



BALANCE DE SITUACION BANCA OFICIAL

(En Millones de Balboas)

Cuadro No. 5

| 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 | 2,247.10 | 2,120.28 | 2,617.78 | 2,396.59 | 2,866.85 | 3,050.20 | 2,940.29 | 2,642.18 | 3,095.57 | 228.72 | 7.98 | |
| Depositos Locales en Bancos | 263.70 | 237.63 | 228.79 | 297.80 | 331.49 | 254.70 | 313.49 | 304.26 | 254.97 | -76.52 | -23.08 | |
| A la Vista | 6.15 | 6.21 | 6.82 | 6.65 | 7.18 | 6.12 | 6.88 | 6.54 | 8.44 | 1.25 | 17.46 | |
| A Plazo | 257.55 | 231.42 | 221.98 | 291.15 | 324.31 | 248.59 | 306.62 | 297.72 | 246.54 | -77.77 | -23.98 | |
| Depositos Extranjeros en Bancos | 1,797.78 | 1,705.13 | 2,250.98 | 1,943.68 | 2,312.40 | 2,610.92 | 2,509.83 | 2,194.25 | 2,626.76 | 314.36 | 13.59 | |
| A la Vista | 16.72 | 26.60 | 31.43 | 72.68 | 202.20 | 73.42 | 57.73 | 63.67 | 55.54 | -146.66 | -72.53 | |
| A Plazo | 1,781.07 | 1,678.53 | 2,219.55 | 1,871.00 | 2,110.20 | 2,537.50 | 2,452.10 | 2,130.59 | 2,571.22 | 461.02 | 21.85 | |
| 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 | 185.62 | 177.53 | 138.01 | 155.11 | 222.96 | 184.57 | 116.97 | 143.67 | 213.84 | -9.12 | -4.09 | |
| CARTERA CREDITICIA | 2,936.37 | 3,127.58 | 3,238.44 | 3,311.65 | 3,026.58 | 3,201.84 | 3,146.98 | 3,232.08 | 2,991.71 | -34.87 | -1.15 | |
| Locales | 3,059.22 | 3,243.38 | 3,352.63 | 3,426.00 | 3,139.55 | 3,314.60 | 3,241.81 | 3,326.32 | 3,086.36 | -53.19 | -1.69 | |
| Extranjero | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Menos Provisiones | 122.84 | 115.80 | 114.19 | 114.35 | 112.97 | 112.76 | 94.82 | 94.24 | 94.65 | -18.32 | -16.21 | |
| Locales | 122.84 | 115.80 | 114.19 | 114.35 | 112.97 | 112.76 | 94.82 | 94.24 | 94.65 | -18.32 | -16.21 | |
| Extranjero | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| INVERSIONES EN VALORES | 584.47 | 724.84 | 708.92 | 726.62 | 829.59 | 739.05 | 711.62 | 786.24 | 1,168.67 | 339.07 | 40.87 | |
| Locales | 441.21 | 509.74 | 497.77 | 521.24 | 620.16 | 576.00 | 596.54 | 592.61 | 981.14 | 360.98 | 58.21 | |
| Extranjero | 144.79 | 216.63 | 212.68 | 206.91 | 210.96 | 164.58 | 116.60 | 195.16 | 188.86 | -22.10 | -10.48 | |
| Menos Provisiones | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.34 | -0.19 | -12.45 | |
| Locales | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.34 | -0.19 | -12.45 | |
| Extranjero | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| OTROS ACTIVOS | 230.50 | 253.72 | 231.64 | 276.99 | 270.77 | 324.19 | 358.34 | 326.90 | 359.10 | 88.33 | 32.62 | |
| Locales | 218.64 | 242.60 | 226.62 | 273.10 | 270.64 | 324.06 | 358.07 | 326.05 | 358.09 | 87.45 | 32.31 | |



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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 | % |
|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|--------------------|---------------|
| Extranjero | 11.85 | 11.11 | 5.02 | 3.89 | 0.13 | 0.13 | 0.26 | 0.85 | 1.00 | 0.88 | 693.76 |
| TOTAL DE ACTIVOS | 5,998.43 | 6,226.42 | 6,796.77 | 6,711.86 | 6,993.80 | 7,315.28 | 7,157.23 | 6,987.40 | 7,615.04 | 621.24 | 8.88 |
| DEPOSITOS | 4,938.77 | 5,095.85 | 5,649.66 | 5,586.43 | 5,963.64 | 6,241.63 | 6,104.63 | 5,927.00 | 6,588.20 | 624.56 | 10.47 |
| Locales | 4,938.77 | 5,095.85 | 5,584.10 | 5,516.40 | 5,893.65 | 6,176.05 | 6,038.94 | 5,859.05 | 6,517.60 | 623.95 | 10.59 |
| Oficiales | 3,185.50 | 3,263.64 | 3,789.02 | 3,637.15 | 3,956.48 | 4,199.77 | 4,026.21 | 3,761.96 | 4,280.57 | 324.10 | 8.19 |
| De Particulares | 1,408.42 | 1,474.45 | 1,452.60 | 1,523.61 | 1,531.35 | 1,584.61 | 1,610.66 | 1,667.74 | 1,916.78 | 385.42 | 25.17 |
| A la Vista | 145.18 | 162.38 | 143.33 | 152.47 | 167.49 | 167.90 | 181.32 | 191.44 | 183.09 | 15.60 | 9.32 |
| A Plazo | 564.76 | 602.03 | 574.05 | 602.01 | 532.38 | 568.61 | 574.96 | 628.30 | 873.25 | 340.87 | 64.03 |
| De Ahorros | 698.48 | 710.04 | 735.22 | 769.13 | 831.48 | 848.10 | 854.37 | 848.00 | 860.43 | 28.95 | 3.48 |
| De Bancos | 344.85 | 357.76 | 342.48 | 355.64 | 405.82 | 391.66 | 402.07 | 429.36 | 320.25 | -85.57 | -21.09 |
| A la Vista | 58.70 | 66.30 | 50.66 | 53.41 | 68.65 | 61.46 | 53.44 | 69.64 | 110.98 | 42.33 | 61.66 |
| A Plazo | 286.15 | 291.46 | 291.82 | 302.23 | 337.17 | 330.21 | 348.63 | 359.72 | 209.26 | -127.91 | -37.94 |
| Extranjero | 0.00 | 0.00 | 65.56 | 70.03 | 69.98 | 65.58 | 65.69 | 67.94 | 70.60 | 0.62 | 0.88 |
| 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 | 0.00 | 0.00 | 65.56 | 70.03 | 69.98 | 65.58 | 65.69 | 67.94 | 70.60 | 0.62 | 0.88 |
| A la Vista | 0.00 | 0.00 | 15.51 | 16.75 | 15.95 | 12.46 | 12.83 | 14.29 | 15.96 | 0.01 | 0.09 |
| A Plazo | 0.00 | 0.00 | 49.84 | 53.10 | 53.79 | 52.92 | 52.69 | 53.47 | 54.37 | 0.57 | 1.07 |
| De Ahorro | 0.00 | 0.00 | 0.22 | 0.18 | 0.24 | 0.20 | 0.17 | 0.18 | 0.27 | 0.03 | 12.20 |
| De Bancos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A la Vista | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A Plazo | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OBLIGACIONES | 191.26 | 183.94 | 169.11 | 131.06 | 126.38 | 107.73 | 103.55 | 80.20 | 75.20 | -51.17 | -40.49 |
| Locales | 173.33 | 167.89 | 154.93 | 118.25 | 115.43 | 98.36 | 96.77 | 75.20 | 72.42 | -43.01 | -37.26 |
| Extranjero | 17.93 | 16.05 | 14.19 | 12.82 | 10.95 | 9.37 | 6.78 | 4.99 | 2.78 | -8.17 | -74.60 |
| OTROS PASIVOS | 192.98 | 238.47 | 239.59 | 232.30 | 214.28 | 255.79 | 215.87 | 220.38 | 236.38 | 22.10 | 10.32 |
| Locales | 192.98 | 238.47 | 238.17 | 230.70 | 212.54 | 253.98 | 213.95 | 218.44 | 234.74 | 22.20 | 10.45 |
| Extranjero | 0.00 | 0.00 | 1.42 | 1.59 | 1.74 | 1.81 | 1.92 | 1.94 | 1.64 | -0.10 | -5.58 |



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Cuadro No. 5

| Descripcion | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Variacion Absoluta | % |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------------|---------|
| PATRIMONIO | 675.43 | 708.16 | 738.41 | 762.07 | 689.51 | 710.13 | 733.18 | 759.83 | 715.25 | 25.75 | 3.73 |
| Capital | 597.08 | 597.08 | 617.33 | 617.33 | 661.53 | 661.53 | 682.35 | 682.35 | 682.35 | 20.82 | 3.15 |
| Reservas de Capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.53 | 0.55 | 0.55 | 0.00 |
| Otras Reservas | 44.20 | 44.20 | 44.20 | 44.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utilidad de Periodos Anteriores | 11.25 | 31.49 | 11.25 | 11.25 | 11.25 | 32.07 | 11.25 | 10.72 | 20.50 | 9.25 | 82.22 |
| Utilidad de Periodo | 19.93 | 34.31 | 67.72 | 100.90 | 20.82 | 22.30 | 41.99 | 66.55 | 7.66 | -13.16 | -63.19 |
| Ganancia o Perdida en Valores Disponible para la Venta | 2.96 | 1.07 | -2.08 | -11.61 | -4.09 | -5.77 | -2.41 | -0.32 | 4.20 | 8.29 | -202.49 |
| Deuda Subordinada | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PASIVO Y PATRIMONIO | 5,998.43 | 6,226.42 | 6,796.77 | 6,711.86 | 6,993.80 | 7,315.28 | 7,157.23 | 6,987.40 | 7,615.04 | 621.24 | 8.88 |