



**SISTEMA BANCARIO NACIONAL  
BALANCE CONSOLIDADO DE SUBSIDIARIAS  
(En Balboas)**

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	10,828,374,754.36	11,287,440,565.01	11,681,897,838.97	10,963,884,174.77	13,498,083,915.19
Depósitos Internos en Bancos	2,419,845,776.48	2,578,469,886.27	2,453,604,432.70	2,562,773,728.65	2,835,127,471.52
A la Vista	438,186,776.89	457,376,461.24	492,247,744.38	515,586,249.87	736,107,690.68
A Plazo	1,981,658,999.59	2,121,093,425.03	1,961,356,688.32	2,047,187,478.78	2,099,019,780.84
Depósitos Externos en Bancos	7,327,089,978.18	7,648,150,328.53	8,197,723,121.21	7,427,955,360.49	9,540,840,558.39
A la Vista	1,874,716,682.22	1,839,192,054.10	2,029,488,079.52	2,032,272,906.62	3,054,208,569.09
A Plazo	5,452,373,295.96	5,808,958,274.43	6,168,235,041.69	5,395,682,453.87	6,486,631,989.30
Otros	1,081,438,999.70	1,060,820,350.21	1,030,570,285.06	973,155,085.63	1,122,115,885.28
<b>CARTERA CREDITICIA NETA</b>	35,222,581,526.66	36,349,222,926.09	38,525,575,736.84	39,964,296,099.13	38,701,424,617.60
Interna	19,974,471,258.07	20,844,974,274.66	22,013,726,865.35	23,082,045,563.15	22,820,022,252.21
Externa	16,249,295,284.48	16,543,128,198.49	17,532,715,646.04	17,930,440,786.55	16,895,003,790.68
Menos Provisiones	1,001,185,015.89	1,038,879,547.06	1,020,866,774.55	1,048,190,250.57	1,013,601,425.29
Interna	610,496,932.27	622,902,537.23	620,368,199.32	649,940,891.21	668,438,333.88
Externa	390,688,083.62	415,977,009.83	400,498,575.23	398,249,359.36	345,163,091.41
<b>INVERSIONES EN VALORES NETA</b>	6,002,457,668.11	6,536,375,821.27	6,852,932,544.65	7,086,668,197.18	7,145,017,430.26
Internas	2,182,536,243.00	2,374,491,074.59	2,239,506,705.59	2,195,477,518.77	2,278,162,911.01
Externas	3,820,457,023.94	4,162,379,293.67	4,613,648,617.87	4,900,833,505.46	4,876,128,201.84
Menos Provisiones	5,430,722.83	5,609,882.99	6,366,466.81	14,207,830.39	13,119,606.67
Interna	5,104,827.42	5,024,390.66	5,397,033.90	9,197,612.94	3,981,586.80
Externa	348,081.41	585,492.33	969,432.91	5,230,877.21	10,013,082.01
<b>OTROS ACTIVOS</b>	2,885,212,640.90	3,120,830,520.53	3,053,842,419.75	3,123,171,972.08	3,213,201,574.70
Internos	1,780,826,275.30	1,976,481,204.29	1,964,031,510.43	2,046,973,727.55	2,208,024,515.92



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Externos	1,104,386,365.60	1,144,349,316.24	1,089,810,909.32	1,076,198,244.53	1,005,177,058.78
<b>ACTIVO TOTAL NETO</b>	<b>54,938,626,590.03</b>	<b>57,293,869,832.90</b>	<b>60,114,248,540.21</b>	<b>61,138,020,443.16</b>	<b>62,557,727,537.75</b>
<b>DEPOSITOS</b>	<b>40,169,327,129.60</b>	<b>41,864,984,518.65</b>	<b>44,498,823,449.67</b>	<b>45,204,992,356.48</b>	<b>46,808,747,230.59</b>
Internos	23,547,489,224.07	24,498,025,097.47	26,141,854,759.07	25,693,052,407.13	26,723,955,196.30
Oficiales	3,331,089,733.06	3,404,932,221.00	3,926,811,530.57	3,796,899,638.50	3,575,099,123.46
De Particulares	17,983,047,014.40	18,872,950,720.61	20,173,222,956.82	19,942,109,322.42	21,148,870,576.24
A la Vista	3,085,548,716.33	3,184,227,088.61	3,334,271,409.38	3,367,492,388.60	3,808,798,419.42
A Plazo	10,863,424,035.08	11,365,437,792.90	12,481,501,117.03	12,284,070,903.09	12,846,588,240.48
De Ahorros	4,034,074,262.99	4,323,285,839.10	4,357,450,430.41	4,290,546,030.73	4,493,483,916.34
De Bancos	2,233,352,476.61	2,220,142,155.86	2,041,820,271.68	1,954,043,446.21	1,999,985,496.60
A la Vista	221,541,559.97	220,104,113.49	237,042,047.20	189,537,877.33	260,722,034.35
A Plazo	2,011,810,916.64	2,000,038,042.37	1,804,778,224.48	1,764,505,568.88	1,739,263,462.25
Externos	16,621,837,905.53	17,366,959,421.18	18,356,968,690.60	19,511,939,949.35	20,084,792,034.29
Oficiales	255,758,423.15	27,181,034.18	12,969,404.02	39,879,604.57	5,464,232.21
De Particulares	12,381,903,326.42	12,980,907,891.99	12,986,764,419.54	13,368,394,442.33	14,315,370,235.59
A la Vista	2,958,051,071.22	3,248,636,230.71	3,293,760,841.89	3,286,091,442.21	3,575,455,504.48
A Plazo	7,077,342,372.60	7,181,888,123.44	7,189,628,285.43	7,336,075,205.93	7,949,401,163.19
De Ahorros	2,346,509,882.60	2,550,383,537.84	2,503,375,292.22	2,746,227,794.19	2,790,513,567.92
De Bancos	3,984,176,155.96	4,358,870,495.01	5,357,234,867.04	6,103,665,902.45	5,763,957,566.49
A la Vista	247,225,861.14	187,441,313.96	245,148,626.43	201,591,674.23	251,658,363.53
A Plazo	3,736,950,294.82	4,171,429,181.05	5,112,086,240.61	5,902,074,228.22	5,512,299,202.96
<b>OBLIGACIONES</b>	<b>7,256,348,243.90</b>	<b>7,525,593,509.40</b>	<b>7,262,877,993.99</b>	<b>7,468,836,649.49</b>	<b>7,309,139,078.45</b>
Internas	1,060,438,460.00	1,054,041,537.47	1,146,673,967.98	1,093,390,414.26	1,120,638,254.45
Externas	6,195,909,783.90	6,471,551,971.93	6,116,204,026.01	6,375,446,235.23	6,188,500,824.00



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OTROS PASIVOS	2,051,454,953.02	2,147,454,730.27	2,295,604,862.76	2,279,361,314.98	2,275,158,281.86
Internos	1,325,015,930.89	1,438,582,806.17	1,413,598,143.85	1,401,873,861.91	1,341,966,677.32
Externos	726,439,022.13	708,871,924.10	882,006,718.91	877,487,453.07	933,191,604.54
PATRIMONIO	5,461,496,263.90	5,755,837,075.22	6,056,942,233.60	6,184,830,121.62	6,164,682,947.57
Capital	3,418,078,743.15	3,500,750,440.60	3,599,607,053.24	3,406,088,211.02	3,505,820,605.28
Reservas de Capital	128,854,039.67	126,379,351.67	127,967,143.67	434,250,332.67	436,601,668.67
Otras Reservas	113,748,392.33	114,691,636.24	106,392,514.65	111,231,743.53	63,972,615.53
Utilidad del periodo y de periodos anteriores	1,816,627,820.06	2,065,139,806.54	2,272,389,082.29	2,401,136,660.10	2,422,294,804.74
Gan/Perd en Inv. Dis. para la Venta	-51,492,731.31	-86,904,159.83	-84,793,560.25	-203,256,825.70	-299,386,746.65
Deuda Subordinada	35,680,000.00	35,780,000.00	35,380,000.00	35,380,000.00	35,380,000.00
PASIVO Y PATRIMONIO TOTAL	54,938,626,590.42	57,293,869,833.54	60,114,248,540.02	61,138,020,442.57	62,557,727,538.47