



BALANCE DE SITUACION BANCA INTERNACIONAL

(En Millones de Balboas)

Cuadro No. 4

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	%	
ACTIVOS LIQUIDOS	2,205.89	2,011.39	1,820.04	1,850.62	2,325.47	1,457.06	1,429.00	1,347.48	1,454.26	-871.20	-37.46	
Depositos Locales en Bancos	254.67	277.91	170.92	273.46	262.22	204.96	238.43	257.67	272.60	10.38	3.96	
A la Vista	61.98	69.94	43.01	122.87	96.13	59.51	79.51	105.74	80.66	-15.47	-16.09	
A Plazo	192.69	207.97	127.91	150.59	166.09	145.44	158.92	151.94	191.94	25.85	15.56	
Depositos Extranjeros en Bancos	1,949.83	1,730.88	1,647.11	1,573.20	2,059.85	1,248.54	1,187.19	1,087.08	1,180.04	-879.81	-42.71	
A la Vista	283.01	362.79	346.39	269.75	279.15	265.90	216.20	238.69	360.28	81.13	29.06	
A Plazo	1,666.82	1,368.08	1,300.73	1,303.44	1,780.70	982.63	970.99	848.40	819.76	-960.94	-53.96	
Menos Provisiones	0.00	0.00	0.00	0.08	0.08	0.03	0.01	0.01	0.01	-0.07	-86.46	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	0.00	0.00	0.00	0.08	0.08	0.03	0.01	0.01	0.01	-0.07	-86.46	
Otros	1.39	2.60	2.00	4.05	3.48	3.60	3.39	2.73	1.64	-1.84	-52.91	
CARTERA CREDITICIA	2,584.48	2,646.66	2,605.80	2,632.19	2,482.53	2,503.05	2,578.39	2,780.21	2,909.68	427.15	17.21	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	2,647.82	2,713.19	2,665.00	2,690.07	2,539.68	2,561.55	2,638.83	2,843.69	2,982.17	442.49	17.42	
Menos Provisiones	63.33	66.53	59.20	57.89	57.15	58.50	60.45	63.48	72.49	15.34	26.84	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	63.33	66.53	59.20	57.89	57.15	58.50	60.45	63.48	72.49	15.34	26.84	
INVERSIONES EN VALORES	1,312.17	1,305.29	1,192.30	1,076.94	1,031.25	1,175.06	1,192.21	1,079.42	1,015.42	-15.83	-1.53	
Locales	11.68	14.76	22.15	24.53	41.77	36.48	49.99	59.59	56.93	15.16	36.28	
Extranjero	1,303.41	1,293.45	1,173.06	1,057.11	993.61	1,144.06	1,147.50	1,023.32	960.85	-32.76	-3.30	
Menos Provisiones	2.92	2.91	2.92	4.70	4.13	5.48	5.27	3.49	2.35	-1.78	-43.10	
Locales	0.49	0.49	0.49	0.49	0.49	0.61	0.61	0.61	0.11	-0.38	-77.94	
Extranjero	2.43	2.42	2.43	4.21	3.65	4.87	4.66	2.88	2.24	-1.40	-38.42	
OTROS ACTIVOS	202.65	249.66	159.88	182.85	175.84	169.51	169.89	166.71	157.68	-18.16	-10.33	
Locales	24.64	36.56	25.99	55.95	53.12	50.24	52.37	51.87	50.52	-2.60	-4.89	
Extranjero	178.00	213.10	133.89	126.90	122.72	119.27	117.52	114.84	107.16	-15.56	-12.68	



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TOTAL DE ACTIVOS	6,305.19	6,213.00	5,778.01	5,742.60	6,015.09	5,304.69	5,369.49	5,373.82	5,537.05	-478.04	-7.95	
DEPOSITOS	4,709.72	4,691.13	4,204.61	4,061.01	4,504.25	3,816.22	3,884.07	3,848.40	4,051.26	-452.99	-10.06	
Locales	4.67	5.35	2.01	5.58	5.62	5.19	7.80	9.24	6.07	0.45	7.98	
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
De Particulares	0.00	0.00	0.00	0.18	0.19	0.05	0.00	1.28	0.29	0.09	47.99	
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.00	-4.02	
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.28	0.28	0.28	0.00	
De Ahorros	0.00	0.00	0.00	0.17	0.19	0.05	0.00	0.00	0.00	0.05	0.00	
De Bancos	4.66	5.34	2.01	5.40	5.43	5.13	7.80	7.96	5.78	0.36	6.54	
A la Vista	0.02	0.24	0.01	0.00	0.01	0.00	0.01	0.07	0.19	0.19	2868.28	
A Plazo	4.64	5.10	2.00	5.40	5.42	5.13	7.78	7.89	5.59	0.17	3.12	
Extranjero	4,705.06	4,685.78	4,202.60	4,055.43	4,498.63	3,811.03	3,876.27	3,839.16	4,045.19	-453.44	-10.08	
Oficiales	3.69	2.92	2.84	2.78	2.71	2.65	2.65	0.05	0.11	-2.60	-96.05	
De Particulares	3,516.37	3,394.19	3,215.77	3,268.09	3,355.04	3,397.67	3,462.75	3,499.17	3,699.19	344.15	10.26	
A la Vista	665.55	614.22	508.07	512.13	583.73	572.99	572.02	484.79	622.79	39.07	6.69	
A Plazo	2,745.74	2,683.49	2,600.57	2,644.94	2,650.18	2,670.67	2,734.48	2,860.19	2,893.03	242.85	9.16	
De Ahorro	105.08	96.48	107.13	111.03	121.13	154.01	156.25	154.19	183.37	62.23	51.37	
De Bancos	1,185.00	1,288.67	983.99	784.56	1,140.88	410.71	410.87	339.94	345.90	-794.99	-69.68	
A la Vista	435.07	380.89	283.64	287.39	611.48	178.61	185.66	110.76	110.24	-501.24	-81.97	
A Plazo	749.93	907.78	700.35	497.17	529.40	232.10	225.21	229.18	235.66	-293.74	-55.49	
OBLIGACIONES	820.18	856.18	830.36	885.93	766.70	694.43	734.72	736.25	673.77	-92.93	-12.12	
Locales	234.56	228.97	249.94	260.02	240.68	159.09	249.77	253.92	217.89	-22.80	-9.47	
Extranjero	585.62	627.20	580.42	625.92	526.02	535.34	484.95	482.33	455.89	-70.13	-13.33	
OTROS PASIVOS	271.65	135.89	92.96	131.47	102.84	118.30	131.11	126.59	111.01	8.17	7.94	
Locales	9.73	39.22	9.99	47.55	33.82	34.24	34.67	34.46	33.68	-0.14	-0.41	
Extranjero	261.92	96.68	82.97	83.91	69.02	84.06	96.44	92.13	77.32	8.31	12.03	

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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
PATRIMONIO	503.63	529.80	650.08	664.19	641.29	675.73	619.59	662.58	701.01	59.72	9.31
Capital	240.54	248.46	291.86	283.00	285.82	305.02	299.81	300.15	308.49	22.67	7.93
Reservas de Capital	2.00	2.00	2.00	23.55	23.55	23.55	8.55	8.55	8.55	-15.00	-63.70
Otras Reservas	24.29	27.85	78.50	73.87	20.37	23.45	11.54	10.40	10.40	-9.97	-48.96
Utilidad de Periodos Anteriores	155.72	232.25	211.20	209.81	207.66	276.85	260.27	260.02	256.41	48.75	23.48
Utilidad de Periodo	83.38	21.51	65.96	72.78	98.34	39.09	41.88	77.92	111.37	13.02	13.24
Ganancia o Perdida en Valores Disponible para la Venta	-2.29	-2.26	0.56	1.18	5.55	7.78	-2.45	5.55	5.79	0.24	4.40
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	6,305.19	6,213.00	5,778.01	5,742.60	6,015.09	5,304.69	5,369.49	5,373.82	5,537.05	-478.04	-7.95