



BALANCE DE SITUACION BANCA PANAMEÑA

(En Millones de Balboas)

Cuadro No. 9

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	3,262.62	3,066.41	3,092.01	2,620.61	2,820.75	2,626.67	2,353.42	2,110.35	2,611.62	-209.14	-7.41
Depositos Locales en Bancos	917.35	651.79	721.67	618.17	646.11	569.22	496.58	514.22	541.37	-104.74	-16.21
A la Vista	113.96	69.92	79.10	67.23	101.89	75.27	70.04	63.00	84.16	-17.73	-17.40
A Plazo	803.39	581.87	642.56	550.93	544.22	493.95	426.54	451.23	457.21	-87.01	-15.99
Depositos Extranjeros en Bancos	2,084.52	2,209.94	2,179.95	1,811.20	1,906.36	1,826.48	1,635.93	1,387.18	1,810.32	-96.04	-5.04
A la Vista	90.01	61.09	85.29	66.08	148.84	103.42	103.32	109.64	143.44	-5.40	-3.63
A Plazo	1,994.50	2,148.85	2,094.65	1,745.12	1,757.52	1,723.06	1,532.62	1,277.54	1,666.88	-90.64	-5.16
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	260.75	204.68	190.39	191.24	268.28	230.97	220.91	208.95	259.93	-8.36	-3.12
CARTERA CREDITICIA	7,878.26	7,856.17	7,884.16	8,263.68	8,514.90	8,833.42	8,793.05	9,122.96	9,304.03	789.13	9.27
Locales	7,796.54	7,735.75	7,784.59	8,168.50	8,347.88	8,676.12	8,613.56	8,957.85	9,080.91	733.03	8.78
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	196.19	195.68	188.67	197.58	191.43	199.95	199.50	214.20	238.20	46.77	24.43
Locales	194.92	194.35	187.34	196.24	189.95	198.81	198.61	212.72	237.86	47.91	25.22
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	2,958.21	3,196.14	3,102.62	3,035.27	3,017.60	3,153.21	3,365.58	3,382.13	3,482.94	465.34	15.42
Locales	1,512.20	1,597.52	1,658.15	1,482.97	1,329.78	1,368.67	1,343.58	1,298.80	1,244.32	-85.46	-6.43
Extranjero	1,459.15	1,610.72	1,454.86	1,567.08	1,705.28	1,796.32	2,044.21	2,102.15	2,261.82	556.54	32.64
Menos Provisiones	13.14	12.11	10.40	14.79	17.46	11.79	22.21	18.82	23.20	5.74	32.85
Locales	13.16	12.12	10.44	14.78	17.39	11.87	22.07	18.65	23.04	5.65	32.47
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	976.69	952.46	1,026.04	1,046.53	1,032.94	998.50	986.31	982.66	972.34	-60.60	-5.87
Locales	957.03	934.27	1,008.59	1,003.55	1,017.04	980.12	964.72	959.05	951.76	-65.28	-6.42
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	15,075.78	15,071.17	15,104.82	14,966.09	15,386.20	15,611.80	15,498.37	15,598.11	16,370.93	984.73	6.40
DEPOSITOS	11,254.26	11,180.39	11,071.04	10,881.85	11,155.95	11,265.61	10,898.26	10,965.98	11,389.92	233.97	2.10
Locales	10,336.37	10,225.30	10,153.78	10,021.47	10,260.83	10,360.88	10,027.18	10,030.80	10,351.57	90.73	0.88
Oficiales	2,129.68	2,260.01	2,154.99	2,015.72	1,952.47	1,948.30	1,833.54	1,699.64	1,791.66	-160.81	-8.24
De Particulares	7,525.63	7,389.98	7,461.74	7,503.30	7,720.70	7,837.16	7,625.45	7,740.49	7,923.62	202.92	2.63
A la Vista	787.97	755.25	764.16	738.31	867.46	894.53	843.43	883.98	975.94	108.48	12.51
A Plazo	4,996.60	4,890.81	4,899.29	4,959.91	4,979.20	5,033.50	4,860.41	4,934.07	4,978.02	-1.18	-0.02
De Ahorros	1,741.07	1,743.92	1,798.29	1,805.09	1,874.05	1,909.14	1,921.62	1,922.44	1,969.66	95.62	5.10
De Bancos	681.06	575.31	537.05	502.45	587.66	575.41	568.19	590.67	636.29	48.63	8.27
A la Vista	135.00	120.04	89.95	127.47	156.18	159.66	166.89	187.27	201.21	45.03	28.83
A Plazo	546.06	455.26	447.10	374.97	431.48	415.74	401.29	403.40	435.08	3.60	0.83
Extranjero	917.89	955.10	917.26	860.38	895.12	904.74	871.08	935.19	1,038.36	143.24	16.00
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	523.39	522.70	533.18	527.57	513.43	552.83	524.89	560.15	628.02	114.59	22.32
A la Vista	40.03	42.55	44.94	44.49	52.08	49.49	61.39	60.45	101.59	49.51	95.05
A Plazo	448.41	443.71	450.02	444.14	418.88	451.45	414.23	447.37	467.01	48.13	11.49
De Ahorro	34.95	36.44	38.22	38.94	42.47	51.88	49.26	52.34	59.42	16.95	39.92
De Bancos	394.50	432.40	384.08	332.81	381.68	351.91	346.19	375.03	410.34	28.65	7.51
A la Vista	107.98	117.55	134.81	102.30	133.19	89.50	101.40	107.45	125.88	-7.30	-5.48
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	1,391.69	1,411.64	1,458.54	1,508.49	1,776.80	1,770.94	2,053.47	2,052.89	2,403.92	627.12	35.29
Locales	453.64	469.00	462.97	534.67	498.40	520.15	682.08	670.85	650.19	151.79	30.45
Extranjero	938.05	942.64	995.57	973.82	1,278.40	1,250.79	1,371.39	1,382.04	1,753.72	475.33	37.18
OTROS PASIVOS	528.52	549.60	607.45	587.75	498.90	545.29	557.50	551.86	499.34	0.44	0.09
Locales	506.29	532.21	582.07	555.62	476.69	521.36	539.31	535.27	473.67	-3.02	-0.63
Extranjero	22.23	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	1,901.31	1,929.53	1,967.79	1,987.99	1,954.55	2,029.95	1,989.14	2,027.38	2,077.75	123.20	6.30
Capital	1,734.45	1,747.32	1,761.92	1,765.94	1,737.72	1,782.20	1,778.02	1,756.93	1,743.67	5.95	0.34
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	-9.52	-7.15	-4.95	-9.09	3.32	3.46	-9.39	-1.06	47.02	43.70	1317.09
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	197.08	58.15	106.90	150.44	185.35	80.71	116.14	161.00	214.65	29.30	15.81
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	15,075.78	15,071.17	15,104.82	14,966.09	15,386.20	15,611.80	15,498.37	15,598.11	16,370.93	984.73	6.40