



BALANCE DE SITUACION BANCA PANAMEÑA

(En Millones de Balboas)

Cuadro No. 9

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	4,334.41	2,559.78	3,562.80	3,212.54	3,867.81	3,908.14	4,272.55	3,961.91	4,634.49	766.68	19.82	
Depositos Locales en Bancos	963.30	756.30	784.88	759.14	886.50	974.13	966.57	989.28	1,035.68	149.18	16.83	
A la Vista	170.87	110.72	108.89	101.44	98.16	102.94	91.04	81.06	130.72	32.56	33.17	
A Plazo	792.44	645.58	675.99	657.70	788.33	871.19	875.53	908.22	904.96	116.62	14.79	
Depositos Extranjeros en Bancos	2,943.63	1,514.43	2,509.81	2,146.83	2,639.55	2,599.45	3,007.91	2,686.28	3,181.95	542.39	20.55	
A la Vista	299.49	126.32	113.78	147.22	220.21	209.84	227.27	237.71	457.73	237.52	107.86	
A Plazo	2,644.14	1,388.11	2,396.03	1,999.61	2,419.34	2,389.61	2,780.64	2,448.57	2,724.21	304.87	12.60	
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	427.47	289.05	268.11	306.58	341.76	334.55	298.07	286.35	416.87	75.11	21.98	
CARTERA CREDITICIA	12,231.26	10,306.89	10,616.37	10,997.62	11,377.40	11,661.74	12,378.33	13,134.63	13,074.86	1,697.46	14.92	
Locales	11,543.49	9,726.93	9,942.28	10,242.23	10,494.51	10,827.98	11,435.03	12,073.50	11,984.50	1,489.98	14.20	
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	291.55	246.37	252.90	254.20	251.61	248.28	250.36	255.97	257.55	5.94	2.36	
Locales	289.83	245.33	251.35	248.84	249.28	245.94	247.21	253.04	253.52	4.24	1.70	
Extranjero	1.73	1.04	1.55	5.36	2.33	2.34	3.15	2.92	4.02	1.69	72.58	
INVERSIONES EN VALORES	3,742.55	2,707.62	2,678.53	2,990.62	3,166.60	3,565.13	3,798.77	3,741.16	3,902.09	735.50	23.23	
Locales	1,352.19	1,060.25	1,021.75	1,046.57	1,181.84	1,351.05	1,367.24	1,377.10	1,555.16	373.31	31.59	
Extranjero	2,426.15	1,651.64	1,660.84	1,947.94	1,987.60	2,217.00	2,434.43	2,368.45	2,353.45	365.85	18.41	
Menos Provisiones	35.79	4.27	4.06	3.90	2.85	2.92	2.89	4.38	6.52	3.67	128.92	
Locales	5.97	3.79	3.65	3.65	2.56	2.56	2.56	2.56	1.53	-1.03	-40.16	
Extranjero	29.82	0.48	0.41	0.24	0.29	0.36	0.33	1.82	4.99	4.70	1626.36	
OTROS ACTIVOS	1,447.82	842.13	859.67	934.75	937.47	973.60	998.38	1,059.75	1,098.01	160.55	17.13	
Locales	1,268.48	820.70	833.85	905.66	900.89	935.70	955.11	1,015.44	1,053.75	152.86	16.97	
Extranjero	179.34	21.42	25.82	29.09	36.58	37.89	43.27	44.31	44.27	7.69	21.02	



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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	21,756.04	16,416.43	17,717.37	18,135.53	19,349.27	20,108.60	21,448.04	21,897.45	22,709.46	3,360.19	17.37
DEPOSITOS	15,647.90	12,526.96	13,467.44	13,730.00	14,810.85	15,535.57	16,719.81	17,142.53	17,897.56	3,086.71	20.84
Locales	14,134.68	11,249.76	11,960.79	12,265.54	13,292.41	13,812.47	14,919.69	15,254.18	16,089.79	2,797.37	21.04
Oficiales	2,329.80	2,459.51	2,839.55	2,829.58	3,185.50	3,277.36	3,795.54	3,647.39	3,956.48	770.98	24.20
De Particulares	10,761.32	7,995.37	8,447.07	8,796.81	9,356.52	9,795.28	10,296.52	10,790.56	11,336.09	1,979.57	21.16
A la Vista	1,831.07	1,088.44	1,120.84	1,243.58	1,436.48	1,494.54	1,571.82	1,605.99	1,755.50	319.02	22.21
A Plazo	6,832.73	5,187.79	5,525.01	5,655.12	5,873.60	6,171.92	6,453.36	6,809.27	6,954.18	1,080.59	18.40
De Ahorros	2,097.53	1,719.14	1,801.23	1,898.11	2,046.45	2,128.82	2,271.34	2,375.30	2,626.41	579.96	28.34
De Bancos	1,043.56	794.87	674.17	639.16	750.39	739.82	827.63	816.23	797.22	46.82	6.24
A la Vista	237.94	177.48	68.57	79.22	93.56	84.78	70.60	74.72	91.79	-1.77	-1.89
A Plazo	805.62	617.39	605.60	559.94	656.83	655.04	757.03	741.51	705.43	48.60	7.40
Extranjero	1,513.21	1,277.21	1,506.65	1,464.47	1,518.43	1,723.10	1,800.12	1,888.35	1,807.77	289.34	19.06
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	920.24	812.87	994.16	925.72	1,006.16	1,111.06	1,223.73	1,279.38	1,219.02	212.87	21.16
A la Vista	150.00	125.36	212.92	200.23	207.26	237.54	238.80	273.92	270.07	62.81	30.30
A Plazo	652.54	587.93	687.65	615.64	657.47	705.40	788.13	825.74	774.72	117.24	17.83
De Ahorro	117.69	99.58	93.59	109.85	141.42	168.11	196.81	179.72	174.23	32.81	23.20
De Bancos	592.98	464.34	512.49	538.74	512.28	612.05	576.39	608.98	588.75	76.48	14.93
A la Vista	66.41	150.14	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	2,547.51	1,388.35	1,635.61	1,725.64	1,771.30	1,682.25	1,666.07	1,558.71	1,734.04	-37.26	-2.10
Locales	797.49	474.74	556.05	624.37	621.97	612.50	618.91	567.09	576.02	-45.95	-7.39
Extranjero	1,750.02	913.61	1,079.56	1,101.27	1,149.32	1,069.75	1,047.16	991.61	1,158.02	8.69	0.76
OTROS PASIVOS	1,084.56	667.49	668.90	650.82	736.32	737.35	798.34	838.44	777.32	41.01	5.57
Locales	1,021.41	642.27	643.05	616.43	711.41	714.30	771.07	806.08	746.07	34.66	4.87
Extranjero	63.16	25.22	25.85	34.39	24.91	23.06	27.28	32.36	31.26	6.35	25.48
PATRIMONIO	2,476.07	1,833.62	1,945.41	2,029.06	2,030.80	2,153.44	2,263.81	2,357.77	2,300.53	269.73	13.28
Capital	2,070.18	1,478.33	1,519.82	1,553.24	1,639.88	1,683.07	1,769.45	1,824.19	1,888.39	248.51	15.15



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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	22.01	22.52	23.78	0.08	0.08	0.08	0.08	0.08	0.08	0.00	0.00
Otras Reservas	66.73	63.60	55.92	41.15	45.74	47.49	40.87	48.74	-1.73	-47.47	-103.78
Utilidad de Periodos Anteriores	262.86	198.47	208.76	274.15	259.73	323.37	290.80	320.63	310.89	51.15	19.70
Utilidad de Periodo	59.18	68.71	146.77	165.09	91.76	109.41	183.57	217.06	150.07	58.31	63.55
Ganancia o Perdida en Valores Disponible para la Venta	-4.89	2.00	-9.63	-4.64	-7.07	-10.76	-21.33	-53.30	-47.54	-40.47	572.66
Deuda Subordinada	0.00	0.00	0.00	0.00	0.68	0.78	0.38	0.38	0.38	-0.30	-44.12
PASIVO Y PATRIMONIO	21,756.04	16,416.43	17,717.37	18,135.53	19,349.27	20,108.60	21,448.04	21,897.45	22,709.46	3,360.19	17.37