



BALANCE DE SITUACION BANCA PANAMEÑA PRIVADA

(En Millones de Balboas)

Cuadro No. 8

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	1,619.40	1,386.79	1,511.18	1,284.02	1,569.06	1,436.93	1,362.41	1,423.21	1,776.66	207.59	13.23	
Depositos Locales en Bancos	488.85	415.30	475.29	408.74	445.28	401.63	343.51	345.37	393.57	-51.71	-11.61	
A la Vista	86.02	63.11	71.77	60.00	94.79	67.71	63.00	56.83	76.06	-18.73	-19.76	
A Plazo	402.83	352.19	403.53	348.74	350.49	333.91	280.51	288.54	317.52	-32.97	-9.41	
Depositos Extranjeros en Bancos	1,000.71	876.77	934.87	764.53	986.73	926.22	912.94	966.85	1,247.41	260.68	26.42	
A la Vista	81.20	52.83	79.77	45.12	129.42	92.54	94.53	89.31	133.63	4.20	3.25	
A Plazo	919.50	823.95	855.10	719.41	857.31	833.68	818.42	877.54	1,113.78	256.47	29.92	
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	129.84	94.72	101.01	110.75	137.06	109.08	105.95	110.99	135.68	-1.38	-1.01	
CARTERA CREDITICIA	5,839.11	5,768.89	5,757.53	6,012.43	6,338.81	6,402.25	6,240.28	6,356.89	6,588.91	250.10	3.95	
Locales	5,703.32	5,597.55	5,605.43	5,861.61	6,115.50	6,184.92	5,997.64	6,119.98	6,262.08	146.58	2.40	
Extranjero	277.91	316.10	288.24	292.75	358.45	357.25	378.99	379.31	461.32	102.87	28.70	
Menos Provisiones	142.13	144.76	136.14	141.94	135.14	139.93	136.35	142.40	134.49	-0.65	-0.48	
Locales	140.85	143.42	134.81	140.61	133.66	138.78	135.46	140.93	134.15	0.49	0.37	
Extranjero	1.28	1.33	1.33	1.33	1.48	1.14	0.89	1.48	0.34	-1.14	-76.99	
INVERSIONES EN VALORES	2,473.42	2,696.89	2,677.88	2,619.53	2,564.84	2,671.43	2,878.72	2,886.94	3,016.52	451.68	17.61	
Locales	1,164.81	1,234.21	1,263.76	1,097.66	907.11	950.34	918.99	866.45	829.37	-77.74	-8.57	
Extranjero	1,321.75	1,472.88	1,421.49	1,533.67	1,671.83	1,729.97	1,979.32	2,036.56	2,207.34	535.52	32.03	
Menos Provisiones	13.14	10.20	7.37	11.80	14.10	8.88	19.59	16.07	20.20	6.10	43.28	
Locales	13.16	10.21	7.41	11.79	14.03	8.96	19.45	15.90	20.04	6.01	42.86	
Extranjero	-0.02	-0.01	-0.04	0.01	0.07	-0.09	0.14	0.16	0.16	0.09	127.41	
OTROS ACTIVOS	659.73	699.10	750.50	785.48	633.33	736.13	754.45	763.82	749.49	116.15	18.34	
Locales	640.06	680.91	733.06	742.50	617.43	717.75	732.86	740.21	728.91	111.48	18.06	
Extranjero	19.66	18.20	17.44	42.99	15.90	18.38	21.59	23.61	20.58	4.67	29.39	



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TOTAL DE ACTIVOS	10,591.65	10,551.68	10,697.09	10,701.46	11,106.05	11,246.73	11,235.85	11,430.86	12,131.57	1,025.52	9.23
DEPOSITOS	7,766.19	7,605.64	7,613.18	7,585.24	7,854.63	7,936.21	7,705.12	7,901.09	8,237.40	382.76	4.87
Locales	6,894.77	6,698.63	6,745.66	6,768.86	6,999.12	7,071.93	6,870.87	7,007.25	7,245.72	246.60	3.52
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00	0.11	0.00
De Particulares	6,438.51	6,317.64	6,387.50	6,422.28	6,612.40	6,692.30	6,483.04	6,589.16	6,816.43	204.03	3.09
A la Vista	685.97	653.25	668.55	643.03	764.65	761.39	731.50	772.32	857.23	92.58	12.11
A Plazo	4,589.61	4,489.68	4,496.75	4,549.38	4,557.10	4,602.97	4,435.64	4,491.83	4,583.45	26.36	0.58
De Ahorros	1,162.93	1,174.71	1,222.20	1,229.88	1,290.65	1,327.94	1,315.90	1,325.01	1,375.75	85.10	6.59
De Bancos	456.25	380.99	358.16	346.58	386.72	379.63	387.72	418.08	429.28	42.56	11.01
A la Vista	65.63	72.27	53.15	93.57	91.71	106.21	127.41	148.52	149.16	57.45	62.64
A Plazo	390.63	308.72	305.01	253.01	295.01	273.43	260.31	269.57	280.12	-14.88	-5.05
Extranjero	871.43	907.01	867.53	816.38	855.52	864.28	834.25	893.84	991.68	136.17	15.92
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	503.55	502.31	511.49	505.86	491.57	530.04	501.84	534.66	600.54	108.97	22.17
A la Vista	39.54	42.36	44.02	43.84	51.67	48.51	60.58	59.61	100.50	48.83	94.51
A Plazo	429.47	423.91	429.66	423.27	397.81	430.04	392.26	422.99	440.92	43.11	10.84
De Ahorro	34.55	36.05	37.81	38.75	42.09	51.48	49.00	52.06	59.11	17.03	40.46
De Bancos	367.87	404.69	356.04	310.52	363.95	334.24	332.41	359.18	391.15	27.20	7.47
A la Vista	81.36	89.84	106.77	80.01	115.45	71.82	87.62	91.59	106.69	-8.76	-7.59
A Plazo	286.52	314.85	249.27	230.51	248.50	262.41	244.79	267.59	284.45	35.95	14.47
OBLIGACIONES	1,176.81	1,228.38	1,305.78	1,309.11	1,581.76	1,531.94	1,763.81	1,736.84	2,088.38	506.62	32.03
Locales	297.70	343.66	364.62	389.15	354.92	330.83	438.61	400.23	377.30	22.38	6.31
Extranjero	879.11	884.72	941.16	919.96	1,226.84	1,201.10	1,325.19	1,336.61	1,711.08	484.24	39.47
OTROS PASIVOS	363.32	408.08	431.15	440.83	347.12	394.26	400.69	401.08	357.02	9.90	2.85
Locales	341.10	390.69	405.77	408.70	324.91	370.33	382.50	384.50	331.35	6.44	1.98
Extranjero	22.22	17.39	25.38	32.13	22.21	23.93	18.18	16.59	25.67	3.46	15.57



a Diciembre de 2004

Fecha: 11 de Marzo de 2005

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PATRIMONIO	1,285.34	1,309.58	1,346.98	1,366.28	1,322.53	1,384.32	1,366.24	1,391.85	1,448.77	126.24	9.55
Capital	1,126.42	1,131.56	1,146.17	1,150.18	1,121.72	1,155.20	1,151.03	1,129.93	1,160.66	38.94	3.47
Reservas de Capital	1.86	1.58	3.16	3.16	2.76	2.36	-0.36	-0.37	-0.29	-3.05	-110.56
Otras Reservas	-9.74	-7.37	-5.17	-9.30	-1.71	-1.25	-1.82	-1.47	-3.56	-1.85	108.41
Utilidad de Periodos Anteriores	-18.26	132.07	105.36	84.57	39.30	167.24	132.78	127.20	93.76	54.46	138.59
Utilidad de Periodo	189.35	54.17	102.06	144.70	174.35	66.77	112.66	152.88	219.25	44.90	25.75
Ganancia o Perdida en Valores Disponible para la Venta	-4.29	-2.44	-4.60	-7.03	-13.89	-6.00	-28.04	-16.32	-21.05	-7.16	51.56
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	10,591.65	10,551.68	10,697.09	10,701.46	11,106.05	11,246.73	11,235.85	11,430.86	12,131.57	1,025.52	9.23