



**BALANCE DE SITUACION
BANCA OFICIAL
DICIEMBRE 2003, DICIEMBRE 2004 Y DICIEMBRE 2005**

(En Millones de Balboas)

Descripcion	2003	2004	2005	Dic. 05 / Dic. 04		Dic. 05 / Dic. 03	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
ACTIVOS LIQUIDOS	1,251.69	825.21	1,508.37	683.16	82.79%	256.68	20.51%
Depositos Locales en Bancos	200.83	138.05	226.70	88.65	64.22%	25.87	12.88%
A la Vista	7.10	8.11	7.60	-0.50	-6.19%	0.50	7.09%
A Plazo	193.73	129.94	219.10	89.15	68.61%	25.37	13.09%
Depositos Extranjeros en Bancos	919.63	562.91	1,126.72	563.81	100.16%	207.09	22.52%
A la Vista	19.42	9.81	29.82	20.01	203.87%	10.40	53.53%
A Plazo	900.21	553.10	1,096.90	543.80	98.32%	196.69	21.85%
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	131.23	124.25	154.95	30.70	24.71%	23.72	18.08%
CARTERA CREDITICIA	2,176.09	2,674.01	2,584.45	-89.56	-3.35%	408.36	18.77%
Locales	2,232.38	2,811.86	2,714.06	-97.81	-3.48%	481.68	21.58%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Menos Provisiones	56.29	137.85	129.60	-8.25	-5.98%	73.31	130.23%
Locales	56.29	137.85	129.60	-8.25	-5.98%	73.31	130.23%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
INVERSIONES EN VALORES	452.76	466.43	423.40	-43.03	-9.23%	-29.36	-6.49%
Locales	422.67	414.95	413.40	-1.55	-0.37%	-9.27	-2.19%
Extranjero	33.46	54.48	12.28	-42.19	-77.45%	-21.17	-63.28%
Menos Provisiones	3.37	3.00	2.28	-0.72	-23.92%	-1.08	-32.18%
Locales	3.37	3.00	2.28	-0.72	-23.92%	-1.08	-32.18%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
OTROS ACTIVOS	399.61	273.71	254.10	-19.61	-7.17%	-145.51	-36.41%
Locales	399.61	273.71	253.80	-19.91	-7.28%	-145.81	-36.49%
Extranjero	0.00	0.00	0.30	0.30	0.00%	0.30	0.00%
TOTAL DE ACTIVOS	4,280.15	4,239.36	4,770.32	530.96	12.52%	490.17	11.45%
DEPOSITOS	3,301.32	3,151.44	3,674.99	523.54	16.61%	373.67	11.32%
Locales	3,261.72	3,105.85	3,631.88	526.02	16.94%	370.16	11.35%
Oficiales	1,952.47	1,791.66	2,228.56	436.90	24.39%	276.09	14.14%
De Particulares	1,108.31	1,107.19	1,152.15	44.96	4.06%	43.84	3.96%
A la Vista	102.81	118.71	116.35	-2.36	-1.99%	13.54	13.17%
A Plazo	422.10	394.56	417.86	23.30	5.91%	-4.24	-1.00%
De Ahorros	583.40	593.91	617.94	24.02	4.04%	34.54	5.92%
De Bancos	200.94	207.00	251.17	44.17	21.34%	50.23	25.00%
A la Vista	64.46	52.05	59.19	7.14	13.72%	-5.28	-8.18%
A Plazo	136.47	154.95	191.98	37.03	23.90%	55.51	40.67%
Extranjero	39.60	45.59	43.11	-2.48	-5.44%	3.51	8.87%
Oficiales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
De Particulares	21.87	27.49	28.78	1.30	4.71%	6.91	31.62%
A la Vista	0.41	1.09	1.26	0.18	16.22%	0.85	204.47%
A Plazo	21.07	26.09	27.27	1.18	4.50%	6.20	29.41%
De Ahorro	0.38	0.30	0.25	-0.06	-18.50%	-0.13	-34.73%
De Bancos	17.73	18.11	14.33	-3.78	-20.86%	-3.40	-19.19%
A la Vista	17.73	18.11	14.33	-3.78	-20.86%	-3.40	-19.19%
A Plazo	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
OBLIGACIONES	195.04	316.62	272.71	-43.91	-13.87%	77.67	39.82%
Locales	143.48	272.89	237.86	-35.03	-12.84%	94.38	65.78%
Extranjero	51.56	43.73	34.84	-8.88	-20.32%	-16.72	-32.42%
OTROS PASIVOS	151.78	142.31	157.44	15.13	10.63%	5.67	3.74%
Locales	151.78	142.31	157.44	15.13	10.63%	5.67	3.74%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
PATRIMONIO	632.02	628.98	665.18	36.20	5.75%	33.16	5.25%
Capital	616.00	583.01	573.89	-9.12	-1.56%	-42.11	-6.84%
Reservas de Capital	0.00	0.00	17.65	17.65	0.00%	17.65	0.00%



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	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
Otras Reservas	5.03	50.58	57.08	6.50	12.86%	52.06	1035.73%
Utilidad de Periodos Anteriores	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Utilidad de Periodo	10.99	-4.61	7.14	11.75	-255.05%	-3.85	-35.05%
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	9.42	9.42	0.00%	9.42	0.00%
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
PASIVO Y PATRIMONIO	4,280.15	4,239.36	4,770.32	530.96	12.52%	490.17	11.45%