



SISTEMA BANCARIO NACIONAL
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Millones de Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-548.52	-9.25	5,929.55	6,252.56	5,894.07	5,745.93	5,523.88	5,420.05	5,562.59	4,839.71	4,830.86	4,772.38	4,599.48	4,970.76	5,381.03
Depositos Locales en Bancos	353.34	43.38	814.60	848.70	802.29	826.23	853.30	877.79	929.70	821.60	946.68	932.73	955.75	946.07	1,167.94
A la Vista	74.23	39.85	186.27	200.61	195.68	187.44	183.44	195.80	187.57	183.61	189.43	182.79	209.78	197.37	260.50
A Plazo	279.11	44.42	628.33	648.09	606.61	638.79	669.87	681.98	742.14	637.99	757.24	749.94	745.97	748.69	907.44
Depositos Extranjeros en Bancos	-1,041.52	-21.93	4,749.43	5,090.98	4,787.70	4,581.91	4,335.63	4,218.99	4,292.19	3,686.12	3,550.68	3,495.42	3,277.95	3,642.27	3,707.91
A la Vista	72.84	22.37	325.58	377.86	374.04	496.34	341.61	374.04	306.52	266.51	251.76	241.81	250.21	437.33	398.42
A Plazo	-1,114.36	-25.19	4,423.85	4,713.12	4,413.66	4,085.57	3,994.02	3,896.83	3,985.67	3,419.62	3,298.91	3,253.61	3,027.75	3,204.94	3,309.49
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	139.66	38.21	365.52	312.87	304.08	337.78	334.94	323.27	340.70	331.98	333.51	344.23	365.78	382.42	505.17
CARTERA CREDITICIA	2,517.83	14.82	16,989.00	16,953.28	17,056.31	17,091.30	17,214.17	17,295.56	17,926.18	18,194.62	18,367.76	18,645.38	18,819.98	19,301.63	19,506.82
Locales	1,574.53	12.02	13,101.63	13,170.34	13,248.33	13,375.56	13,495.52	13,588.87	13,860.71	14,006.88	14,197.44	14,417.80	14,598.31	14,800.37	14,676.16
Extranjero	888.11	20.34	4,365.64	4,264.41	4,294.93	4,173.43	4,175.42	4,159.06	4,505.58	4,626.00	4,613.24	4,650.16	4,648.68	4,930.67	5,253.75
Menos Provisiones	-55.18	-11.54	478.28	481.47	486.95	457.69	456.76	452.36	440.12	438.25	442.91	422.58	427.01	429.41	423.09
Locales	-26.31	-7.09	370.98	382.28	387.92	374.65	369.14	373.11	367.90	348.52	350.76	346.99	351.58	352.67	344.66
Extranjero	-28.87	-26.90	107.30	99.19	99.03	83.05	87.63	79.26	72.22	89.73	92.15	75.58	75.42	76.74	78.43
INVERSIONES EN VALORES	532.28	11.21	4,747.97	4,788.26	4,720.41	4,676.41	4,708.85	4,675.30	4,990.34	4,890.45	5,039.63	5,110.54	5,270.75	5,120.88	5,280.26
Locales	72.18	4.30	1,677.94	1,663.88	1,643.53	1,565.36	1,582.48	1,576.89	1,748.49	1,638.87	1,626.31	1,687.08	1,750.79	1,730.41	1,750.12
Extranjero	459.49	14.87	3,090.20	3,144.26	3,097.45	3,132.46	3,147.14	3,115.41	3,259.39	3,271.27	3,432.56	3,442.45	3,540.86	3,409.99	3,549.69
Menos Provisiones	-0.61	-3.04	20.16	19.89	20.57	21.41	20.77	17.00	17.54	19.69	19.25	18.98	20.90	19.52	19.55
Locales	-6.03	-50.33	11.98	12.08	10.97	20.19	10.11	9.32	8.92	10.14	10.14	8.85	9.12	7.09	5.95
Extranjero	5.42	66.22	8.18	7.81	9.60	1.22	10.67	7.68	8.63	9.55	9.11	10.13	11.78	12.43	13.60
OTROS ACTIVOS	538.44	38.17	1,410.81	1,482.74	1,545.48	1,593.81	1,527.25	1,559.60	1,506.90	1,560.19	1,597.50	1,599.46	1,663.03	1,754.83	1,949.25
Locales	106.90	8.27	1,292.54	1,341.81	1,394.45	1,436.43	1,366.41	1,387.51	1,327.48	1,376.14	1,402.27	1,403.08	1,441.76	1,449.59	1,399.44
Extranjero	431.54	364.87	118.27	140.93	151.03	157.38	160.83	172.09	179.42	184.05	195.23	196.38	221.27	305.24	549.81
TOTAL DE ACTIVOS	3,040.03	10.45	29,077.32	29,476.83	29,216.27	29,107.44	28,974.14	28,950.51	29,986.01	29,484.97	29,835.75	30,127.77	30,353.24	31,148.11	32,117.36
DEPOSITOS	1,868.69	9.12	20,480.51	20,760.67	20,473.01	20,031.81	20,070.25	20,259.77	20,894.43	20,360.56	20,503.73	21,024.35	20,875.22	21,241.17	22,349.21
Locales	1,796.07	12.89	13,936.48	14,318.76	14,386.19	14,239.14	14,235.01	14,302.96	14,654.81	14,270.17	14,499.02	14,546.32	14,751.79	14,947.53	15,732.55
Oficiales	494.55	27.55	1,794.77	2,300.47	2,228.04	2,192.86	2,192.39	2,174.81	2,333.14	2,154.36	2,124.89	2,051.67	2,102.88	2,109.36	2,289.31
De Particulares	960.84	8.68	11,064.56	10,959.57	11,130.33	10,996.94	10,979.41	11,050.68	11,076.12	10,983.50	11,147.93	11,230.26	11,465.57	11,660.06	12,025.40
A la Vista	275.62	16.88	1,633.06	1,521.91	1,557.13	1,516.89	1,531.14	1,530.64	1,515.40	1,586.93	1,612.71	1,684.80	1,673.86	1,720.51	1,908.68
A Plazo	699.49	10.29	6,799.26	6,739.81	6,898.08	6,878.45	6,931.41	7,014.23	6,971.03	6,947.37	7,059.48	7,081.96	7,309.32	7,384.12	7,498.74
De Ahorros	-14.27	-0.54	2,632.24	2,697.85	2,675.12	2,601.61	2,516.86	2,505.81	2,589.69	2,449.20	2,475.74	2,463.50	2,482.39	2,555.43	2,617.97
De Bancos	340.69	31.63	1,077.15	1,058.73	1,027.82	1,049.34	1,063.21	1,077.47	1,245.55	1,132.31	1,226.20	1,264.39	1,183.35	1,178.10	1,417.84
A la Vista	33.93	13.09	259.14	226.65	219.10	209.88	159.87	187.56	213.83	219.70	213.65	243.77	230.67	237.48	293.07
A Plazo	306.76	37.50	818.01	832.09	808.72	839.46	903.34	889.92	1,031.72	912.61	1,012.54	1,020.63	952.68	940.62	1,124.76
Extranjero	72.62	1.11	6,544.04	6,441.91	6,086.83	5,792.67	5,835.24	5,956.81	6,239.62	6,090.39	6,004.70	6,478.03	6,123.43	6,293.65	6,616.66
Oficiales	-3.37	-9.76	34.54	19.72	24.84	20.17	21.43	15.79	15.76	9.82	17.59	15.20	26.94	30.12	31.17
De Particulares	-68.29	-2.69	2,536.09	2,622.50	2,664.10	2,642.00	2,615.29	2,709.25	2,714.26	2,476.15	2,427.25	2,421.97	2,448.38	2,401.92	2,467.80



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-103.94	-19.87	522.96	537.99	562.73	543.48	540.69	504.41	550.50	506.60	446.90	459.37	436.78	437.26	419.02
A Plazo	-29.55	-1.67	1,774.36	1,850.85	1,860.18	1,862.17	1,767.59	1,890.37	1,893.42	1,697.78	1,707.25	1,693.15	1,662.13	1,687.80	1,744.81
De Ahorro	65.19	27.30	238.77	233.66	241.19	236.34	307.01	314.47	270.34	271.77	273.10	269.46	349.48	276.86	303.96
De Bancos	144.28	3.63	3,973.41	3,799.69	3,397.89	3,130.50	3,198.52	3,231.77	3,509.60	3,604.42	3,559.86	4,040.86	3,648.11	3,861.61	4,117.70
A la Vista	-8.49	-3.83	221.84	206.13	201.93	235.06	285.29	205.38	217.45	194.52	192.83	222.67	177.87	172.49	213.35
A Plazo	152.78	4.07	3,751.57	3,593.55	3,195.96	2,895.45	2,913.23	3,026.39	3,292.14	3,409.90	3,367.03	3,818.20	3,470.24	3,689.12	3,904.35
OBLIGACIONES	591.59	15.55	3,804.06	3,803.19	3,800.30	4,120.57	4,065.85	3,782.62	4,131.89	4,097.51	4,236.02	3,959.42	4,255.43	4,537.47	4,395.65
Locales	45.41	6.15	738.61	765.84	741.87	750.85	730.24	701.70	695.66	682.21	689.10	710.02	748.99	749.17	784.02
Extranjero	546.18	17.82	3,065.45	3,037.34	3,058.43	3,369.71	3,335.61	3,080.92	3,436.23	3,415.30	3,546.92	3,249.39	3,506.44	3,788.31	3,611.63
OTROS PASIVOS	330.48	38.93	848.81	955.00	943.25	1,057.05	937.86	978.53	1,018.23	1,026.78	1,057.51	1,062.34	1,095.48	1,212.57	1,179.29
Locales	191.31	28.26	677.00	777.77	774.76	779.75	734.46	756.90	793.53	796.42	818.76	822.81	856.39	894.57	868.31
Extranjero	139.17	81.00	171.81	177.23	168.50	277.30	203.40	221.63	224.69	230.36	238.75	239.54	239.09	318.00	310.97
PATRIMONIO	249.27	6.32	3,943.94	3,957.98	3,999.70	3,898.02	3,900.19	3,929.59	3,941.45	4,000.12	4,038.50	4,081.66	4,127.12	4,156.89	4,193.21
Capital	100.47	3.82	2,627.90	2,621.76	2,624.33	2,656.00	2,676.39	2,667.69	2,680.82	2,683.75	2,686.23	2,694.55	2,716.89	2,717.33	2,728.37
Reservas de Capital	18.11	19.08	94.92	94.86	95.21	95.21	95.21	95.21	95.21	95.30	95.30	95.38	95.38	95.38	113.03
Otras Reservas	29.22	27.20	107.44	112.65	111.78	100.18	103.41	103.54	107.77	109.20	107.91	107.42	106.97	106.82	136.66
Utilidad de Periodos Anteriores	225.61	41.58	542.63	1,078.75	1,066.00	915.22	851.82	842.02	827.74	841.56	838.36	823.31	817.12	816.15	768.23
Utilidad de Periodo	-105.40	-17.87	589.76	69.78	124.16	166.96	196.99	237.20	250.69	287.83	333.75	383.92	432.08	466.06	484.36
Ganancia o Perdida en Valores Disponible para la Venta	-18.74	34.88	-53.71	-54.82	-56.78	-70.55	-58.63	-51.08	-55.77	-52.52	-58.06	-57.92	-76.32	-79.85	-72.44
Deuda Subordinada	0.00	0.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00
PASIVO Y PATRIMONIO	3,040.03	10.45	29,077.32	29,476.83	29,216.27	29,107.44	28,974.14	28,950.51	29,986.01	29,484.97	29,835.75	30,127.77	30,353.24	31,148.11	32,117.36