



## BALANCE DE SITUACION BANCA PANAMEÑA

(En Millones de Balboas)

Cuadro No. 9

Descripcion	2007		2008				2009				Jun. 2008 / Jun. 2009	
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%	
<b>ACTIVOS LIQUIDOS</b>	3,867.81	3,908.14	4,272.55	3,961.91	4,634.48	4,741.64	4,787.08	0.00	0.00	514.52	12.04	
Depositos Locales en Bancos	886.50	974.13	966.57	989.28	1,035.67	920.87	1,060.73	0.00	0.00	94.16	9.74	
A la Vista	98.16	102.94	91.04	81.06	130.72	110.74	135.19	0.00	0.00	44.15	48.50	
A Plazo	788.33	871.19	875.53	908.22	904.96	810.13	925.54	0.00	0.00	50.01	5.71	
Depositos Extranjeros en Bancos	2,639.55	2,599.45	3,007.91	2,686.28	3,181.94	3,482.79	3,433.52	0.00	0.00	425.61	14.15	
A la Vista	220.21	209.84	227.27	237.71	457.73	298.20	304.25	0.00	0.00	76.98	33.87	
A Plazo	2,419.34	2,389.61	2,780.64	2,448.57	2,724.21	3,184.58	3,129.28	0.00	0.00	348.63	12.54	
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	341.76	334.55	298.07	286.35	416.86	337.98	292.82	0.00	0.00	-5.25	-1.76	
<b>CARTERA CREDITICIA</b>	11,377.40	11,661.74	12,378.33	13,134.63	13,074.92	13,242.63	13,199.73	0.00	0.00	821.39	6.64	
Locales	10,494.51	10,827.98	11,435.03	12,073.50	11,985.77	12,256.30	12,253.23	0.00	0.00	818.21	7.16	
Extranjero	1,134.50	1,082.04	1,193.67	1,317.10	1,346.64	1,249.73	1,194.28	0.00	0.00	0.61	0.05	
Menos Provisiones	251.61	248.28	250.36	255.97	257.49	263.41	247.79	0.00	0.00	-2.57	-1.03	
Locales	249.28	245.94	247.21	253.04	253.46	259.35	243.01	0.00	0.00	-4.20	-1.70	
Extranjero	2.33	2.34	3.15	2.92	4.02	4.05	4.78	0.00	0.00	1.63	51.57	
<b>INVERSIONES EN VALORES</b>	3,166.60	3,565.13	3,798.77	3,741.16	3,907.36	3,818.66	4,053.76	0.00	0.00	254.99	6.71	
Locales	1,181.84	1,351.05	1,367.24	1,377.10	1,559.50	1,512.73	1,532.52	0.00	0.00	165.29	12.09	
Extranjero	1,987.60	2,217.00	2,434.43	2,368.45	2,354.38	2,315.28	2,532.16	0.00	0.00	97.74	4.01	
Menos Provisiones	2.85	2.92	2.89	4.38	6.52	9.36	10.93	0.00	0.00	8.04	278.36	
Locales	2.56	2.56	2.56	2.56	1.53	1.53	1.53	0.00	0.00	-1.03	-40.16	
Extranjero	0.29	0.36	0.33	1.82	4.99	7.82	9.40	0.00	0.00	9.07	2749.36	
<b>OTROS ACTIVOS</b>	937.47	973.60	998.38	1,059.75	1,090.61	1,150.99	1,178.78	0.00	0.00	180.40	18.07	
Locales	900.89	935.70	955.11	1,015.44	1,046.35	1,117.09	1,143.33	0.00	0.00	188.22	19.71	



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Extranjero	36.58	37.89	43.27	44.31	44.27	33.90	35.45	0.00	0.00	-7.82	-18.08
<b>TOTAL DE ACTIVOS</b>	<b>19,349.27</b>	<b>20,108.60</b>	<b>21,448.04</b>	<b>21,897.45</b>	<b>22,707.38</b>	<b>22,953.91</b>	<b>23,219.34</b>	<b>0.00</b>	<b>0.00</b>	<b>1,771.30</b>	<b>8.26</b>
<b>DEPOSITOS</b>	<b>14,810.85</b>	<b>15,535.57</b>	<b>16,719.81</b>	<b>17,142.53</b>	<b>17,897.56</b>	<b>18,267.81</b>	<b>18,554.84</b>	<b>0.00</b>	<b>0.00</b>	<b>1,835.03</b>	<b>10.98</b>
Locales	13,292.41	13,812.47	14,919.69	15,254.18	16,089.68	16,410.48	16,748.96	0.00	0.00	1,829.27	12.26
Oficiales	3,185.50	3,277.36	3,795.54	3,647.39	3,956.48	4,199.77	4,026.21	0.00	0.00	230.67	6.08
De Particulares	9,356.52	9,795.28	10,296.52	10,790.56	11,335.98	11,506.08	12,000.43	0.00	0.00	1,703.91	16.55
A la Vista	1,436.48	1,494.54	1,571.82	1,605.99	1,755.17	1,658.33	1,775.63	0.00	0.00	203.81	12.97
A Plazo	5,873.60	6,171.92	6,453.36	6,809.27	6,953.64	7,132.77	7,390.33	0.00	0.00	936.97	14.52
De Ahorros	2,046.45	2,128.82	2,271.34	2,375.30	2,627.17	2,714.98	2,834.47	0.00	0.00	563.13	24.79
De Bancos	750.39	739.82	827.63	816.23	797.22	704.62	722.32	0.00	0.00	-105.31	-12.72
A la Vista	93.56	84.78	70.60	74.72	91.80	80.66	75.38	0.00	0.00	4.78	6.77
A Plazo	656.83	655.04	757.03	741.51	705.43	623.97	646.94	0.00	0.00	-110.09	-14.54
Extranjero	1,518.43	1,723.10	1,800.12	1,888.35	1,807.88	1,857.33	1,805.88	0.00	0.00	5.76	0.32
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	1,006.16	1,111.06	1,223.73	1,279.38	1,219.14	1,206.70	1,208.02	0.00	0.00	-15.71	-1.28
A la Vista	207.26	237.54	238.80	273.92	270.41	269.36	259.67	0.00	0.00	20.87	8.74
A Plazo	657.47	705.40	788.13	825.74	775.26	760.71	756.24	0.00	0.00	-31.89	-4.05
De Ahorro	141.42	168.11	196.81	179.72	173.47	176.62	192.12	0.00	0.00	-4.69	-2.38
De Bancos	512.28	612.05	576.39	608.98	588.74	650.64	597.86	0.00	0.00	21.47	3.73
A la Vista	130.93	105.19	159.12	175.97	163.00	188.44	195.66	0.00	0.00	36.54	22.96
A Plazo	381.35	506.85	417.27	433.00	425.74	462.20	402.20	0.00	0.00	-15.07	-3.61
<b>OBLIGACIONES</b>	<b>1,771.30</b>	<b>1,682.25</b>	<b>1,666.07</b>	<b>1,558.71</b>	<b>1,729.27</b>	<b>1,525.95</b>	<b>1,441.85</b>	<b>0.00</b>	<b>0.00</b>	<b>-224.23</b>	<b>-13.46</b>
Locales	621.97	612.50	618.91	567.09	576.02	619.99	477.48	0.00	0.00	-141.43	-22.85
Extranjero	1,149.32	1,069.75	1,047.16	991.61	1,153.25	905.96	964.36	0.00	0.00	-82.80	-7.91
<b>OTROS PASIVOS</b>	<b>736.32</b>	<b>737.35</b>	<b>798.34</b>	<b>838.44</b>	<b>779.28</b>	<b>806.70</b>	<b>770.76</b>	<b>0.00</b>	<b>0.00</b>	<b>-27.58</b>	<b>-3.45</b>
Locales	711.41	714.30	771.07	806.08	746.90	783.07	749.82	0.00	0.00	-21.24	-2.76
Extranjero	24.91	23.06	27.28	32.36	32.38	23.63	20.94	0.00	0.00	-6.33	-23.22



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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	%
PATRIMONIO	2,030.80	2,153.44	2,263.81	2,357.77	2,301.27	2,353.45	2,451.89	0.00	0.00	188.08	8.31
Capital	1,639.88	1,683.07	1,769.45	1,824.19	1,888.39	1,893.50	1,925.64	0.00	0.00	156.19	8.83
Reservas de Capital	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.00	0.00	0.00	0.00
Otras Reservas	45.74	47.49	40.87	48.74	-1.73	2.25	25.84	0.00	0.00	-15.03	-36.78
Utilidad de Periodos Anteriores	259.73	323.37	290.80	320.63	310.41	422.88	388.06	0.00	0.00	97.26	33.45
Utilidad de Periodo	91.76	109.41	183.57	217.06	150.36	86.99	146.48	0.00	0.00	-37.09	-20.20
Ganancia o Perdida en Valores Disponible para la Venta	-7.07	-10.76	-21.33	-53.30	-46.62	-52.25	-34.20	0.00	0.00	-12.87	60.32
Deuda Subordinada	0.68	0.78	0.38	0.38	0.38	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	19,349.27	20,108.60	21,448.04	21,897.45	22,707.38	22,953.91	23,219.34	0.00	0.00	1,771.30	8.26