



BALANCE DE SITUACION BANCA PANAMEÑA

(En Millones de Balboas)

Cuadro No. 9

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	3,857.52	3,294.01	3,308.36	2,904.88	3,262.62	3,102.34	3,130.08	2,657.88	2,858.02	-404.60	-12.40	
Depositos Locales en Bancos	1,570.46	1,046.69	1,226.34	982.39	917.35	680.53	751.90	648.02	679.62	-237.73	-25.91	
A la Vista	102.20	88.89	98.46	90.35	113.96	91.66	102.34	90.10	122.42	8.46	7.43	
A Plazo	1,468.26	957.80	1,127.88	892.04	803.39	588.87	649.56	557.92	557.20	-246.19	-30.64	
Depositos Extranjeros en Bancos	1,995.97	2,063.01	1,887.74	1,730.39	2,084.52	2,210.06	2,179.41	1,810.51	1,905.98	-178.54	-8.57	
A la Vista	199.23	236.06	91.49	154.18	90.01	61.21	84.75	65.38	148.62	58.61	65.11	
A Plazo	1,796.74	1,826.95	1,796.25	1,576.21	1,994.50	2,148.85	2,094.65	1,745.12	1,757.35	-237.15	-11.89	
Otros	291.08	184.30	194.28	192.10	260.75	211.75	198.77	199.35	272.42	11.66	4.47	
CARTERA CREDITICIA	7,516.32	7,675.62	7,783.35	7,859.99	7,878.26	7,857.52	7,886.80	8,268.33	8,383.29	505.03	6.41	
Locales	7,260.32	7,426.20	7,517.29	7,603.41	7,601.63	7,542.76	7,599.89	7,976.91	8,028.48	426.86	5.62	
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	2,620.57	2,872.07	2,910.14	2,954.31	2,958.21	3,196.11	3,102.61	3,035.25	3,150.90	192.70	6.51	
Locales	1,378.64	1,375.97	1,471.15	1,503.19	1,499.04	1,585.38	1,647.70	1,468.18	1,448.12	-50.92	-3.40	
Extranjero	1,241.93	1,496.10	1,438.98	1,451.13	1,459.17	1,610.73	1,454.91	1,567.07	1,702.78	243.61	16.70	
OTROS ACTIVOS	819.89	858.24	942.41	886.87	976.69	959.96	1,040.48	1,048.43	1,003.77	27.07	2.77	
Locales	795.98	833.72	916.16	866.59	957.03	941.77	1,023.04	1,005.44	985.95	28.92	3.02	
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	14,814.30	14,707.05	14,944.26	14,606.05	15,075.78	15,115.93	15,159.97	15,009.89	15,395.97	320.20	2.12	
DEPOSITOS	11,016.17	10,888.60	11,079.73	11,029.21	11,254.26	11,206.75	11,109.74	10,900.66	11,133.53	-120.73	-1.07	
Locales	10,180.98	10,028.95	10,164.79	10,075.41	10,336.37	10,251.65	10,192.48	10,040.28	10,232.16	-104.22	-1.01	
Oficiales	2,263.08	2,019.15	2,095.85	2,141.08	2,129.68	2,262.31	2,154.89	2,010.63	1,913.04	-216.64	-10.17	
De Particulares	7,167.56	7,391.31	7,355.04	7,389.90	7,525.63	7,389.34	7,474.52	7,501.79	7,713.79	188.16	2.50	
A la Vista	731.37	660.94	693.45	671.31	787.97	753.78	760.23	735.93	859.60	71.63	9.09	
A Plazo	4,999.81	5,170.64	5,020.16	5,060.97	4,996.60	4,891.67	4,900.16	4,960.79	4,980.18	-16.41	-0.33	
De Ahorros	1,436.37	1,515.55	1,641.43	1,657.63	1,741.07	1,743.90	1,814.14	1,805.07	1,874.01	132.94	7.64	
De Bancos	750.35	618.50	713.90	544.42	681.06	600.00	563.07	527.86	605.33	-75.73	-11.12	



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A la Vista	84.67	56.25	59.62	57.99	135.00	124.87	94.46	131.94	159.38	24.38	18.06
A Plazo	665.67	562.25	654.27	486.43	546.06	475.13	468.61	395.92	445.95	-100.11	-18.33
Extranjero	835.18	859.65	914.94	953.80	917.89	955.10	917.26	860.38	901.38	-16.51	-1.80
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
De Particulares	460.27	479.45	506.28	503.65	565.15	522.70	533.18	527.57	513.48	-51.67	-9.14
A la Vista	27.67	35.12	25.48	42.63	40.84	42.55	44.94	44.49	52.13	11.30	27.67
A Plazo	412.67	421.64	428.04	434.02	489.37	443.71	450.02	444.14	418.88	-70.48	-14.40
De Ahorro	19.93	22.69	22.18	27.00	34.95	36.44	38.22	38.94	42.47	7.52	21.51
De Bancos	374.91	380.20	408.67	450.15	352.74	432.40	384.08	332.81	387.89	35.16	9.97
A la Vista	99.49	108.26	113.31	115.42	107.18	117.55	134.81	102.30	134.12	26.94	25.13
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	1,523.44	1,511.52	1,436.09	1,150.84	1,391.69	1,414.57	1,463.16	1,510.18	1,778.18	386.49	27.77
Locales	558.42	542.18	515.62	432.34	453.64	473.47	467.59	536.35	499.66	46.02	10.14
Extranjero	965.02	969.33	920.48	718.50	938.05	941.10	995.57	973.82	1,278.52	340.47	36.30
OTROS PASIVOS	556.70	519.00	573.67	570.52	528.52	565.08	619.27	611.06	524.14	-4.37	-0.83
Locales	533.98	504.39	547.79	549.72	506.29	547.69	593.89	578.92	501.93	-4.36	-0.86
Extranjero	22.73	14.60	25.88	20.79	22.23	17.39	25.38	32.13	22.21	-0.02	-0.08
PATRIMONIO	1,717.99	1,787.94	1,854.76	1,855.49	1,901.31	1,929.53	1,967.79	1,987.99	1,960.12	58.81	3.09
Capital	1,623.51	1,672.02	1,711.52	1,680.00	1,734.45	1,747.32	1,761.92	1,765.94	1,737.72	3.27	0.19
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	-11.17	-11.65	-11.55	-10.20	-9.52	-7.15	-4.95	-9.09	-6.04	3.48	-36.56
Utilidad de Periodos Anteriores	-33.80	81.25	68.70	57.38	-18.26	131.80	105.36	84.74	39.26	57.53	-315.00
Utilidad de Periodo	144.98	45.70	86.68	134.74	197.08	58.15	106.90	150.44	189.62	-7.46	-3.79
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	14,814.30	14,707.05	14,944.26	14,606.05	15,075.78	15,115.93	15,159.97	15,009.89	15,395.97	320.20	2.12