



## BALANCE DE SITUACION BANCA PANAMEÑA PRIVADA

(En Millones de Balboas)

Cuadro No. 8

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	%	
<b>ACTIVOS LIQUIDOS</b>	1,620.71	1,787.85	1,654.78	1,565.32	1,767.63	1,691.44	1,841.45	1,871.34	2,497.83	730.20	41.31	
Depositos Locales en Bancos	622.80	736.50	739.78	691.48	704.18	666.17	746.97	711.01	906.51	202.33	28.73	
A la Vista	92.01	96.73	84.22	74.41	123.54	104.63	128.05	112.24	143.08	19.54	15.82	
A Plazo	530.79	639.77	655.55	617.07	580.65	561.54	618.92	598.78	763.43	182.78	31.48	
Depositos Extranjeros en Bancos	841.77	894.33	754.94	742.60	869.54	871.86	918.63	1,006.93	1,372.05	502.51	57.79	
A la Vista	203.49	183.24	195.84	165.04	255.53	224.78	241.45	298.10	458.36	202.83	79.38	
A Plazo	638.28	711.09	559.09	577.57	614.01	647.08	677.18	708.82	913.69	299.68	48.81	
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	156.14	157.03	160.06	131.23	193.90	153.41	175.85	153.40	219.26	25.36	13.08	
<b>CARTERA CREDITICIA</b>	8,441.02	8,534.16	9,139.89	9,822.98	10,048.34	10,040.78	10,055.64	10,167.46	10,335.96	287.62	2.86	
Locales	7,435.30	7,584.60	8,082.40	8,647.50	8,846.22	8,941.70	9,011.43	9,209.75	9,420.18	573.95	6.49	
Extranjero	1,134.50	1,082.04	1,193.67	1,317.10	1,346.64	1,249.73	1,197.18	1,120.37	1,081.15	-265.48	-19.71	
Menos Provisiones	119.21	121.20	124.59	128.51	128.06	133.47	134.69	162.66	165.37	37.31	29.13	
Locales	117.66	119.64	121.45	125.59	125.11	130.48	130.50	157.43	158.24	33.13	26.48	
Extranjero	1.55	1.56	3.14	2.92	2.95	2.99	4.19	5.23	7.13	4.18	141.60	
<b>INVERSIONES EN VALORES</b>	2,582.13	2,840.29	3,091.51	3,015.56	3,077.77	3,079.60	3,341.49	3,469.38	3,382.55	304.78	9.90	
Locales	740.63	841.31	870.67	858.86	939.34	936.73	934.12	1,040.83	1,062.00	122.66	13.06	
Extranjero	1,842.81	2,000.37	2,222.20	2,162.56	2,143.42	2,150.70	2,416.77	2,441.74	2,322.18	178.76	8.34	
Menos Provisiones	1.32	1.39	1.36	5.85	4.99	7.83	9.40	13.19	1.63	-3.36	-67.33	
Locales	1.03	1.03	1.03	1.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	0.29	0.36	0.33	4.82	4.99	7.82	9.40	13.19	1.63	-3.36	-67.37	
<b>OTROS ACTIVOS</b>	706.97	719.88	757.13	782.75	819.84	826.80	817.69	817.07	850.87	31.03	3.78	
Locales	682.24	693.10	718.88	742.34	775.70	793.03	782.51	790.46	825.87	50.17	6.47	



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Extranjero	24.72	26.78	38.25	40.42	44.14	33.77	35.18	26.61	25.00	-19.14	-43.37
<b>TOTAL DE ACTIVOS</b>	<b>13,350.83</b>	<b>13,882.19</b>	<b>14,643.31</b>	<b>15,186.61</b>	<b>15,713.58</b>	<b>15,638.63</b>	<b>16,056.27</b>	<b>16,325.24</b>	<b>17,067.20</b>	<b>1,353.62</b>	<b>8.61</b>
<b>DEPOSITOS</b>	<b>9,872.08</b>	<b>10,439.71</b>	<b>11,067.90</b>	<b>11,556.10</b>	<b>11,933.93</b>	<b>12,026.18</b>	<b>12,446.01</b>	<b>12,919.97</b>	<b>13,711.59</b>	<b>1,777.66</b>	<b>14.90</b>
Locales	8,353.65	8,716.61	9,333.34	9,737.78	10,196.03	10,234.43	10,707.85	11,063.21	11,745.69	1,549.66	15.20
Oficiales	0.00	13.72	6.52	10.24	0.00	0.00	0.00	0.00	0.00	-0.00	-4.12
De Particulares	7,948.11	8,320.83	8,841.67	9,251.49	9,804.62	9,921.47	10,387.60	10,775.65	11,393.21	1,588.58	16.20
A la Vista	1,291.30	1,332.16	1,428.48	1,453.52	1,587.68	1,490.43	1,594.30	1,662.05	1,964.18	376.50	23.71
A Plazo	5,308.84	5,569.89	5,877.06	6,191.80	6,421.25	6,564.16	6,813.20	7,145.95	7,212.43	791.18	12.32
De Ahorros	1,347.97	1,418.78	1,536.12	1,606.17	1,795.69	1,866.88	1,980.09	1,967.65	2,216.60	420.91	23.44
De Bancos	405.54	382.06	485.15	476.05	391.40	312.96	320.25	287.56	352.48	-38.92	-9.94
A la Vista	34.86	18.48	19.94	21.31	23.15	19.20	21.94	15.94	26.13	2.98	12.88
A Plazo	370.68	363.58	465.21	454.74	368.26	293.76	298.30	271.62	326.35	-41.90	-11.38
Extranjero	1,518.43	1,723.10	1,734.56	1,818.32	1,737.90	1,791.75	1,738.17	1,856.76	1,965.90	228.00	13.12
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	1,158.17	1,209.35	1,149.15	1,141.11	1,142.34	1,234.30	1,289.56	140.41	12.22
A la Vista	207.26	237.54	223.29	257.17	254.46	256.90	246.84	287.55	313.54	59.07	23.22
A Plazo	657.47	705.40	738.29	772.64	721.47	707.79	703.55	706.84	723.31	1.84	0.26
De Ahorro	141.42	168.11	196.59	179.54	173.22	176.42	191.94	239.90	252.72	79.49	45.89
De Bancos	512.28	612.05	576.39	608.98	588.74	650.64	595.83	622.46	676.33	87.59	14.88
A la Vista	130.93	105.19	159.12	175.97	163.00	188.44	193.63	118.86	127.65	-35.35	-21.69
A Plazo	381.35	506.85	417.27	433.00	425.74	462.20	402.20	503.60	548.68	122.94	28.88
<b>OBLIGACIONES</b>	<b>1,580.04</b>	<b>1,498.31</b>	<b>1,496.96</b>	<b>1,427.64</b>	<b>1,602.89</b>	<b>1,418.22</b>	<b>1,338.30</b>	<b>1,116.26</b>	<b>1,039.05</b>	<b>-563.85</b>	<b>-35.18</b>
Locales	448.65	444.61	463.98	448.85	460.59	521.63	380.71	325.22	316.78	-143.81	-31.22
Extranjero	1,131.39	1,053.70	1,032.97	978.79	1,142.30	896.59	957.59	791.04	722.26	-420.04	-36.77
<b>OTROS PASIVOS</b>	<b>543.34</b>	<b>498.88</b>	<b>550.27</b>	<b>606.14</b>	<b>565.00</b>	<b>551.41</b>	<b>554.36</b>	<b>585.80</b>	<b>590.53</b>	<b>25.53</b>	<b>4.52</b>
Locales	518.43	475.83	524.46	575.38	534.36	529.59	535.51	557.82	570.94	36.58	6.85
Extranjero	24.91	23.06	25.81	30.77	30.64	21.82	18.85	27.98	19.59	-11.06	-36.08



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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	1,355.37	1,445.28	1,528.18	1,596.72	1,611.76	1,642.82	1,717.60	1,703.21	1,726.04	114.27	7.09
Capital	1,042.80	1,085.98	1,152.12	1,206.86	1,226.86	1,231.97	1,243.29	1,295.45	1,299.70	72.84	5.94
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	1.54	3.29	-3.33	4.54	-1.73	2.25	25.84	36.02	36.88	38.61	-2232.77
Utilidad de Periodos Anteriores	248.48	291.88	281.92	309.38	299.17	390.81	377.41	370.06	364.23	65.07	21.75
Utilidad de Periodo	71.83	75.10	115.81	117.18	129.53	64.19	101.58	12.53	31.14	-98.39	-75.96
Ganancia o Perdida en Valores Disponible para la Venta	-10.03	-11.83	-18.80	-41.69	-42.52	-46.48	-30.58	-10.92	-6.39	36.13	-84.96
Deuda Subordinada	0.68	0.78	0.38	0.38	0.38	0.00	0.00	0.00	0.40	0.02	5.26
PASIVO Y PATRIMONIO	13,350.83	13,882.19	14,643.31	15,186.61	15,713.58	15,638.63	16,056.27	16,325.24	17,067.20	1,353.62	8.61