



BALANCE DE SITUACION SISTEMA BANCARIO NACIONAL

(En Millones de Balboas)

Cuadro No. 3

Descripcion	2007		2008				2009				Dic. 2008 / Dic. 2009	
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%	
ACTIVOS LIQUIDOS	8,810.50	9,094.87	9,459.33	8,969.30	11,150.77	10,268.36	10,540.83	10,716.00	11,902.77	752.01	6.74	
Depositos Locales en Bancos	2,211.01	2,194.68	2,087.06	2,036.87	2,250.08	2,091.80	2,270.82	2,146.73	2,195.08	-55.00	-2.44	
A la Vista	360.97	362.85	373.87	358.23	443.06	392.79	459.14	426.29	431.77	-11.29	-2.55	
A Plazo	1,850.04	1,831.83	1,713.19	1,678.64	1,807.02	1,699.01	1,811.68	1,720.44	1,763.31	-43.72	-2.42	
Depositos Extranjeros en Bancos	6,009.32	6,334.70	6,851.52	6,451.36	8,238.17	7,630.89	7,757.95	8,074.17	9,056.13	817.97	9.93	
A la Vista	668.72	622.43	803.64	998.70	1,746.00	1,383.25	1,060.87	1,393.52	1,802.21	56.21	3.22	
A Plazo	5,340.60	5,712.27	6,047.89	5,452.66	6,492.17	6,247.65	6,697.09	6,680.65	7,253.93	761.76	11.73	
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.04	0.04	0.00	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.01	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	0.04	0.04	0.00	
Otros	590.16	565.49	520.74	481.07	662.52	545.67	512.07	495.11	651.60	-10.92	-1.65	
CARTERA CREDITICIA	26,842.43	27,703.10	29,685.02	31,122.04	30,242.96	31,576.56	31,399.73	31,106.48	30,166.03	-76.93	-0.25	
Locales	19,267.46	20,035.06	21,117.96	22,211.67	21,855.04	22,253.59	22,256.40	22,208.58	21,825.45	-29.59	-0.14	
Extranjero	8,073.22	8,177.71	9,074.45	9,446.90	8,918.99	9,894.99	9,665.19	9,427.49	8,856.61	-62.37	-0.70	
Menos Provisiones	473.65	482.61	477.13	494.68	483.20	533.66	489.31	529.59	516.03	32.84	6.80	
Locales	366.60	369.46	372.11	390.48	393.99	421.57	364.30	394.39	392.86	-1.13	-0.29	
Extranjero	107.05	113.15	105.02	104.20	89.21	112.09	125.01	135.20	123.17	33.97	38.08	
INVERSIONES EN VALORES	7,600.27	8,695.86	8,868.33	9,137.59	9,254.27	9,306.82	8,621.22	8,665.31	8,891.01	-363.26	-3.93	
Locales	2,974.55	3,530.13	3,313.88	3,399.94	3,601.75	3,503.41	2,454.64	2,549.99	2,848.03	-753.73	-20.93	
Extranjero	4,626.48	5,166.45	5,554.92	5,744.22	5,662.61	5,814.10	6,179.12	6,131.62	6,047.71	385.10	6.80	
Menos Provisiones	0.76	0.72	0.47	6.57	10.09	10.69	12.54	16.30	4.73	-5.37	-53.18	
Locales	0.41	0.49	0.13	0.48	-0.50	1.47	1.78	1.80	1.60	2.10	-420.41	
Extranjero	0.35	0.23	0.33	6.09	10.59	9.22	10.76	14.50	3.13	-7.47	-70.49	
OTROS ACTIVOS	2,388.67	2,602.85	2,736.03	2,662.13	2,638.94	2,771.63	2,499.54	2,536.68	2,578.37	-60.58	-2.30	
Locales	1,949.75	2,096.04	2,126.93	2,325.58	2,390.12	2,497.32	2,166.76	2,146.98	2,225.36	-164.77	-6.89	



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Extranjero	438.92	506.81	609.10	336.56	248.82	274.31	332.78	389.71	353.01	104.19	41.87
TOTAL DE ACTIVOS	45,641.87	48,096.68	50,748.71	51,891.06	53,286.94	53,923.37	53,061.32	53,024.48	53,538.18	251.24	0.47
DEPOSITOS	32,883.79	34,443.22	36,776.16	37,587.56	39,365.52	40,162.73	40,725.87	41,222.68	41,856.17	2,490.65	6.33
Locales	22,920.94	23,934.59	25,065.51	24,979.09	26,192.38	26,318.06	26,955.42	27,239.18	28,594.11	2,401.72	9.17
Oficiales	3,310.30	3,403.26	3,919.40	3,801.82	4,140.14	4,337.42	4,176.41	3,913.37	4,467.28	327.13	7.90
De Particulares	17,052.47	18,001.48	18,858.19	18,731.73	19,583.13	19,591.52	20,547.43	21,136.25	22,059.51	2,476.38	12.65
A la Vista	3,054.19	3,135.99	3,260.98	3,281.16	3,773.99	3,610.57	3,935.56	3,931.26	4,403.50	629.51	16.68
A Plazo	10,473.90	11,130.24	11,651.92	11,364.71	11,458.45	11,555.16	12,040.67	12,544.90	12,694.52	1,236.07	10.79
De Ahorros	3,524.39	3,735.24	3,945.29	4,085.86	4,350.69	4,425.79	4,571.20	4,660.10	4,961.49	610.80	14.04
De Bancos	2,558.17	2,529.85	2,287.92	2,445.53	2,469.11	2,389.12	2,231.58	2,189.55	2,067.32	-401.79	-16.27
A la Vista	224.58	206.28	216.23	240.11	324.87	272.57	248.82	317.70	364.49	39.62	12.20
A Plazo	2,333.59	2,323.57	2,071.69	2,205.43	2,144.24	2,116.55	1,982.76	1,871.84	1,702.83	-441.41	-20.59
Extranjero	9,962.86	10,508.63	11,710.65	12,608.47	13,173.14	13,844.68	13,770.45	13,983.50	13,262.06	88.93	0.68
Oficiales	22.06	27.18	12.97	39.88	15.46	18.89	11.97	17.32	19.26	3.80	24.56
De Particulares	5,243.87	5,306.95	5,721.36	5,932.93	6,646.56	7,977.60	7,928.65	8,407.73	9,323.07	2,676.51	40.27
A la Vista	837.37	946.31	1,002.10	991.45	1,121.21	1,143.60	1,212.61	1,224.88	1,167.52	46.31	4.13
A Plazo	3,682.55	3,480.16	3,666.73	3,803.43	4,341.30	5,655.17	5,502.25	5,855.75	6,523.53	2,182.23	50.27
De Ahorro	723.95	880.48	1,052.54	1,138.04	1,184.05	1,178.83	1,213.80	1,327.10	1,632.02	447.97	37.83
De Bancos	4,696.93	5,174.50	5,976.32	6,635.67	6,511.11	5,848.18	5,829.83	5,558.46	3,919.73	-2,591.38	-39.80
A la Vista	356.98	289.57	395.78	354.56	526.91	497.57	620.30	398.12	411.60	-115.31	-21.88
A Plazo	4,339.94	4,884.93	5,580.53	6,281.11	5,984.20	5,350.61	5,209.53	5,160.34	3,508.12	-2,476.08	-41.38
OBLIGACIONES	4,944.44	5,369.47	5,175.96	5,291.28	4,955.71	4,637.37	4,392.31	3,720.61	3,699.52	-1,256.19	-25.35
Locales	880.91	885.91	904.23	853.54	904.51	862.20	738.72	702.28	653.50	-251.01	-27.75
Extranjero	4,063.52	4,483.56	4,271.73	4,437.73	4,051.20	3,775.17	3,653.59	3,018.33	3,046.02	-1,005.18	-24.81
OTROS PASIVOS	1,560.16	1,714.58	1,878.92	1,911.93	1,811.10	1,858.86	1,550.26	1,696.45	1,697.20	-113.90	-6.29
Locales	1,311.05	1,425.36	1,471.58	1,506.07	1,479.14	1,580.81	1,259.56	1,356.49	1,346.29	-132.85	-8.98
Extranjero	249.11	289.22	407.35	405.86	331.96	278.04	290.70	339.96	350.92	18.96	5.71



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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	6,253.48	6,569.41	6,917.67	7,100.30	7,154.62	7,264.41	6,392.88	6,384.75	6,285.29	-869.33	-12.15
Capital	4,345.80	4,426.32	4,527.13	4,629.11	4,737.25	4,733.26	3,798.23	3,932.67	3,918.90	-818.35	-17.27
Reservas de Capital	95.29	95.29	95.29	95.29	95.29	95.29	95.29	95.81	95.83	0.55	0.57
Otras Reservas	106.67	106.51	100.64	107.19	55.07	20.81	84.53	94.00	95.81	40.74	73.99
Utilidad de Periodos Anteriores	1,127.60	1,690.78	1,629.94	1,643.65	1,604.44	2,395.68	2,060.14	1,901.94	1,810.97	206.52	12.87
Utilidad de Periodo	603.41	306.68	620.15	812.06	895.41	206.11	397.61	455.11	413.19	-482.23	-53.86
Ganancia o Perdida en Valores Disponible para la Venta	-60.96	-91.94	-90.85	-222.39	-268.23	-221.74	-177.92	-129.79	-84.81	183.42	-68.38
Deuda Subordinada	35.68	35.78	35.38	35.38	35.38	35.00	135.00	35.00	35.40	0.02	0.06
PASIVO Y PATRIMONIO	45,641.87	48,096.68	50,748.71	51,891.06	53,286.94	53,923.37	53,061.32	53,024.48	53,538.18	251.24	0.47