



BALANCE DE SITUACION BANCA PRIVADA

(En Millones de Balboas)

Cuadro No. 6

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	5,986.91	5,663.98	6,007.74	5,253.94	6,563.40	6,974.59	6,841.55	6,572.71	8,326.37	1,762.97	26.86	
Depositos Locales en Bancos	1,836.65	1,815.89	1,629.84	1,638.98	1,947.32	1,957.06	1,856.27	1,739.07	1,932.01	-15.31	-0.79	
A la Vista	306.60	326.66	271.74	335.00	354.82	356.64	367.06	351.58	436.29	81.47	22.96	
A Plazo	1,530.06	1,489.23	1,358.10	1,303.98	1,592.50	1,600.41	1,489.21	1,387.49	1,495.72	-96.78	-6.08	
Depositos Extranjeros en Bancos	3,696.72	3,536.66	4,057.52	3,297.33	4,211.54	4,629.57	4,602.55	4,507.68	5,968.48	1,756.94	41.72	
A la Vista	689.14	850.08	560.51	483.37	652.00	595.83	772.21	926.03	1,549.55	897.54	137.66	
A Plazo	3,007.58	2,686.57	3,497.02	2,813.96	3,559.54	4,033.74	3,830.34	3,581.66	4,418.93	859.40	24.14	
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	453.54	311.44	320.38	317.63	404.54	387.96	382.73	325.96	425.87	21.33	5.27	
CARTERA CREDITICIA	19,794.09	20,626.72	21,598.38	22,780.30	23,906.06	24,575.52	26,446.58	27,810.38	27,216.32	3,310.26	13.85	
Locales	13,824.12	14,168.01	14,910.82	15,551.14	16,208.24	16,791.68	17,765.33	18,785.66	18,714.21	2,505.97	15.46	
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	288.67	311.05	368.37	379.76	375.41	393.88	393.21	422.18	418.16	42.75	11.39	
Locales	213.56	223.08	244.47	244.31	266.46	278.53	285.83	316.39	326.12	59.66	22.39	
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	5,252.57	5,511.47	5,130.41	6,755.30	7,015.80	7,971.02	8,157.75	8,409.95	8,481.55	1,465.74	20.89	
Locales	1,304.64	1,453.11	1,527.72	2,444.78	2,533.34	3,020.39	2,814.90	2,875.71	2,986.31	452.96	17.88	
Extranjero	3,983.25	4,063.17	3,616.18	4,322.83	4,481.69	4,949.82	5,341.79	5,536.29	5,503.22	1,021.54	22.79	
Menos Provisiones	35.31	4.82	13.49	12.31	-0.77	-0.81	-1.06	2.04	7.99	8.76	-1134.28	
Locales	4.58	4.38	5.72	3.97	-1.12	-1.04	-1.39	-1.04	-2.03	-0.91	81.01	
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	1,985.81	1,935.58	1,907.61	2,167.96	2,158.17	2,349.13	2,514.00	2,387.44	2,413.06	254.89	11.81	
Locales	1,571.19	1,555.53	1,649.61	1,749.46	1,731.11	1,853.44	1,909.92	2,054.78	2,150.69	419.58	24.24	
Extranjero	414.62	380.05	258.00	418.50	427.06	495.69	604.08	332.66	262.37	-164.69	-38.56	



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Descripcion	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
TOTAL DE ACTIVOS	33,019.38	33,737.74	34,644.14	36,957.50	39,643.43	41,870.26	43,959.88	45,180.49	46,437.29	6,793.86	17.14
DEPOSITOS	22,671.01	24,089.36	25,048.83	25,803.39	27,945.03	29,347.37	31,128.75	32,001.13	33,389.02	5,443.99	19.48
Locales	15,405.92	16,120.47	16,542.70	16,770.27	17,982.17	18,838.74	19,483.67	19,462.68	20,296.59	2,314.42	12.87
Oficiales	123.01	131.07	135.99	123.86	124.80	139.62	130.37	164.67	183.67	58.87	47.17
De Particulares	13,430.76	14,030.35	14,643.35	14,813.87	15,644.05	16,527.02	17,407.85	17,223.58	18,064.55	2,420.50	15.47
A la Vista	2,485.73	2,395.92	2,359.53	2,440.02	2,909.01	2,973.61	3,117.64	3,128.68	3,596.12	687.11	23.62
A Plazo	8,756.05	9,307.52	9,781.75	9,816.50	9,909.13	10,528.21	11,080.13	10,778.17	10,949.98	1,040.85	10.50
De Ahorros	2,188.97	2,326.91	2,502.07	2,557.35	2,825.91	3,025.20	3,210.08	3,316.73	3,518.45	692.54	24.51
De Bancos	1,852.15	1,959.05	1,763.37	1,832.54	2,213.32	2,172.09	1,945.45	2,074.43	2,048.37	-164.94	-7.45
A la Vista	266.32	251.74	111.41	214.03	165.88	139.98	165.57	186.70	264.80	98.92	59.63
A Plazo	1,585.84	1,707.31	1,651.96	1,618.51	2,047.44	2,032.11	1,779.88	1,887.73	1,783.57	-263.87	-12.89
Extranjero	7,265.09	7,968.89	8,506.13	9,033.12	9,962.86	10,508.63	11,645.09	12,538.45	13,092.43	3,129.57	31.41
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	3,310.42	3,906.89	4,340.77	4,646.54	5,243.87	5,306.95	5,655.80	5,862.90	6,575.85	1,331.98	25.40
A la Vista	586.52	631.67	766.76	767.23	837.37	946.31	986.59	974.70	1,103.51	266.14	31.78
A Plazo	2,305.24	2,746.20	3,023.07	3,187.18	3,682.55	3,480.16	3,616.89	3,750.34	4,288.05	605.50	16.44
De Ahorro	418.66	529.01	550.94	692.13	723.95	880.48	1,052.32	1,137.86	1,184.30	460.35	63.59
De Bancos	3,911.84	4,046.12	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	254.02	364.28	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	5,038.18	4,161.29	3,962.63	4,395.44	4,753.18	5,185.53	5,006.84	5,160.21	4,958.36	205.18	4.32
Locales	758.17	543.30	604.87	659.21	707.58	718.03	749.30	735.30	789.08	81.50	11.52
Extranjero	4,280.01	3,617.99	3,357.76	3,736.23	4,045.59	4,467.51	4,257.54	4,424.91	4,169.28	123.68	3.06
OTROS PASIVOS	1,422.62	1,231.62	1,305.72	1,376.92	1,367.18	1,476.11	1,647.81	1,679.63	1,671.41	304.23	22.25
Locales	1,157.44	1,019.56	1,058.68	1,090.83	1,118.07	1,186.89	1,241.84	1,275.37	1,296.26	178.19	15.94
Extranjero	265.17	212.06	247.04	286.09	249.11	289.22	405.97	404.26	375.15	126.04	50.60
PATRIMONIO	3,887.58	4,255.48	4,326.97	5,381.75	5,578.05	5,861.25	6,176.48	6,339.51	6,418.50	840.45	15.07
Capital	2,536.98	2,727.32	2,748.31	3,652.31	3,748.72	3,829.23	3,909.80	4,011.79	4,077.25	328.54	8.76



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Descripcion	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
Reservas de Capital	96.79	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.29	0.00	0.00
Otras Reservas	82.22	81.66	81.42	75.39	62.47	62.31	56.44	62.99	52.88	-9.59	-15.35
Utilidad de Periodos Anteriores	836.06	1,238.72	1,175.39	1,204.66	1,116.35	1,659.29	1,616.32	1,632.40	1,593.63	477.28	42.75
Utilidad de Periodo	367.19	141.03	284.83	399.89	583.48	272.37	552.47	710.14	864.63	281.15	48.19
Ganancia o Perdida en Valores Disponible para la Venta	-66.66	-63.54	-93.26	-80.79	-63.92	-93.02	-89.22	-208.47	-300.55	-236.63	370.16
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	33,019.38	33,737.74	34,644.14	36,957.50	39,643.43	41,870.26	43,959.88	45,180.49	46,437.29	6,793.86	17.14