



BALANCE DE SITUACION SISTEMA BANCARIO NACIONAL

(En Millones de Balboas)

Cuadro No. 3

Descripcion	2006		2007				2008				Dic. 2007 / Dic. 2008	
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%	
ACTIVOS LIQUIDOS	7,570.82	6,918.40	7,883.51	7,100.13	8,810.50	9,094.87	9,459.33	8,969.30	11,193.22	2,382.72	27.04	
Depositos Locales en Bancos	2,026.59	1,968.91	1,842.75	1,847.85	2,211.01	2,194.68	2,085.06	2,036.87	2,263.50	52.49	2.37	
A la Vista	313.33	333.25	278.61	341.96	360.97	362.85	373.87	358.23	443.48	82.51	22.86	
A Plazo	1,713.27	1,635.66	1,564.14	1,505.89	1,850.04	1,831.83	1,711.19	1,678.64	1,820.03	-30.02	-1.62	
Depositos Extranjeros en Bancos	4,935.09	4,480.10	5,588.91	4,777.47	6,009.32	6,334.70	6,853.52	6,451.36	8,280.88	2,271.56	37.80	
A la Vista	715.36	861.99	570.01	497.46	668.72	622.43	803.64	998.70	1,751.75	1,083.03	161.95	
A Plazo	4,219.73	3,618.10	5,018.90	4,280.01	5,340.60	5,712.27	6,049.89	5,452.66	6,529.13	1,188.53	22.25	
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	609.14	469.39	451.85	474.81	590.16	565.49	520.74	481.07	648.83	58.67	9.94	
CARTERA CREDITICIA	22,448.56	23,717.15	24,499.28	25,760.15	26,842.43	27,703.10	29,685.02	31,122.04	30,242.90	3,400.47	12.67	
Locales	16,609.42	17,382.51	17,936.18	18,656.51	19,267.46	20,035.06	21,117.96	22,211.67	21,853.76	2,586.30	13.42	
Extranjero	6,258.64	6,769.76	7,055.93	7,608.91	8,073.22	8,177.71	9,074.45	9,446.90	8,920.26	847.04	10.49	
Menos Provisiones	419.50	435.12	492.83	505.27	498.25	509.67	507.39	536.53	531.13	32.88	6.60	
Locales	344.39	347.15	368.93	369.82	389.30	394.33	400.02	430.74	439.09	49.79	12.79	
Extranjero	75.11	87.97	123.90	135.46	108.95	115.34	107.37	105.79	92.04	-16.91	-15.52	
INVERSIONES EN VALORES	5,782.14	6,089.58	5,692.21	7,347.61	7,600.27	8,695.86	8,866.67	9,136.57	9,306.79	1,706.52	22.45	
Locales	1,795.92	1,889.49	1,919.99	2,868.01	2,974.55	3,530.13	3,312.67	3,396.94	3,602.12	627.57	21.10	
Extranjero	4,023.42	4,206.80	3,787.45	4,493.66	4,626.48	5,166.45	5,554.47	5,743.20	5,714.18	1,087.71	23.51	
Menos Provisiones	37.20	6.71	15.24	14.07	0.76	0.72	0.47	3.57	9.51	8.76	1158.24	
Locales	6.47	6.27	7.48	5.72	0.41	0.49	0.13	0.48	-0.50	-0.91	-222.40	
Extranjero	30.73	0.44	7.77	8.35	0.35	0.23	0.33	3.09	10.01	9.66	2776.65	
OTROS ACTIVOS	2,219.46	2,193.92	2,160.51	2,421.20	2,388.67	2,602.85	2,745.64	2,664.44	2,683.83	295.16	12.36	
Locales	1,804.05	1,813.44	1,898.68	1,998.45	1,949.75	2,096.04	2,136.54	2,327.88	2,421.34	471.59	24.19	
Extranjero	415.41	380.47	261.83	422.76	438.92	506.81	609.10	336.56	262.50	-176.42	-40.19	



BALANCE DE SITUACION SISTEMA BANCARIO NACIONAL

(En Millones de Balboas)

Cuadro No. 3

Descripcion	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
TOTAL DE ACTIVOS	38,020.98	38,919.05	40,235.51	42,629.10	45,641.87	48,096.68	50,756.66	51,892.35	53,426.74	7,784.88	17.06
DEPOSITOS	26,521.02	28,118.00	29,480.21	30,295.07	32,883.79	34,443.22	36,778.41	37,587.56	39,352.66	6,468.86	19.67
Locales	19,203.31	20,091.71	20,915.14	21,261.95	22,920.94	23,934.59	25,067.76	24,979.09	26,190.25	3,269.31	14.26
Oficiales	2,441.48	2,579.25	2,964.20	2,953.43	3,310.30	3,403.26	3,919.40	3,801.82	4,140.14	829.85	25.07
De Particulares	14,617.15	15,277.24	15,917.18	16,202.81	17,052.47	18,001.48	18,860.44	18,747.19	19,595.91	2,543.43	14.92
A la Vista	2,599.49	2,529.47	2,491.68	2,586.51	3,054.19	3,135.99	3,260.98	3,281.16	3,763.61	709.42	23.23
A Plazo	9,202.50	9,793.45	10,285.08	10,395.22	10,473.90	11,130.24	11,654.17	11,380.18	11,482.36	1,008.47	9.63
De Ahorros	2,815.16	2,954.33	3,140.42	3,221.08	3,524.39	3,735.24	3,945.29	4,085.86	4,349.93	825.54	23.42
De Bancos	2,144.68	2,235.22	2,033.76	2,105.71	2,558.17	2,529.85	2,287.92	2,430.07	2,454.20	-103.97	-4.06
A la Vista	328.50	297.62	151.20	259.12	224.58	206.28	216.23	240.11	333.46	108.87	48.48
A Plazo	1,816.18	1,937.60	1,882.56	1,846.58	2,333.59	2,323.57	2,071.69	2,189.96	2,120.74	-212.85	-9.12
Extranjero	7,317.70	8,026.28	8,565.07	9,033.12	9,962.86	10,508.63	11,710.65	12,608.47	13,162.41	3,199.56	32.11
Oficiales	42.83	15.88	20.68	52.73	22.06	27.18	12.97	39.88	15.46	-6.60	-29.90
De Particulares	3,348.54	3,948.86	4,399.71	4,646.54	5,243.87	5,306.95	5,721.36	5,932.93	6,645.84	1,401.97	26.74
A la Vista	588.52	633.59	782.81	767.23	837.37	946.31	1,002.10	991.45	1,119.46	282.09	33.69
A Plazo	2,341.06	2,786.02	3,065.76	3,187.18	3,682.55	3,480.16	3,666.73	3,803.43	4,341.84	659.29	17.90
De Ahorro	418.96	529.24	551.14	692.13	723.95	880.48	1,052.54	1,138.04	1,184.54	460.59	63.62
De Bancos	3,926.33	4,061.54	4,144.68	4,333.85	4,696.93	5,174.50	5,976.32	6,635.67	6,501.11	1,804.19	38.41
A la Vista	268.51	379.70	340.30	323.82	356.98	289.57	395.78	354.56	526.92	169.93	47.60
A Plazo	3,657.82	3,681.84	3,804.38	4,010.03	4,339.94	4,884.93	5,580.53	6,281.11	5,974.19	1,634.25	37.66
OBLIGACIONES	5,260.50	4,376.51	4,162.28	4,591.69	4,944.44	5,369.47	5,175.96	5,291.28	5,084.73	140.30	2.84
Locales	953.80	734.08	782.52	835.41	880.91	885.91	904.23	853.54	904.51	23.60	2.68
Extranjero	4,306.70	3,642.43	3,379.76	3,756.28	4,063.52	4,483.56	4,271.73	4,437.73	4,180.22	116.70	2.87
OTROS PASIVOS	1,666.32	1,447.85	1,514.67	1,593.34	1,560.16	1,714.58	1,887.40	1,911.93	1,881.34	321.18	20.59
Locales	1,401.15	1,235.79	1,267.64	1,307.25	1,311.05	1,425.36	1,480.01	1,506.07	1,504.45	193.40	14.75
Extranjero	265.17	212.06	247.04	286.09	249.11	289.22	407.39	405.86	376.89	127.78	51.29
PATRIMONIO	4,573.15	4,976.69	5,078.35	6,149.00	6,253.48	6,569.41	6,914.89	7,101.58	7,108.01	854.53	13.66
Capital	3,118.02	3,308.36	3,329.35	4,249.39	4,345.80	4,426.32	4,527.13	4,629.11	4,738.78	392.98	9.04



BALANCE DE SITUACION SISTEMA BANCARIO NACIONAL

(En Millones de Balboas)

Cuadro No. 3

Descripcion	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
Reservas de Capital	118.72	117.73	118.99	95.29	95.29	95.29	95.29	95.29	95.29	0.00	0.00
Otras Reservas	130.78	140.33	135.10	119.59	106.67	106.51	100.64	107.19	52.88	-53.79	-50.43
Utilidad de Periodos Anteriores	837.71	1,254.77	1,191.41	1,215.91	1,127.60	1,690.78	1,627.57	1,643.65	1,604.88	477.28	42.33
Utilidad de Periodo	392.21	176.83	360.18	512.44	603.41	306.68	620.19	811.04	885.45	282.04	46.74
Ganancia o Perdida en Valores Disponible para la Venta	-59.29	-56.34	-91.67	-78.62	-60.96	-91.94	-91.30	-220.08	-304.64	-243.68	399.71
Deuda Subordinada	35.00	35.00	35.00	35.00	35.68	35.78	35.38	35.38	35.38	-0.30	-0.84
PASIVO Y PATRIMONIO	38,020.98	38,919.05	40,235.51	42,629.10	45,641.87	48,096.68	50,756.66	51,892.35	53,426.74	7,784.88	17.06