



BALANCE DE SITUACION BANCA PANAMEÑA PRIVADA

(En Millones de Balboas)

Cuadro No. 8

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	1,939.16	1,528.55	1,601.80	1,340.26	1,619.40	1,386.79	1,511.18	1,284.02	1,572.08	-47.31	-2.92
Depositos Locales en Bancos	807.72	482.03	619.65	401.55	488.85	415.30	475.29	408.74	450.62	-38.23	-7.82
A la Vista	76.33	61.23	73.58	62.01	86.02	63.11	71.77	60.00	99.74	13.72	15.95
A Plazo	731.39	420.80	546.08	339.53	402.83	352.19	403.53	348.74	350.88	-51.95	-12.90
Depositos Extranjeros en Bancos	1,002.53	958.63	865.37	833.76	1,000.71	876.77	934.87	764.53	987.76	-12.94	-1.29
A la Vista	95.79	146.68	69.12	72.55	81.20	52.83	79.77	45.12	130.62	49.42	60.86
A Plazo	906.74	811.95	796.25	761.21	919.50	823.95	855.10	719.41	857.14	-62.36	-6.78
Otros	128.92	87.90	116.78	104.95	129.84	94.72	101.01	110.75	133.70	3.86	2.97
CARTERA CREDITICIA	5,615.53	5,757.50	5,763.24	5,724.51	5,839.11	5,768.19	5,757.53	6,012.43	6,209.00	369.89	6.33
Locales	5,359.52	5,508.08	5,497.18	5,467.94	5,562.47	5,453.43	5,470.62	5,721.01	5,854.19	291.72	5.24
Extranjero	256.01	249.41	266.06	256.57	276.63	314.76	286.91	291.42	354.81	78.17	28.26
INVERSIONES EN VALORES	2,185.98	2,489.78	2,488.17	2,423.34	2,473.42	2,696.89	2,677.88	2,619.53	2,698.15	224.72	9.09
Locales	1,092.77	1,126.37	1,184.67	1,155.95	1,151.65	1,224.00	1,256.34	1,085.87	1,028.82	-122.83	-10.67
Extranjero	1,093.21	1,363.41	1,303.51	1,267.39	1,321.77	1,472.89	1,421.54	1,533.65	1,669.32	347.55	26.29
OTROS ACTIVOS	624.46	646.46	662.98	647.90	659.73	699.99	750.50	785.48	635.70	-24.03	-3.64
Locales	600.56	621.94	636.74	627.63	640.06	681.79	733.06	742.50	617.88	-22.18	-3.46
Extranjero	23.91	24.52	26.25	20.27	19.66	18.20	17.44	42.99	17.81	-1.85	-9.41
TOTAL DE ACTIVOS	10,365.14	10,429.41	10,516.19	10,136.01	10,591.65	10,551.86	10,697.09	10,701.46	11,114.93	523.27	4.94
DEPOSITOS	7,546.66	7,625.52	7,684.43	7,572.80	7,766.19	7,605.64	7,613.18	7,585.24	7,852.63	86.43	1.11
Locales	6,758.82	6,813.79	6,818.54	6,664.09	6,894.77	6,698.63	6,745.66	6,768.86	6,990.85	96.08	1.39
Oficiales	0.01	0.01	5.02	1.01	0.00	0.00	0.00	0.00	0.00		
De Particulares	6,265.03	6,426.46	6,326.31	6,317.87	6,438.51	6,317.64	6,387.50	6,422.28	6,609.41	170.89	2.65
A la Vista	635.71	567.54	594.58	585.12	685.97	653.25	668.55	643.03	761.69	75.72	11.04
A Plazo	4,657.09	4,797.36	4,634.42	4,645.13	4,589.61	4,489.68	4,496.75	4,549.38	4,557.10	-32.52	-0.71
De Ahorros	972.24	1,017.38	1,097.31	1,087.62	1,162.93	1,174.71	1,222.20	1,229.88	1,290.62	127.69	10.98
De Bancos	493.77	387.32	487.22	345.21	456.25	380.99	358.16	346.58	381.44	-74.81	-16.40



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A la Vista	12.29	10.39	11.33	19.36	65.63	72.27	53.15	93.57	91.71	26.09	39.75
A Plazo	481.48	376.93	475.89	325.85	390.63	308.72	305.01	253.01	289.73	-100.90	-25.83
Extranjero	787.85	811.72	865.89	908.72	871.43	907.01	867.53	816.38	861.78	-9.65	-1.11
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
De Particulares	435.73	455.33	487.61	484.62	545.31	502.31	511.49	505.86	491.62	-53.70	-9.85
A la Vista	27.26	34.36	25.15	42.30	40.34	42.36	44.02	43.84	51.72	11.38	28.21
A Plazo	388.91	398.62	410.07	415.72	470.43	423.91	429.66	423.27	397.81	-72.61	-15.44
De Ahorro	19.57	22.35	21.81	26.60	34.55	36.05	37.81	38.75	42.09	7.54	21.82
De Bancos	352.11	356.39	378.28	424.10	326.11	404.69	356.04	310.52	370.16	44.05	13.51
A la Vista	76.69	84.46	82.92	89.37	80.56	89.84	106.77	80.01	116.38	35.83	44.47
A Plazo	275.42	271.94	295.36	334.73	245.56	314.85	249.27	230.51	253.78	8.22	3.35
OBLIGACIONES	1,299.93	1,288.69	1,214.50	927.59	1,176.81	1,228.38	1,305.78	1,309.11	1,581.46	404.65	34.39
Locales	402.84	386.73	357.92	273.64	297.70	343.66	364.62	389.15	354.50	56.79	19.08
Extranjero	897.09	901.97	856.58	653.94	879.11	884.72	941.16	919.96	1,226.96	347.85	39.57
OTROS PASIVOS	410.61	343.29	376.89	401.89	363.32	408.26	431.15	440.83	353.32	-10.00	-2.75
Locales	387.88	328.69	352.93	381.10	341.10	390.87	405.77	408.70	331.11	-9.99	-2.93
Extranjero	22.73	14.60	23.96	20.79	22.22	17.39	25.38	32.13	22.21	-0.01	-0.04
PATRIMONIO	1,107.94	1,171.91	1,240.37	1,233.73	1,285.34	1,309.58	1,346.98	1,366.28	1,327.53	42.19	3.28
Capital	1,021.15	1,069.65	1,109.16	1,072.53	1,126.42	1,131.56	1,146.17	1,150.18	1,121.72	-4.70	-0.42
Reservas de Capital	-3.35	2.81	5.37	1.51	1.86	1.86	3.16	3.00	2.59	0.74	39.72
Otras Reservas	-11.38	-11.87	-11.77	-10.42	-9.74	-7.37	-5.17	-9.30	-11.07	-1.33	13.62
Utilidad de Periodos Anteriores	-33.80	73.78	61.23	57.38	-18.26	131.80	105.36	84.74	39.26	57.53	-315.00
Utilidad de Periodo	137.52	39.73	82.34	120.67	189.35	54.17	102.06	144.70	178.05	-11.30	-5.97
Ganancia o Perdida en Valores Disponible para la Venta	-2.19	-2.19	-5.96	-7.94	-4.29	-2.44	-4.60	-7.03	-3.03	1.25	-29.26
PASIVO Y PATRIMONIO	10,365.14	10,429.41	10,516.19	10,136.01	10,591.65	10,551.86	10,697.09	10,701.46	11,114.93	523.27	4.94