



BALANCE DE SITUACION BANCA PANAMEÑA PRIVADA

(En Millones de Balboas)

Cuadro No. 8

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	1,569.06	1,436.93	1,362.41	1,423.21	1,774.41	1,690.62	1,548.11	1,408.75	1,351.14	-423.27	-23.85	
Depositos Locales en Bancos	445.28	401.63	343.51	345.37	394.07	368.83	360.99	378.48	493.44	99.37	25.22	
A la Vista	94.79	67.71	63.00	56.83	75.33	76.01	70.62	76.23	116.06	40.73	54.06	
A Plazo	350.49	333.91	280.51	288.54	318.74	292.82	290.37	302.26	377.38	58.65	18.40	
Depositos Extranjeros en Bancos	986.73	926.22	912.94	966.85	1,243.17	1,196.30	1,057.31	894.88	653.53	-589.64	-47.43	
A la Vista	129.42	92.54	94.53	89.31	113.66	150.27	153.73	67.79	141.70	28.04	24.67	
A Plazo	857.31	833.68	818.42	877.54	1,129.50	1,046.03	903.58	827.09	511.83	-617.68	-54.69	
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	137.06	109.08	105.95	110.99	137.18	125.49	129.81	135.40	204.17	66.99	48.84	
CARTERA CREDITICIA	6,338.81	6,402.25	6,240.28	6,356.89	6,589.96	7,019.18	7,275.66	7,620.31	7,948.37	1,358.41	20.61	
Locales	6,115.50	6,184.57	5,997.29	6,119.63	6,243.65	6,606.31	6,881.02	7,140.63	7,355.50	1,111.85	17.81	
Extranjero	358.45	357.60	379.34	379.66	480.47	557.64	537.12	625.25	748.05	267.59	55.69	
Menos Provisiones	135.14	139.93	136.35	142.40	134.16	144.78	142.48	145.56	155.19	21.03	15.67	
Locales	133.66	138.78	135.46	140.93	130.83	144.38	141.76	144.57	149.83	19.00	14.52	
Extranjero	1.48	1.14	0.89	1.48	3.33	0.40	0.72	0.99	5.36	2.03	60.80	
INVERSIONES EN VALORES	2,564.84	2,671.43	2,878.72	2,886.94	3,021.06	3,044.06	3,352.95	3,331.69	3,508.38	487.32	16.13	
Locales	907.11	950.34	918.99	866.45	829.31	825.87	967.31	975.22	1,009.77	180.47	21.76	
Extranjero	1,671.83	1,729.97	1,979.32	2,036.56	2,207.17	2,235.07	2,398.99	2,371.25	2,514.27	307.10	13.91	
Menos Provisiones	14.10	8.88	19.59	16.07	15.41	16.88	13.35	14.78	15.66	0.25	1.61	
Locales	14.03	8.96	19.45	15.90	7.23	15.75	4.75	4.70	2.06	-5.17	-71.49	
Extranjero	0.07	-0.09	0.14	0.16	8.18	1.13	8.60	10.08	13.60	5.42	66.22	
OTROS ACTIVOS	633.33	736.13	754.45	763.82	744.61	825.86	816.05	827.49	1,062.12	317.51	42.64	
Locales	617.43	717.75	732.86	740.21	724.10	802.78	791.51	803.88	768.80	44.70	6.17	
Extranjero	15.90	18.38	21.59	23.61	20.51	23.08	24.54	23.61	293.31	272.81	1330.45	



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TOTAL DE ACTIVOS	11,106.05	11,246.73	11,235.85	11,430.86	12,130.04	12,579.72	12,992.77	13,188.25	13,870.01	1,739.97	14.34
DEPOSITOS	7,854.63	7,936.21	7,705.12	7,901.09	8,234.75	8,326.51	8,423.74	9,054.28	9,423.32	1,188.57	14.43
Locales	6,999.12	7,071.93	6,870.87	7,007.25	7,245.78	7,337.18	7,445.07	7,694.81	8,115.75	869.97	12.01
Oficiales	0.00	0.00	0.11	0.00	0.00	0.01	0.00	0.00	0.00	0.01	0.00
De Particulares	6,612.40	6,692.30	6,483.04	6,589.16	6,816.50	6,844.53	6,915.06	7,153.09	7,504.12	687.63	10.09
A la Vista	764.65	761.39	731.50	772.32	857.60	814.30	826.38	918.66	1,050.70	193.10	22.52
A Plazo	4,557.10	4,602.97	4,435.64	4,491.83	4,583.45	4,660.96	4,742.98	4,904.49	5,048.10	464.65	10.14
De Ahorros	1,290.65	1,327.94	1,315.90	1,325.01	1,375.45	1,369.27	1,345.70	1,329.93	1,405.33	29.88	2.17
De Bancos	386.72	379.63	387.72	418.08	429.28	492.63	530.01	541.72	611.63	182.34	42.48
A la Vista	91.71	106.21	127.41	148.52	149.16	130.25	131.81	166.45	167.08	17.92	12.01
A Plazo	295.01	273.43	260.31	269.57	280.12	362.38	398.20	375.27	444.55	164.42	58.70
Extranjero	855.52	864.28	834.25	893.84	988.97	989.33	978.67	1,359.48	1,307.57	318.60	32.22
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	491.57	530.04	501.84	534.66	598.05	619.80	649.48	676.10	617.03	18.98	3.17
A la Vista	51.67	48.51	60.58	59.61	98.09	86.52	87.13	92.38	79.23	-18.86	-19.23
A Plazo	397.81	430.04	392.26	422.99	440.84	473.64	499.18	515.43	464.28	23.43	5.32
De Ahorro	42.09	51.48	49.00	52.06	59.11	59.64	63.17	68.29	73.53	14.41	24.38
De Bancos	363.95	334.24	332.41	359.18	390.92	369.53	329.19	683.37	690.54	299.62	76.64
A la Vista	115.45	71.82	87.62	91.59	106.47	99.04	76.56	96.60	96.80	-9.67	-9.08
A Plazo	248.50	262.41	244.79	267.59	284.45	270.49	252.63	586.78	593.74	309.29	108.73
OBLIGACIONES	1,581.76	1,531.94	1,763.81	1,736.84	2,089.03	2,383.17	2,590.19	2,084.14	2,305.61	216.58	10.37
Locales	354.92	330.83	438.61	400.23	377.95	383.14	368.10	367.33	445.39	67.43	17.84
Extranjero	1,226.84	1,201.10	1,325.19	1,336.61	1,711.08	2,000.04	2,222.09	1,716.81	1,860.22	149.15	8.72
OTROS PASIVOS	347.12	394.26	400.69	401.08	361.51	396.14	443.57	466.80	502.45	140.93	38.98
Locales	324.91	370.33	382.50	384.50	337.57	369.34	415.29	444.46	456.17	118.60	35.13
Extranjero	22.21	23.93	18.18	16.59	23.95	26.80	28.28	22.33	46.28	22.33	93.26

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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	1,322.53	1,384.32	1,366.24	1,391.85	1,444.74	1,473.90	1,535.26	1,583.02	1,638.63	193.89	13.42
Capital	1,121.72	1,155.20	1,151.03	1,129.93	1,160.66	1,188.74	1,212.64	1,220.51	1,234.67	74.01	6.38
Reservas de Capital	2.76	2.36	-0.36	-0.37	-0.29	0.00	0.00	0.17	0.17	0.46	-158.46
Otras Reservas	-1.71	-1.25	-1.82	-1.47	-3.56	-4.23	3.29	2.97	19.11	22.67	-636.81
Utilidad de Periodos Anteriores	39.30	167.24	132.78	127.20	95.12	243.96	225.33	231.86	188.85	93.73	98.53
Utilidad de Periodo	174.35	66.77	112.66	152.88	214.08	71.13	119.29	154.15	221.82	7.74	3.62
Ganancia o Perdida en Valores Disponible para la Venta	-13.89	-6.00	-28.04	-16.32	-21.26	-25.70	-25.28	-26.63	-25.99	-4.72	22.21
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	11,106.05	11,246.73	11,235.85	11,430.86	12,130.04	12,579.72	12,992.77	13,188.25	13,870.01	1,739.97	14.34