

**BALANCE DE SITUACION
BANCA OFICIAL**

(En Millones de Balboas)

Cuadro No. 5

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	%
ACTIVOS LIQUIDOS	1,918.35	1,765.46	1,706.56	1,564.62	1,643.22	1,715.55	1,618.90	1,373.86	1,285.93	-357.29	-21.74
Depositos Locales en Bancos	762.75	564.66	606.69	580.85	428.50	265.23	276.61	239.28	229.00	-199.50	-46.56
A la Vista	25.87	27.66	24.88	28.34	27.94	28.55	30.58	30.10	22.68	-5.26	-18.81
A Plazo	736.87	537.00	581.81	552.51	400.56	236.68	246.03	209.18	206.32	-194.24	-48.49
Depositos Extranjeros en Bancos	993.45	1,104.38	1,022.37	896.63	1,083.81	1,333.28	1,244.53	1,045.97	918.21	-165.60	-15.28
A la Vista	103.45	89.38	22.37	81.63	8.81	8.38	4.98	20.26	18.00	9.19	104.36
A Plazo	890.00	1,015.00	1,000.00	815.00	1,075.00	1,324.90	1,239.55	1,025.71	900.21	-174.79	-16.26
Otros	162.16	96.41	77.50	87.15	130.92	117.03	97.75	88.61	138.72	7.80	5.96
CARTERA CREDITICIA	1,900.80	1,918.12	2,020.11	2,135.47	2,039.15	2,089.33	2,129.26	2,255.90	2,174.29	135.14	6.63
Locales	1,900.80	1,918.12	2,020.11	2,135.47	2,039.15	2,089.33	2,129.26	2,255.90	2,174.29	135.14	6.63
INVERSIONES EN VALORES	434.59	382.29	421.96	530.97	484.78	499.22	424.73	415.72	452.76	-32.03	-6.61
Locales	285.87	249.60	286.49	347.24	347.39	361.38	391.36	382.31	419.30	71.91	20.70
Extranjero	148.72	132.69	135.48	183.73	137.40	137.84	33.37	33.42	33.46	-103.94	-75.65
OTROS ACTIVOS	195.43	211.78	279.43	238.97	316.97	259.98	289.99	262.94	368.07	51.10	16.12
Locales	195.43	211.78	279.43	238.97	316.97	259.98	289.99	262.94	368.07	51.10	16.12
TOTAL DE ACTIVOS	4,449.17	4,277.65	4,428.07	4,470.04	4,484.12	4,564.07	4,462.88	4,308.43	4,281.05	-203.08	-4.53
DEPOSITOS	3,469.50	3,263.08	3,395.30	3,456.41	3,488.07	3,601.11	3,496.55	3,315.42	3,280.91	-207.16	-5.94
Locales	3,422.17	3,215.16	3,346.25	3,411.32	3,441.61	3,553.02	3,446.83	3,271.42	3,241.31	-200.30	-5.82
Oficiales	2,263.07	2,019.13	2,090.83	2,140.07	2,129.68	2,262.31	2,154.89	2,010.63	1,913.04	-216.64	-10.17
De Particulares	902.52	964.84	1,028.73	1,072.04	1,087.12	1,071.70	1,087.03	1,079.50	1,104.38	17.26	1.59
A la Vista	95.66	93.39	98.86	86.19	102.00	100.53	91.68	92.90	97.91	-4.08	-4.00
A Plazo	342.73	373.28	385.74	415.84	406.98	401.98	403.41	411.41	423.08	16.10	3.96
De Ahorros	464.13	498.17	544.13	570.01	578.14	569.19	591.94	575.20	583.39	5.24	0.91
De Bancos	256.57	231.18	226.68	199.21	224.80	219.00	204.91	181.28	223.88	-0.92	-0.41
A la Vista	72.38	45.87	48.30	38.63	69.37	52.59	41.31	38.37	67.66	-1.70	-2.46
A Plazo	184.19	185.32	178.38	160.58	155.44	166.41	163.60	142.91	156.22	0.79	0.51



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
Extranjero	47.33	47.92	49.05	45.08	46.46	48.09	49.73	44.00	39.60	-6.86	-14.76
De Particulares	24.54	24.12	18.66	19.03	19.84	20.38	21.69	21.71	21.87	2.03	10.24
A la Vista	0.41	0.76	0.33	0.34	0.50	0.20	0.92	0.65	0.41	-0.08	-16.33
A Plazo	23.76	23.02	17.97	18.30	18.94	19.80	20.35	20.88	21.07	2.13	11.25
De Ahorro	0.36	0.34	0.37	0.40	0.40	0.39	0.42	0.19	0.38	-0.02	-4.69
De Bancos	22.80	23.80	30.39	26.05	26.62	27.71	28.04	22.29	17.73	-8.89	-33.39
A la Vista	22.80	23.80	30.39	26.05	26.62	27.71	28.04	22.29	17.73	-8.89	-33.39
OBLIGACIONES	223.52	222.83	221.59	223.25	214.88	186.20	157.38	201.07	196.72	-18.16	-8.45
Locales	155.58	155.46	157.70	158.70	155.94	129.81	102.97	147.20	145.16	-10.78	-6.91
Extranjero	67.93	67.37	63.89	64.56	58.94	56.39	54.41	53.87	51.56	-7.38	-12.53
OTROS PASIVOS	146.10	175.71	196.78	168.62	165.20	156.81	188.12	170.23	170.82	5.62	3.40
Locales	146.10	175.71	194.86	168.62	165.19	156.81	188.12	170.23	170.82	5.63	3.41
Extranjero	0.00	0.00	1.92	0.00	0.01	0.00	0.00	0.00	0.00		
PATRIMONIO	610.05	616.03	614.40	621.76	615.98	619.95	620.82	621.72	632.59	16.62	2.70
Capital	602.36	602.36	602.36	607.47	608.03	615.76	615.76	615.76	616.00	7.97	1.31
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Otras Reservas	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	5.03	4.81	2196.75
Utilidad de Periodos Anteriores	0.00	7.47	7.47	0.00	0.00	0.00	0.00	0.00	0.00		
Utilidad de Periodo	7.47	5.98	4.34	14.07	7.73	3.98	4.84	5.74	11.57	3.84	49.68
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
PASIVO Y PATRIMONIO	4,449.17	4,277.65	4,428.07	4,470.04	4,484.12	4,564.07	4,462.88	4,308.43	4,281.05	-203.08	-4.53