239.54	19,574.43	19,486.63	19,361.46	19,676.43	19,669.29	19,806.29	20,454.38	20,484.24
Locales	627.62	4.72	13,308.93	13,522.96	13,299.08	13,384.29	13,370.22	13,458.81	13,384.60	13,396.54	13,628.76	13,462.03	13,495.47	13,746.75	13,936.55
Oficiales	-164.50	-8.40	1,959.27	2,208.04	1,937.97	1,954.96	1,906.11	1,856.44	1,839.08	1,866.25	1,757.28	1,705.74	1,683.42	1,686.61	1,794.77
De Particulares	826.81	8.08	10,237.35	10,251.97	10,340.68	10,436.64	10,536.78	10,579.77	10,610.55	10,689.14	10,965.79	10,808.98	10,820.51	10,969.80	11,064.15
A la Vista	163.27	11.16	1,463.51	1,393.00	1,425.05	1,458.53	1,457.68	1,408.71	1,412.74	1,447.36	1,599.93	1,459.13	1,460.25	1,531.10	1,626.78
A Plazo	477.74	7.55	6,327.53	6,393.44	6,402.78	6,483.77	6,556.78	6,613.90	6,615.47	6,660.81	6,755.87	6,756.59	6,794.83	6,835.90	6,805.28
De Ahorros	185.79	7.59	2,446.30	2,465.53	2,512.85	2,494.34	2,522.31	2,557.17	2,582.34	2,580.96	2,610.99	2,593.26	2,565.42	2,602.79	2,632.10
De Bancos	-34.68	-3.12	1,112.31	1,062.95	1,020.43	992.69	927.33	1,022.60	934.98	841.15	905.69	947.31	991.54	1,090.34	1,077.63
A la Vista	30.49	13.33	228.69	190.49	177.60	192.79	204.40	206.39	207.65	199.95	221.18	230.18	226.14	253.53	259.18
A Plazo	-65.17	-7.38	883.62	872.46	842.84	799.90	722.93	816.20	727.32	641.20	684.51	717.13	765.40	836.81	818.45
Extranjero	739.72	12.74	5,807.98	6,030.45	5,981.06	5,936.02	5,869.32	6,115.62	6,102.03	5,964.92	6,047.67	6,207.26	6,310.82	6,707.64	6,547.69
Oficiales	-20.51	-37.26	55.05	39.20	51.04	29.32	15.66	16.69	16.72	22.31	8.09	22.66	22.98	24.04	34.54
De Particulares	5.47	0.22	2,535.58	2,495.94	2,503.20	2,544.21	2,653.11	2,531.37	2,431.07	2,362.27	2,336.53	2,257.08	2,386.62	2,601.63	2,541.05



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A la Vista	-60.54	-10.19	594.40	502.41	491.66	600.14	617.56	492.12	491.31	467.97	462.95	434.83	482.72	563.11	533.86
A Plazo	-43.70	-2.41	1,812.12	1,766.86	1,763.43	1,788.12	1,835.37	1,762.38	1,741.21	1,700.55	1,669.29	1,617.32	1,691.61	1,820.71	1,768.42
De Ahorro	109.71	85.01	129.06	226.67	248.11	155.96	200.19	276.87	198.55	193.75	204.29	204.93	212.29	217.81	238.77
De Bancos	754.76	23.46	3,217.34	3,495.31	3,426.81	3,362.48	3,200.55	3,567.55	3,654.24	3,580.35	3,703.05	3,927.53	3,901.21	4,081.97	3,972.10
A la Vista	-36.52	-14.21	257.05	198.80	207.11	230.44	201.83	184.20	217.41	204.87	268.28	184.20	231.24	204.38	220.54
A Plazo	791.28	26.73	2,960.29	3,296.52	3,219.70	3,132.05	2,998.72	3,383.35	3,436.83	3,375.47	3,434.77	3,686.10	3,669.97	3,877.59	3,751.57
OBLIGACIONES	885.27	30.39	2,912.93	2,825.64	2,805.31	2,707.80	2,924.59	2,967.93	3,006.14	2,971.85	2,861.35	2,928.41	3,218.00	3,374.49	3,798.21
Locales	215.89	41.35	522.07	486.94	519.18	545.93	668.75	704.63	737.62	744.44	685.14	733.36	722.38	722.50	737.96
Extranjero	669.38	28.00	2,390.87	2,338.70	2,286.14	2,161.87	2,255.84	2,263.30	2,268.52	2,227.41	2,176.21	2,195.05	2,495.63	2,651.98	3,060.25
OTROS PASIVOS	-47.94	-5.41	886.44	960.77	961.77	975.51	878.68	916.71	951.66	913.65	1,008.27	989.54	932.25	1,009.11	838.50
Locales	-70.45	-9.58	735.08	795.81	792.93	817.59	716.52	759.39	805.05	749.55	784.15	755.40	761.47	832.35	664.62
Extranjero	22.52	14.88	151.36	164.96	168.84	157.92	162.16	157.31	146.61	164.10	224.12	234.13	170.78	176.77	173.88
PATRIMONIO	573.18	16.99	3,372.88	3,407.25	3,443.58	3,498.91	3,476.86	3,503.40	3,536.58	3,590.55	3,629.42	3,659.28	3,767.19	3,919.10	3,946.06
Capital	133.89	5.37	2,493.67	2,478.37	2,478.37	2,522.85	2,525.85	2,529.02	2,553.14	2,541.92	2,644.88	2,642.45	2,671.49	2,651.59	2,627.56
Reservas de Capital	-12.19	-11.38	107.11	107.17	106.74	106.71	95.03	95.09	94.99	115.79	16.52	16.24	16.27	94.76	94.92
Otras Reservas	-0.78	-0.72	108.34	57.38	56.38	63.42	53.33	46.35	48.23	52.08	55.17	57.07	57.01	58.88	107.55
Utilidad de Periodos Anteriores	259.81	92.60	280.56	723.60	721.60	672.72	665.86	665.16	638.42	636.39	616.87	559.66	538.81	584.28	540.38
Utilidad de Periodo	177.47	42.58	416.79	73.43	110.47	155.25	179.35	227.75	267.77	301.54	348.28	401.69	499.60	551.13	594.26
Ganancia o Perdida en Valores Disponible para la Venta	-20.02	59.61	-33.59	-32.69	-29.98	-22.02	-42.56	-59.97	-65.97	-57.18	-52.31	-52.84	-51.00	-56.52	-53.61
Deuda Subordinada	35.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00	35.00	35.00	35.00
PASIVO Y PATRIMONIO	2,777.85	10.57	26,289.16	26,747.06	26,490.80	26,502.54	26,519.66	26,962.46	26,981.02	26,837.51	27,175.48	27,246.52	27,723.73	28,757.09	29,067.02