



## BALANCE DE SITUACION SISTEMA BANCARIO NACIONAL

(En Millones de Balboas)

Cuadro No. 3

Descripcion	2001		2002			2003			Dic. 2002 / Dic. 2003		
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
<b>ACTIVOS LIQUIDOS</b>	6,476.44	5,639.49	5,558.52	5,098.19	5,695.04	5,552.86	6,056.10	5,192.95	5,509.38	-185.66	-3.26
Depositos Locales en Bancos	1,806.89	1,352.88	1,477.96	1,176.96	1,154.78	889.45	965.34	908.82	929.74	-225.04	-19.49
A la Vista	187.41	157.22	169.12	169.05	201.19	167.23	177.81	161.29	205.00	3.81	1.89
A Plazo	1,619.47	1,195.66	1,308.84	1,007.92	953.59	722.22	787.52	747.52	724.74	-228.85	-24.00
Depositos Extranjeros en Bancos	4,229.86	4,030.08	3,783.46	3,635.20	4,156.68	4,349.09	4,783.41	4,001.85	4,210.56	53.88	1.30
A la Vista	366.20	380.47	280.30	371.80	322.17	347.00	380.24	282.60	386.26	64.09	19.89
A Plazo	3,863.66	3,649.61	3,504.25	3,265.21	3,837.51	4,005.09	4,406.17	3,719.24	3,824.30	-13.21	-0.34
Otros	439.69	256.53	297.10	286.02	383.57	314.33	307.36	282.29	369.08	-14.50	-3.78
<b>CARTERA CREDITICIA</b>	17,865.69	16,946.42	16,373.41	15,877.78	15,310.37	15,154.46	14,982.69	15,147.67	14,898.43	-411.94	-2.69
Locales	11,374.34	11,365.72	11,355.84	11,252.77	11,112.54	11,038.27	11,024.38	11,513.90	11,268.25	155.71	1.40
Extranjero	6,491.36	5,580.70	5,017.57	4,625.01	4,197.83	4,116.18	3,958.31	3,633.77	3,630.18	-567.65	-13.52
<b>INVERSIONES EN VALORES</b>	4,110.64	4,249.93	4,240.33	4,294.43	4,223.62	4,478.49	4,262.54	4,192.47	4,369.17	145.55	3.45
Locales	2,075.02	2,006.71	2,055.94	2,049.22	2,106.58	2,186.57	2,152.72	2,009.63	2,001.53	-105.05	-4.99
Extranjero	2,035.61	2,243.22	2,184.39	2,245.22	2,117.04	2,291.92	2,109.82	2,182.84	2,367.64	250.60	11.84
<b>OTROS ACTIVOS</b>	1,592.92	1,465.23	1,497.01	1,449.75	1,609.78	1,455.64	1,532.60	1,580.50	1,552.86	-56.92	-3.54
Locales	1,286.87	1,235.60	1,284.85	1,207.91	1,376.36	1,275.06	1,352.39	1,314.35	1,261.70	-114.66	-8.33
Extranjero	306.05	229.63	212.16	241.84	233.42	180.59	180.21	266.15	291.16	57.75	24.74
<b>TOTAL DE ACTIVOS</b>	30,045.69	28,308.18	27,669.28	26,720.15	26,838.80	26,641.45	26,833.93	26,113.58	26,329.84	-508.97	-1.90
<b>DEPOSITOS</b>	20,504.46	19,176.16	19,426.85	19,206.90	19,379.27	19,093.14	19,492.99	19,033.69	19,094.42	-284.84	-1.47
Locales	13,515.54	13,073.66	13,237.97	13,128.51	13,335.60	13,095.81	13,029.62	13,015.34	13,280.54	-55.06	-0.41
Oficiales	2,363.48	2,166.60	2,233.85	2,209.68	2,154.26	2,266.94	2,166.33	2,022.05	1,919.84	-234.42	-10.88
De Particulares	9,396.24	9,584.05	9,555.74	9,636.52	9,885.12	9,780.67	9,812.06	9,879.82	10,230.71	345.58	3.50
A la Vista	1,240.74	1,106.02	1,123.58	1,135.20	1,335.52	1,253.30	1,256.19	1,256.93	1,452.07	116.55	8.73
A Plazo	6,281.17	6,453.02	6,309.35	6,328.49	6,286.41	6,233.36	6,195.43	6,252.84	6,330.71	44.29	0.70
De Ahorros	1,874.33	1,980.82	2,122.82	2,172.83	2,263.18	2,294.01	2,360.44	2,370.05	2,447.92	184.74	8.16
De Bancos	1,755.83	1,323.01	1,448.37	1,282.31	1,296.22	1,048.20	1,051.23	1,113.47	1,129.99	-166.23	-12.82



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A la Vista	151.37	93.80	104.27	93.57	172.63	171.03	137.02	222.74	231.90	59.28	34.34
A Plazo	1,604.46	1,229.21	1,344.10	1,188.74	1,123.60	877.17	914.22	890.73	898.09	-225.51	-20.07
Extranjero	6,988.92	6,102.51	6,188.89	6,078.39	6,043.67	5,997.33	6,463.37	6,018.35	5,813.89	-229.78	-3.80
Oficiales	13.30	6.82	13.50	4.15	10.09	6.02	44.13	31.30	55.05	44.96	445.73
De Particulares	2,014.90	1,932.34	1,970.24	2,264.66	2,155.11	2,117.23	2,537.23	2,573.38	2,533.56	378.45	17.56
A la Vista	289.34	314.35	412.42	504.05	309.11	346.80	537.55	484.99	511.09	201.99	65.34
A Plazo	1,657.34	1,548.57	1,455.88	1,675.30	1,731.96	1,646.68	1,878.75	1,880.55	1,806.23	74.27	4.29
De Ahorro	68.22	69.42	71.35	85.31	114.04	123.74	120.93	207.85	216.23	102.19	89.62
De Bancos	4,960.72	4,163.35	4,205.14	3,809.58	3,878.47	3,874.09	3,882.00	3,413.67	3,225.28	-653.20	-16.84
A la Vista	215.57	179.99	181.66	186.46	178.09	213.56	213.42	233.80	257.97	79.88	44.85
A Plazo	4,745.14	3,983.36	4,023.49	3,623.12	3,700.38	3,660.53	3,668.58	3,179.86	2,967.30	-733.08	-19.81
<b>OBLIGACIONES</b>	<b>5,420.87</b>	<b>5,046.13</b>	<b>4,383.30</b>	<b>3,539.39</b>	<b>3,485.23</b>	<b>3,358.98</b>	<b>2,910.17</b>	<b>2,646.31</b>	<b>2,917.94</b>	<b>-567.30</b>	<b>-16.28</b>
Locales	818.17	774.09	718.61	490.05	474.09	490.49	468.97	547.67	523.32	49.23	10.38
Extranjero	4,602.70	4,272.04	3,664.69	3,049.34	3,011.15	2,868.49	2,441.19	2,098.63	2,394.62	-616.53	-20.47
<b>OTROS PASIVOS</b>	<b>1,032.52</b>	<b>909.57</b>	<b>1,029.45</b>	<b>1,084.85</b>	<b>933.31</b>	<b>1,081.89</b>	<b>1,079.41</b>	<b>1,042.86</b>	<b>940.45</b>	<b>7.15</b>	<b>0.77</b>
Locales	773.99	709.14	787.24	814.40	746.80	889.28	898.11	857.18	786.85	40.05	5.36
Extranjero	258.53	200.42	242.21	270.45	186.50	192.61	181.31	185.68	153.61	-32.90	-17.64
<b>PATRIMONIO</b>	<b>3,087.83</b>	<b>3,176.32</b>	<b>2,829.68</b>	<b>2,889.01</b>	<b>3,041.00</b>	<b>3,107.45</b>	<b>3,351.36</b>	<b>3,390.73</b>	<b>3,377.02</b>	<b>336.03</b>	<b>11.05</b>
Capital	2,229.76	2,289.62	2,324.63	2,284.50	2,340.30	2,353.65	2,514.57	2,504.12	2,489.37	149.07	6.37
Reservas de Capital	388.04	394.19	121.73	115.81	179.81	179.82	172.96	151.25	106.95	-72.87	-40.52
Otras Reservas	25.41	24.90	25.01	26.35	63.72	67.60	76.07	74.49	98.99	35.27	55.34
Utilidad de Periodos Anteriores	211.68	414.67	589.84	589.27	479.28	427.94	354.11	333.08	285.70	-193.58	-40.39
Utilidad de Periodo	258.55	85.46	-183.40	-73.98	9.85	94.93	254.70	354.09	417.01	407.15	4132.89
Ganancia o Perdida en Valores Disponible para la Venta	-25.61	-32.52	-48.13	-52.94	-31.98	-16.49	-21.05	-26.29	-20.99	10.99	-34.36
<b>PASIVO Y PATRIMONIO</b>	<b>30,045.69</b>	<b>28,308.18</b>	<b>27,669.28</b>	<b>26,720.15</b>	<b>26,838.80</b>	<b>26,641.45</b>	<b>26,833.93</b>	<b>26,113.58</b>	<b>26,329.84</b>	<b>-508.97</b>	<b>-1.90</b>