



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	13,291,849,442.12	12,580,447,924.40	13,152,875,058.93	13,300,710,073.23	14,086,003,630.22
Depósitos Internos en Bancos	2,652,850,059.37	2,228,896,490.45	2,902,727,703.17	2,505,571,681.68	2,367,129,640.59
A la Vista	741,098,410.08	458,628,206.74	816,742,172.40	493,363,878.13	479,719,759.71
A Plazo	1,911,751,649.29	1,770,268,283.71	2,085,985,530.77	2,012,207,803.55	1,887,409,880.88
Depósitos Externos en Bancos	9,508,605,455.23	9,294,732,711.00	9,158,106,992.69	9,890,570,289.54	10,606,306,987.39
A la Vista	3,048,544,121.46	2,924,826,683.57	2,380,936,572.68	3,091,732,772.94	3,142,283,222.08
A Plazo	6,460,061,333.77	6,369,906,027.43	6,777,170,420.01	6,798,837,516.60	7,464,023,765.31
Otros	1,130,393,927.52	1,056,818,722.95	1,092,040,363.07	904,568,102.01	1,112,567,002.24
CARTERA CREDITICIA NETA	38,700,103,149.55	39,621,194,795.27	39,230,222,745.59	38,984,148,627.55	37,835,077,378.88
Interna	22,813,374,770.22	23,084,484,509.15	23,116,241,318.83	23,087,237,585.40	22,591,711,270.09
Externa	16,897,194,359.76	17,612,460,981.36	17,175,337,717.84	16,967,231,126.74	16,272,763,546.34
Menos Provisiones	1,010,465,980.43	1,075,750,695.24	1,061,356,291.08	1,070,320,084.59	1,029,397,437.55
Interna	665,461,694.96	695,336,723.17	629,831,458.57	650,408,539.09	650,012,804.30
Externa	345,004,285.47	380,413,972.07	431,524,832.51	419,911,545.50	379,384,633.25
INVERSIONES EN VALORES NETA	7,066,076,485.42	7,233,963,300.93	8,181,428,718.79	8,020,515,923.59	8,387,897,278.74
Internas	2,281,056,457.42	2,260,879,223.67	2,311,958,954.20	2,794,416,892.05	3,159,808,863.06
Externas	4,794,873,991.59	4,980,835,146.26	5,881,105,979.20	5,238,579,225.89	5,231,230,005.59
Menos Provisiones	12,539,325.67	7,751,069.00	11,636,214.61	12,480,194.35	3,141,589.91
Interna	3,981,586.80	1,831,378.63	6,624,030.83	6,725,984.74	15,336.15
Externa	10,593,363.01	6,513,925.69	5,012,183.78	5,754,209.61	3,126,253.76
OTROS ACTIVOS	3,185,924,083.18	3,283,083,433.42	3,159,545,312.60	3,218,338,924.89	3,220,766,802.02



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Internos	2,184,249,518.70	2,277,099,193.67	2,075,928,137.99	2,084,546,630.29	2,093,995,591.62
Externos	1,001,674,564.48	1,005,984,239.75	1,083,617,174.61	1,133,792,294.60	1,126,771,210.40
ACTIVO TOTAL NETO	62,243,953,160.27	62,718,689,454.02	63,724,071,835.91	63,523,713,549.26	63,529,745,089.86
DEPOSITOS	46,823,580,732.21	47,540,150,609.33	48,697,460,331.49	49,149,295,688.89	49,283,120,519.06
Internos	26,743,815,064.61	27,000,205,807.78	27,833,507,531.59	28,061,931,899.85	29,109,688,048.16
Oficiales	3,575,099,123.46	3,579,308,963.88	3,537,213,036.55	3,476,362,865.07	4,278,519,588.48
De Particulares	21,116,116,094.88	21,333,692,275.36	21,955,260,341.01	22,124,875,634.00	22,355,048,838.60
A la Vista	3,802,547,637.12	3,644,294,669.77	3,903,015,984.53	3,948,825,624.94	4,479,206,154.66
A Plazo	12,825,441,390.59	13,072,553,469.92	13,359,950,964.24	13,442,863,612.80	12,823,635,721.10
De Ahorros	4,488,127,067.17	4,616,844,135.67	4,692,293,392.24	4,733,186,396.26	5,052,206,962.84
De Bancos	2,052,599,846.27	2,087,204,568.54	2,341,034,154.03	2,460,693,400.78	2,476,119,621.08
A la Vista	273,967,421.97	257,583,830.11	258,967,394.09	399,121,567.04	373,105,285.38
A Plazo	1,778,632,424.30	1,829,620,738.43	2,082,066,759.94	2,061,571,833.74	2,103,014,335.70
Externos	20,079,765,667.60	20,539,944,801.55	20,863,952,799.90	21,087,363,789.04	20,173,432,470.90
Oficiales	5,464,232.21	13,891,133.25	11,969,107.62	17,315,436.25	19,262,888.30
De Particulares	14,333,768,977.16	15,405,779,691.84	15,653,192,043.03	16,175,456,461.84	16,878,800,356.47
A la Vista	3,577,032,393.65	3,280,162,107.16	3,521,318,003.36	3,397,431,207.80	3,590,031,183.41
A Plazo	7,960,595,669.29	9,480,898,584.98	9,347,912,392.16	9,761,430,897.52	10,093,650,119.25
De Ahorros	2,796,140,914.22	2,644,718,999.70	2,783,961,647.51	3,016,594,356.52	3,195,119,053.81
De Bancos	5,740,532,458.23	5,120,273,976.46	5,198,791,649.25	4,894,591,890.95	3,275,369,226.13
A la Vista	252,097,001.90	287,623,131.54	483,572,687.42	342,768,668.37	387,317,118.49
A Plazo	5,488,435,456.33	4,832,650,844.92	4,715,218,961.83	4,551,823,222.58	2,888,052,107.64
OBLIGACIONES	7,021,415,319.96	6,672,486,028.76	6,310,749,510.80	5,455,854,680.85	5,437,615,799.74



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Internas	1,121,915,636.96	918,499,546.09	1,008,363,702.12	939,719,029.31	881,901,993.88
Externas	5,899,499,683.00	5,753,986,482.67	5,302,385,808.68	4,516,135,651.54	4,555,713,805.86
OTROS PASIVOS	2,215,031,824.28	2,180,787,619.39	2,051,120,683.94	2,246,191,746.14	2,208,285,814.37
Internos	1,322,545,171.74	1,395,937,353.75	1,233,918,172.67	1,354,096,427.36	1,360,574,090.09
Externos	892,486,652.54	784,850,265.64	817,202,511.27	892,095,318.78	847,711,724.28
PATRIMONIO	6,183,925,284.17	6,325,265,197.77	6,664,741,311.53	6,672,371,431.60	6,600,722,955.33
Capital	3,504,522,178.74	3,492,483,644.91	3,874,502,833.85	4,009,107,645.33	3,996,046,109.00
Reservas de Capital	436,589,514.05	454,802,603.67	157,660,088.67	159,116,079.49	159,080,736.59
Otras Reservas	55,971,695.28	25,621,508.81	70,607,097.58	86,224,379.59	88,043,641.81
Utilidad del periodo y de periodos anteriores	2,412,345,468.00	2,539,260,539.93	2,595,958,199.01	2,501,607,602.94	2,396,749,388.87
Gan/Perd en Inv. Dis. para la Venta	-260,883,571.90	-221,903,099.55	-168,986,907.58	-118,684,275.75	-84,596,920.94
Deuda Subordinada	35,380,000.00	35,000,000.00	135,000,000.00	35,000,000.00	45,400,000.00
PASIVO Y PATRIMONIO TOTAL	62,243,953,160.62	62,718,689,455.25	63,724,071,837.76	63,523,713,547.48	63,529,745,088.50