



## BALANCE DE SITUACION BANCA PANAMEÑA PRIVADA

(En Millones de Balboas)

Cuadro No. 8

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	%	
<b>ACTIVOS LIQUIDOS</b>	2,750.50	1,305.36	1,687.03	1,366.36	1,620.71	1,787.85	1,654.78	1,565.32	1,767.64	146.93	9.07	
Depositos Locales en Bancos	773.36	603.28	571.97	550.27	622.80	736.50	737.78	691.48	704.19	81.39	13.07	
A la Vista	164.13	104.13	102.03	94.48	92.01	96.73	84.22	74.41	123.54	31.53	34.26	
A Plazo	609.23	499.14	469.95	455.79	530.79	639.77	653.55	617.07	580.65	49.86	9.39	
Depositos Extranjeros en Bancos	1,705.26	570.99	978.42	666.70	841.77	894.33	756.94	742.60	869.55	27.78	3.30	
A la Vista	273.27	114.41	104.28	133.14	203.49	183.24	195.84	165.04	255.53	52.04	25.57	
A Plazo	1,431.99	456.58	874.14	533.56	638.28	711.09	561.09	577.57	614.01	-24.26	-3.80	
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	271.87	131.10	136.64	149.39	156.14	157.03	160.06	131.23	193.90	37.76	24.19	
<b>CARTERA CREDITICIA</b>	9,576.80	7,216.47	7,715.47	8,017.76	8,441.02	8,534.16	9,139.89	9,822.98	10,048.28	1,607.26	19.04	
Locales	8,758.19	6,512.44	6,916.92	7,136.86	7,435.30	7,584.60	8,082.40	8,647.50	8,844.95	1,409.65	18.96	
Extranjero	979.33	826.33	926.99	1,009.59	1,134.50	1,082.04	1,193.67	1,317.10	1,347.91	213.42	18.81	
Menos Provisiones	160.72	122.31	128.44	128.69	128.77	132.48	136.17	141.62	144.58	15.81	12.28	
Locales	158.99	121.26	126.89	123.33	126.44	130.14	133.02	138.69	140.55	14.12	11.17	
Extranjero	1.73	1.04	1.55	5.36	2.33	2.34	3.15	2.92	4.02	1.69	72.58	
<b>INVERSIONES EN VALORES</b>	3,212.98	2,129.51	2,116.73	2,398.31	2,582.13	2,840.29	3,089.85	3,014.54	3,076.84	494.72	19.16	
Locales	860.90	623.87	629.48	623.34	740.63	841.31	869.46	855.86	939.34	198.71	26.83	
Extranjero	2,385.97	1,508.02	1,489.56	1,777.12	1,842.81	2,000.37	2,221.75	2,161.54	2,142.49	299.68	16.26	
Menos Provisiones	33.90	2.38	2.31	2.15	1.32	1.39	1.36	2.85	4.99	3.67	278.24	
Locales	4.08	1.90	1.90	1.90	1.03	1.03	1.03	1.03	0.00	-1.03	-99.71	
Extranjero	29.82	0.48	0.41	0.24	0.29	0.36	0.33	1.82	4.99	4.70	1626.36	
<b>OTROS ACTIVOS</b>	1,214.16	583.79	606.77	681.51	706.97	719.88	766.74	782.75	827.24	120.27	17.01	
Locales	1,035.61	562.79	584.78	656.67	682.24	693.10	728.49	742.34	783.10	100.86	14.78	
Extranjero	178.55	20.99	21.99	24.83	24.72	26.78	38.25	40.42	44.14	19.42	78.53	



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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	16,754.44	11,235.13	12,126.00	12,463.93	13,350.83	13,882.19	14,651.26	15,185.59	15,720.01	2,369.18	17.75
DEPOSITOS	11,797.89	8,498.32	9,036.06	9,238.32	9,872.08	10,439.71	11,070.15	11,556.10	11,933.93	2,061.84	20.89
Locales	10,337.30	7,278.51	7,588.35	7,773.86	8,353.65	8,716.61	9,335.59	9,737.78	10,196.14	1,842.49	22.06
Oficiales	11.33	11.33	11.33	0.00	0.00	13.72	6.52	10.24	0.00	0.00	0.00
De Particulares	9,574.93	6,748.48	7,173.24	7,407.87	7,948.11	8,320.83	8,843.92	9,266.95	9,804.74	1,856.63	23.36
A la Vista	1,717.31	954.90	988.68	1,097.09	1,291.30	1,332.16	1,428.48	1,453.52	1,588.02	296.71	22.98
A Plazo	6,386.28	4,701.86	5,021.67	5,076.39	5,308.84	5,569.89	5,879.31	6,207.26	6,421.80	1,112.96	20.96
De Ahorros	1,471.34	1,091.72	1,162.89	1,234.38	1,347.97	1,418.78	1,536.12	1,606.17	1,794.92	446.96	33.16
De Bancos	751.03	518.69	403.78	365.99	405.54	382.06	485.15	460.59	391.40	-14.15	-3.49
A la Vista	175.76	131.59	28.78	34.13	34.86	18.48	19.94	21.31	23.14	-11.73	-33.63
A Plazo	575.27	387.10	375.00	331.86	370.68	363.58	465.21	439.28	368.26	-2.42	-0.65
Extranjero	1,460.60	1,219.82	1,447.71	1,464.47	1,518.43	1,723.10	1,734.56	1,818.32	1,737.79	219.36	14.45
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	882.12	770.90	935.22	925.72	1,006.16	1,111.06	1,158.17	1,209.35	1,149.04	142.88	14.20
A la Vista	148.01	123.44	196.87	200.23	207.26	237.54	223.29	257.17	254.13	46.86	22.61
A Plazo	616.72	548.11	644.96	615.64	657.47	705.40	738.29	772.64	720.92	63.45	9.65
De Ahorro	117.39	99.35	93.39	109.85	141.42	168.11	196.59	179.54	173.99	32.57	23.03
De Bancos	578.48	448.92	512.49	538.74	512.28	612.05	576.39	608.98	588.75	76.48	14.93
A la Vista	51.91	134.71	136.24	157.03	130.93	105.19	159.12	175.97	163.01	32.08	24.50
A Plazo	526.57	314.21	376.25	381.71	381.35	506.85	417.27	433.00	425.74	44.39	11.64
OBLIGACIONES	2,325.19	1,173.13	1,435.97	1,529.40	1,580.04	1,498.31	1,496.96	1,427.64	1,607.66	27.62	1.75
Locales	601.86	283.96	378.40	448.18	448.65	444.61	463.98	448.85	460.59	11.95	2.66
Extranjero	1,723.33	889.17	1,057.57	1,081.22	1,131.39	1,053.70	1,032.97	978.79	1,147.07	15.67	1.39
OTROS PASIVOS	840.86	451.26	459.94	434.40	543.34	498.88	558.75	606.14	567.40	24.06	4.43
Locales	777.70	426.05	434.09	400.01	518.43	475.83	532.90	575.38	537.88	19.45	3.75
Extranjero	63.16	25.22	25.85	34.39	24.91	23.06	25.85	30.77	29.52	4.61	18.50
PATRIMONIO	1,790.49	1,112.41	1,194.03	1,261.81	1,355.37	1,445.28	1,525.40	1,595.70	1,611.02	255.65	18.86
Capital	1,489.14	897.29	938.78	956.15	1,042.80	1,085.98	1,152.12	1,206.86	1,226.86	184.06	17.65



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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	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.00	0.00
Otras Reservas	18.16	4.92	2.24	-3.05	1.54	3.29	-3.33	4.54	-1.73	-3.27	-212.44
Utilidad de Periodos Anteriores	261.21	182.42	192.73	262.90	248.48	291.88	279.55	309.38	299.64	51.15	20.59
Utilidad de Periodo	34.17	32.90	71.42	52.55	71.83	75.10	115.86	116.16	129.25	57.42	79.95
Ganancia o Perdida en Valores Disponible para la Venta	-12.26	-5.20	-11.21	-6.81	-10.03	-11.83	-19.25	-41.69	-43.45	-33.42	333.23
Deuda Subordinada	0.00	0.00	0.00	0.00	0.68	0.78	0.38	0.38	0.38	-0.30	-44.12
<b>PASIVO Y PATRIMONIO</b>	<b>16,754.44</b>	<b>11,235.13</b>	<b>12,126.00</b>	<b>12,463.93</b>	<b>13,350.83</b>	<b>13,882.19</b>	<b>14,651.26</b>	<b>15,185.59</b>	<b>15,720.01</b>	<b>2,369.18</b>	<b>17.75</b>