



## BALANCE DE SITUACION BANCA OFICIAL

(En Millones de Balboas)

Cuadro No. 5

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>	1,643.22	1,679.61	1,580.83	1,336.59	1,251.69	1,189.74	991.02	687.14	834.96	-416.73	-33.29
Depositos Locales en Bancos	428.50	236.49	246.37	209.42	200.83	167.59	153.07	168.85	147.80	-53.03	-26.41
A la Vista	27.94	6.81	7.34	7.23	7.10	7.55	7.04	6.16	8.11	1.00	14.15
A Plazo	400.56	229.68	239.04	202.19	193.73	160.04	146.03	162.69	139.69	-54.03	-27.89
Depositos Extranjeros en Bancos	1,083.81	1,333.16	1,245.08	1,046.67	919.63	900.26	722.99	420.33	562.91	-356.72	-38.79
A la Vista	8.81	8.26	5.53	20.96	19.42	10.88	8.79	20.33	9.81	-9.61	-49.48
A Plazo	1,075.00	1,324.90	1,239.55	1,025.71	900.21	889.38	714.20	400.00	553.10	-347.11	-38.56
Menos Provisiones	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	130.92	109.96	89.38	80.50	131.23	121.89	114.96	97.96	124.25	-6.98	-5.32
<b>CARTERA CREDITICIA</b>	2,039.15	2,087.28	2,126.62	2,251.25	2,176.09	2,431.17	2,552.77	2,766.08	2,715.12	539.03	24.77
Locales	2,093.22	2,138.20	2,179.15	2,306.89	2,232.38	2,491.20	2,615.92	2,837.87	2,818.83	586.45	26.27
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	54.07	50.93	52.53	55.64	56.29	60.02	63.15	71.80	103.71	47.42	84.23
Locales	54.07	50.93	52.53	55.64	56.29	60.02	63.15	71.80	103.71	47.42	84.23
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	484.78	499.25	424.74	415.74	452.76	481.78	486.86	495.19	466.43	13.67	3.02
Locales	347.39	363.31	394.40	385.32	422.67	418.33	424.59	432.36	414.95	-7.72	-1.83
Extranjero	137.40	137.84	33.37	33.42	33.46	66.35	64.89	65.59	54.48	21.02	62.82
Menos Provisiones	0.00	1.91	3.03	2.99	3.37	2.91	2.62	2.75	3.00	-0.37	-10.85
Locales	0.00	1.91	3.03	2.99	3.37	2.91	2.62	2.75	3.00	-0.37	-10.85
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	316.97	253.36	275.54	261.05	399.61	262.37	231.86	218.84	222.85	-176.76	-44.23
Locales	316.97	253.36	275.54	261.05	399.61	262.37	231.86	218.84	222.85	-176.76	-44.23
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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TOTAL DE ACTIVOS	4,484.12	4,519.49	4,407.73	4,264.63	4,280.15	4,365.06	4,262.51	4,167.25	4,239.36	-40.79	-0.95
DEPOSITOS	3,488.07	3,574.75	3,457.85	3,296.61	3,301.32	3,329.40	3,193.14	3,064.90	3,152.53	-148.79	-4.51
Locales	3,441.61	3,526.66	3,408.12	3,252.61	3,261.72	3,288.94	3,156.31	3,023.55	3,105.85	-155.86	-4.78
Oficiales	2,129.68	2,260.01	2,154.99	2,015.72	1,952.47	1,948.30	1,833.43	1,699.64	1,791.66	-160.81	-8.24
De Particulares	1,087.12	1,072.34	1,074.24	1,081.02	1,108.31	1,144.86	1,142.41	1,151.32	1,107.19	-1.12	-0.10
A la Vista	102.00	102.00	95.61	95.28	102.81	133.14	111.93	111.66	118.71	15.90	15.47
A Plazo	406.98	401.12	402.54	410.53	422.10	430.53	424.76	442.24	394.56	-27.54	-6.52
De Ahorros	578.14	569.21	576.09	575.21	583.40	581.19	605.72	597.43	593.91	10.52	1.80
De Bancos	224.80	194.31	178.89	155.87	200.94	195.78	180.47	172.58	207.00	6.06	3.02
A la Vista	69.37	47.77	36.80	33.91	64.46	53.46	39.49	38.75	52.05	-12.42	-19.26
A Plazo	155.44	146.55	142.09	121.96	136.47	142.32	140.98	133.83	154.95	18.48	13.54
Extranjero	46.46	48.09	49.73	44.00	39.60	40.46	36.83	41.35	46.67	7.07	17.86
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	19.84	20.38	21.69	21.71	21.87	22.79	23.05	25.49	27.49	5.62	25.69
A la Vista	0.50	0.20	0.92	0.65	0.41	0.98	0.81	0.84	1.09	0.67	161.97
A Plazo	18.94	19.80	20.35	20.88	21.07	21.41	21.98	24.38	26.09	5.02	23.83
De Ahorro	0.40	0.39	0.42	0.19	0.38	0.40	0.26	0.28	0.30	-0.08	-19.92
De Bancos	26.62	27.71	28.04	22.29	17.73	17.67	13.78	15.85	19.19	1.46	8.21
A la Vista	26.62	27.71	28.04	22.29	17.73	17.67	13.78	15.85	19.19	1.46	8.21
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	214.88	183.26	152.76	199.38	195.04	239.00	289.66	316.05	315.54	120.50	61.78
Locales	155.94	125.34	98.35	145.52	143.48	189.31	243.46	270.62	272.89	129.41	90.19
Extranjero	58.94	57.93	54.41	53.87	51.56	49.69	46.20	45.43	42.65	-8.91	-17.29
OTROS PASIVOS	165.20	141.52	176.30	146.92	151.78	151.03	156.81	150.78	142.31	-9.46	-6.23
Locales	165.19	141.52	176.30	146.92	151.78	151.03	156.81	150.78	142.31	-9.46	-6.23
Extranjero	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
<b>PATRIMONIO</b>	615.98	619.95	620.82	621.72	632.02	645.63	622.90	635.53	628.98	-3.03	-0.48
Capital	608.03	615.76	615.76	615.76	616.00	626.99	626.99	626.99	583.01	-32.99	-5.35
Reservas de Capital	0.00	0.00	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	5.03	4.71	-7.57	0.41	50.58	45.55	906.33
Utilidad de Periodos Anteriores	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	7.73	3.98	4.84	5.74	10.99	13.93	3.48	8.12	-4.61	-15.60	-141.89
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	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>4,484.12</b>	<b>4,519.49</b>	<b>4,407.73</b>	<b>4,264.63</b>	<b>4,280.15</b>	<b>4,365.06</b>	<b>4,262.51</b>	<b>4,167.25</b>	<b>4,239.36</b>	<b>-40.79</b>	<b>-0.95</b>