



BALANCE DE SITUACION SISTEMA BANCARIO NACIONAL

(En Millones de Balboas)

Cuadro No. 3

Descripcion	2003		2004				2005				Dic. 2004 / Dic. 2005	
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%	
ACTIVOS LIQUIDOS	5,467.33	5,415.90	5,197.33	5,219.49	5,929.55	5,745.93	5,562.59	4,772.38	5,372.93	-556.62	-9.39	
Depositos Locales en Bancos	897.03	811.65	777.51	764.59	814.60	826.23	929.70	932.73	1,167.94	353.34	43.38	
A la Vista	199.58	157.52	152.63	143.27	186.27	187.44	187.57	182.79	260.50	74.23	39.85	
A Plazo	697.45	654.13	624.88	621.31	628.33	638.79	742.14	749.94	907.44	279.11	44.42	
Depositos Extranjeros en Bancos	4,217.50	4,294.02	4,120.65	4,161.33	4,749.43	4,581.91	4,292.19	3,495.42	3,699.81	-1,049.62	-22.10	
A la Vista	388.74	354.33	309.39	324.96	325.58	496.34	306.52	241.81	398.42	72.84	22.37	
A Plazo	3,828.76	3,939.69	3,811.26	3,836.36	4,423.85	4,085.57	3,985.67	3,253.61	3,301.39	-1,122.46	-25.37	
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	352.80	310.23	299.17	293.58	365.52	337.78	340.70	344.23	505.17	139.66	38.21	
CARTERA CREDITICIA	15,095.93	15,254.79	15,737.50	16,115.22	16,989.00	17,091.30	17,926.18	18,645.38	19,506.47	2,517.48	14.82	
Locales	11,794.67	12,031.81	12,394.66	13,088.47	13,101.63	13,375.56	13,860.71	14,417.80	14,676.13	1,574.50	12.02	
Extranjero	3,879.91	3,776.59	3,880.98	3,539.58	4,365.64	4,173.43	4,505.58	4,650.16	5,253.75	888.11	20.34	
Menos Provisiones	578.65	553.61	538.13	512.82	478.28	457.69	440.12	422.58	423.41	-54.86	-11.47	
Locales	367.74	360.47	352.44	361.58	370.98	374.65	367.90	346.99	344.98	-26.00	-7.01	
Extranjero	210.91	193.14	185.69	151.24	107.30	83.05	72.22	75.58	78.43	-28.87	-26.90	
INVERSIONES EN VALORES	4,221.12	4,351.69	4,617.86	4,513.30	4,747.97	4,676.41	4,990.34	5,110.54	5,278.26	530.29	11.17	
Locales	1,876.07	1,937.00	1,952.67	1,728.76	1,677.94	1,565.36	1,748.49	1,687.08	1,750.12	72.18	4.30	
Extranjero	2,365.04	2,432.26	2,693.11	2,806.15	3,090.20	3,132.46	3,259.39	3,442.45	3,548.51	458.32	14.83	
Menos Provisiones	19.99	17.57	27.92	21.62	20.16	21.41	17.54	18.98	20.37	0.21	1.03	
Locales	18.55	16.63	26.76	20.93	11.98	20.19	8.92	8.85	6.77	-5.21	-43.48	
Extranjero	1.44	0.93	1.16	0.68	8.18	1.22	8.63	10.13	13.60	5.42	66.22	
OTROS ACTIVOS	1,504.78	1,480.16	1,428.33	1,398.51	1,410.81	1,593.81	1,506.90	1,599.46	1,969.31	558.50	39.59	
Locales	1,273.43	1,260.27	1,283.50	1,243.37	1,292.54	1,436.43	1,327.48	1,403.08	1,420.04	127.50	9.86	
Extranjero	231.36	219.89	144.83	155.14	118.27	157.38	179.42	196.38	549.27	430.99	364.41	



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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	26,289.16	26,502.54	26,981.02	27,246.52	29,077.32	29,107.44	29,986.01	30,127.77	32,126.97	3,049.64	10.49
DEPOSITOS	19,116.91	19,320.31	19,486.63	19,669.29	20,480.51	20,031.81	20,894.43	21,024.35	22,327.48	1,846.96	9.02
Locales	13,308.93	13,384.29	13,384.60	13,462.03	13,936.48	14,239.14	14,654.81	14,546.32	15,710.84	1,774.37	12.73
Oficiales	1,959.27	1,954.96	1,839.08	1,705.74	1,794.77	2,192.86	2,333.14	2,051.67	2,289.31	494.55	27.55
De Particulares	10,237.35	10,436.64	10,610.55	10,808.98	11,064.56	10,996.94	11,076.12	11,230.26	12,003.69	939.14	8.49
A la Vista	1,463.51	1,458.53	1,412.74	1,459.13	1,633.06	1,516.89	1,515.40	1,684.80	1,886.98	253.91	15.55
A Plazo	6,327.53	6,483.77	6,615.47	6,756.59	6,799.26	6,878.45	6,971.03	7,081.96	7,498.74	699.49	10.29
De Ahorros	2,446.30	2,494.34	2,582.34	2,593.26	2,632.24	2,601.61	2,589.69	2,463.50	2,617.97	-14.27	-0.54
De Bancos	1,112.31	992.69	934.98	947.31	1,077.15	1,049.34	1,245.55	1,264.39	1,417.84	340.69	31.63
A la Vista	228.69	192.79	207.65	230.18	259.14	209.88	213.83	243.77	293.07	33.93	13.09
A Plazo	883.62	799.90	727.32	717.13	818.01	839.46	1,031.72	1,020.63	1,124.76	306.76	37.50
Extranjero	5,807.98	5,936.02	6,102.03	6,207.26	6,544.04	5,792.67	6,239.62	6,478.03	6,616.63	72.59	1.11
Oficiales	55.05	29.32	16.72	22.66	34.54	20.17	15.76	15.20	31.17	-3.37	-9.76
De Particulares	2,535.58	2,544.21	2,431.07	2,257.08	2,536.09	2,642.00	2,714.26	2,421.97	2,467.77	-68.32	-2.69
A la Vista	594.40	600.14	491.31	434.83	522.96	543.48	550.50	459.37	418.99	-103.97	-19.88
A Plazo	1,812.12	1,788.12	1,741.21	1,617.32	1,774.36	1,862.17	1,893.42	1,693.15	1,744.81	-29.55	-1.67
De Ahorro	129.06	155.96	198.55	204.93	238.77	236.34	270.34	269.46	303.96	65.19	27.30
De Bancos	3,217.34	3,362.48	3,654.24	3,927.53	3,973.41	3,130.50	3,509.60	4,040.86	4,117.70	144.28	3.63
A la Vista	257.05	230.44	217.41	241.42	221.84	235.06	217.45	222.67	213.35	-8.49	-3.83
A Plazo	2,960.29	3,132.05	3,436.83	3,686.10	3,751.57	2,895.45	3,292.14	3,818.20	3,904.35	152.78	4.07
OBLIGACIONES	2,912.93	2,707.80	3,006.14	2,928.41	3,804.06	4,120.57	4,131.89	3,959.42	4,395.65	591.59	15.55
Locales	522.07	545.93	737.62	733.36	738.61	750.85	695.66	710.02	784.02	45.41	6.15
Extranjero	2,390.87	2,161.87	2,268.52	2,195.05	3,065.45	3,369.71	3,436.23	3,249.39	3,611.63	546.18	17.82
OTROS PASIVOS	886.44	975.51	951.66	989.54	848.81	1,057.05	1,018.23	1,062.34	1,210.37	361.56	42.60
Locales	735.08	817.59	805.05	755.40	677.00	779.75	793.53	822.81	899.40	222.39	32.85
Extranjero	151.36	157.92	146.61	234.13	171.81	277.30	224.69	239.54	310.97	139.17	81.00

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL**

(En Millones de Balboas)

Cuadro No. 3

Descripcion	2003		2004			2005			Dic. 2004 / Dic. 2005		
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
PATRIMONIO	3,372.88	3,498.91	3,536.58	3,659.28	3,943.94	3,898.02	3,941.45	4,081.66	4,193.48	249.54	6.33
Capital	2,493.67	2,522.85	2,553.14	2,642.45	2,627.90	2,656.00	2,680.82	2,694.55	2,728.37	100.47	3.82
Reservas de Capital	107.11	106.71	94.99	16.24	94.92	95.21	95.21	95.38	113.03	18.11	19.08
Otras Reservas	108.34	63.42	48.23	57.07	107.44	100.18	107.77	107.42	136.66	29.22	27.20
Utilidad de Periodos Anteriores	280.56	672.72	638.42	559.66	542.63	915.22	827.74	823.31	771.50	228.88	42.18
Utilidad de Periodo	416.79	155.25	267.77	401.69	589.76	166.96	250.69	383.92	482.53	-107.23	-18.18
Ganancia o Perdida en Valores Disponible para la Venta	-33.59	-22.02	-65.97	-52.84	-53.71	-70.55	-55.77	-57.92	-73.62	-19.91	37.07
Deuda Subordinada	0.00	0.00	0.00	35.00	35.00	35.00	35.00	35.00	35.00	0.00	0.00
PASIVO Y PATRIMONIO	26,289.16	26,502.54	26,981.02	27,246.52	29,077.32	29,107.44	29,986.01	30,127.77	32,126.97	3,049.64	10.49