



## BALANCE DE SITUACION SISTEMA BANCARIO NACIONAL

(En Millones de Balboas)

Cuadro No. 3

Descripcion	2002		2003				2004				Dic. 2003 / Dic. 2004	
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%	
<b>ACTIVOS LIQUIDOS</b>	5,695.04	5,516.92	6,018.03	5,155.68	5,467.33	5,415.90	5,197.33	5,219.49	5,939.32	471.99	8.63	
Depositos Locales en Bancos	1,154.78	860.70	935.10	878.96	897.03	811.65	777.51	764.59	823.85	-73.17	-8.16	
A la Vista	201.19	145.48	154.57	138.42	199.58	157.52	152.63	143.27	186.99	-12.59	-6.31	
A Plazo	953.59	715.22	780.53	740.54	697.45	654.13	624.88	621.31	636.86	-60.59	-8.69	
Depositos Extranjeros en Bancos	4,159.68	4,351.97	4,786.95	4,002.54	4,217.50	4,294.02	4,120.65	4,161.33	4,744.48	526.98	12.50	
A la Vista	322.17	346.88	380.78	283.30	388.74	354.33	309.39	324.96	372.47	-16.27	-4.18	
A Plazo	3,837.51	4,005.09	4,406.17	3,719.24	3,828.76	3,939.69	3,811.26	3,836.36	4,372.00	543.25	14.19	
Menos Provisiones	3.00	3.00	3.00	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	
Extranjero	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Otros	383.57	307.25	298.98	274.18	352.80	310.23	299.17	293.58	370.99	18.19	5.16	
<b>CARTERA CREDITICIA</b>	15,310.37	15,150.46	14,980.05	15,143.02	15,095.93	15,254.79	15,737.49	16,115.21	17,029.55	1,933.62	12.81	
Locales	11,489.13	11,397.07	11,377.28	11,870.40	11,794.67	12,032.16	12,394.99	13,088.81	13,143.03	1,348.37	11.43	
Extranjero	4,593.73	4,514.05	4,243.45	3,853.09	3,879.91	3,776.24	3,880.63	3,539.23	4,330.48	450.56	11.61	
Menos Provisiones	772.49	760.66	640.68	580.47	578.65	553.61	538.13	512.82	443.96	-134.69	-23.28	
Locales	376.59	362.79	355.54	361.15	367.74	360.47	352.44	361.58	340.43	-27.31	-7.43	
Extranjero	395.90	397.87	285.14	219.32	210.91	193.14	185.69	151.24	103.53	-107.38	-50.91	
<b>INVERSIONES EN VALORES</b>	4,223.62	4,478.52	4,262.55	4,192.49	4,221.12	4,351.69	4,617.86	4,513.30	4,743.52	522.41	12.38	
Locales	2,125.01	2,203.10	2,167.96	2,028.75	1,876.07	1,937.00	1,952.67	1,728.76	1,678.03	-198.04	-10.56	
Extranjero	2,122.16	2,296.94	2,114.54	2,184.22	2,365.04	2,432.26	2,693.11	2,806.15	3,090.53	725.49	30.68	
Menos Provisiones	23.54	21.52	19.95	20.49	19.99	17.57	27.92	21.62	25.03	5.04	25.21	
Locales	18.43	16.51	15.23	19.10	18.55	16.63	26.76	20.93	24.87	6.33	34.10	
Extranjero	5.12	5.01	4.72	1.39	1.44	0.93	1.16	0.68	0.16	-1.29	-88.97	
<b>OTROS ACTIVOS</b>	1,609.78	1,448.14	1,518.15	1,578.60	1,504.78	1,480.16	1,428.35	1,398.52	1,354.62	-150.17	-9.98	
Locales	1,376.36	1,267.55	1,337.94	1,312.46	1,273.43	1,260.27	1,283.52	1,243.38	1,236.69	-36.73	-2.88	
Extranjero	233.42	180.59	180.21	266.15	231.36	219.89	144.83	155.14	117.93	-113.43	-49.03	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%	
TOTAL DE ACTIVOS	26,838.80	26,594.05	26,778.77	26,069.79	26,289.16	26,502.54	26,981.02	27,246.52	29,067.02	2,777.85	10.57	
DEPOSITOS	19,379.27	19,066.78	19,454.29	19,014.88	19,116.91	19,320.31	19,486.63	19,669.29	20,484.24	1,367.34	7.15	
Locales	13,335.60	13,069.45	12,990.92	12,996.53	13,308.93	13,384.29	13,384.60	13,462.03	13,936.55	627.62	4.72	
Oficiales	2,154.26	2,264.63	2,166.43	2,027.14	1,959.27	1,954.96	1,839.08	1,705.74	1,794.77	-164.50	-8.40	
De Particulares	9,885.12	9,781.30	9,799.28	9,881.33	10,237.35	10,436.64	10,610.55	10,808.98	11,064.15	826.81	8.08	
A la Vista	1,335.52	1,254.78	1,260.12	1,259.31	1,463.51	1,458.53	1,412.74	1,459.13	1,626.78	163.27	11.16	
A Plazo	6,286.41	6,232.50	6,194.56	6,251.96	6,327.53	6,483.77	6,615.47	6,756.59	6,805.28	477.74	7.55	
De Ahorros	2,263.18	2,294.03	2,344.59	2,370.06	2,446.30	2,494.34	2,582.34	2,593.26	2,632.10	185.79	7.59	
De Bancos	1,296.22	1,023.51	1,025.21	1,088.06	1,112.31	992.69	934.98	947.31	1,077.63	-34.68	-3.12	
A la Vista	172.63	166.21	132.51	218.27	228.69	192.79	207.65	230.18	259.18	30.49	13.33	
A Plazo	1,123.60	857.31	892.70	869.79	883.62	799.90	727.32	717.13	818.45	-65.17	-7.38	
Extranjero	6,043.67	5,997.33	6,463.37	6,018.35	5,807.98	5,936.02	6,102.03	6,207.26	6,547.69	739.72	12.74	
Oficiales	10.09	6.02	44.13	31.30	55.05	29.32	16.72	22.66	34.54	-20.51	-37.26	
De Particulares	2,113.35	2,117.23	2,537.23	2,573.38	2,535.58	2,544.21	2,431.07	2,257.08	2,541.05	5.47	0.22	
A la Vista	308.31	346.80	537.55	484.99	594.40	600.14	491.31	434.83	533.86	-60.54	-10.19	
A Plazo	1,691.00	1,646.68	1,878.75	1,880.55	1,812.12	1,788.12	1,741.21	1,617.32	1,768.42	-43.70	-2.41	
De Ahorro	114.04	123.74	120.93	207.85	129.06	155.96	198.55	204.93	238.77	109.71	85.01	
De Bancos	3,920.23	3,874.09	3,882.00	3,413.67	3,217.34	3,362.48	3,654.24	3,927.53	3,972.10	754.76	23.46	
A la Vista	178.89	213.56	213.42	233.80	257.05	230.44	217.41	241.42	220.54	-36.52	-14.21	
A Plazo	3,741.34	3,660.53	3,668.58	3,179.86	2,960.29	3,132.05	3,436.83	3,686.10	3,751.57	791.28	26.73	
OBLIGACIONES	3,485.23	3,356.05	2,905.54	2,644.63	2,912.93	2,707.80	3,006.14	2,928.41	3,798.21	885.27	30.39	
Locales	474.09	486.02	464.35	545.99	522.07	545.93	737.62	733.36	737.96	215.89	41.35	
Extranjero	3,011.15	2,870.03	2,441.19	2,098.63	2,390.87	2,161.87	2,268.52	2,195.05	3,060.25	669.38	28.00	
OTROS PASIVOS	933.31	1,063.77	1,067.58	1,019.55	886.44	975.51	951.66	989.54	838.50	-47.94	-5.41	
Locales	746.80	871.16	886.28	833.88	735.08	817.59	805.05	755.40	664.62	-70.45	-9.58	
Extranjero	186.50	192.61	181.31	185.68	151.36	157.92	146.61	234.13	173.88	22.52	14.88	



a Diciembre de 2004

Fecha: 11 de Marzo de 2005

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<b>PATRIMONIO</b>	3,041.00	3,107.45	3,351.36	3,390.73	3,372.88	3,498.91	3,536.58	3,659.28	3,946.06	573.18	16.99
Capital	2,340.30	2,353.65	2,514.57	2,504.12	2,493.67	2,522.85	2,553.14	2,642.45	2,627.56	133.89	5.37
Reservas de Capital	179.81	179.54	172.96	151.42	107.11	106.71	94.99	16.24	94.92	-12.19	-11.38
Otras Reservas	63.72	67.60	76.07	74.49	108.34	63.42	48.23	57.07	107.55	-0.78	-0.72
Utilidad de Periodos Anteriores	479.28	428.22	354.11	332.91	280.56	672.72	638.42	559.66	540.38	259.81	92.60
Utilidad de Periodo	9.85	94.93	254.70	354.09	416.79	155.25	267.77	401.69	594.26	177.47	42.58
Ganancia o Perdida en Valores Disponible para la Venta	-31.98	-16.49	-21.05	-26.29	-33.59	-22.02	-65.97	-52.84	-53.61	-20.02	59.61
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00	35.00	35.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>26,838.80</b>	<b>26,594.05</b>	<b>26,778.77</b>	<b>26,069.79</b>	<b>26,289.16</b>	<b>26,502.54</b>	<b>26,981.02</b>	<b>27,246.52</b>	<b>29,067.02</b>	<b>2,777.85</b>	<b>10.57</b>