



Fecha: 14 de Marzo de 2005

SISTEMA BANCARIO NACIONAL
BALANCE CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	5,455,223,664.62	5,818,292,320.92	5,211,825,408.92	5,460,510,191.18	6,086,055,050.46
Depósitos Internos en Bancos	1,378,363,586.15	1,144,440,284.56	986,325,330.96	934,463,923.52	634,141,869.14
A la Vista	283,395,147.11	219,365,325.40	226,641,931.71	218,415,222.16	254,409,936.49
A Plazo	1,094,968,439.04	925,074,959.16	759,683,399.25	716,048,701.36	379,731,932.65
Depósitos Externos en Bancos	3,589,779,220.86	4,257,120,010.74	3,798,550,702.19	4,053,571,050.02	4,874,352,137.49
A la Vista	549,648,822.08	676,235,673.13	524,163,198.28	652,018,824.28	792,614,965.40
A Plazo	3,040,130,398.78	3,580,884,337.61	3,274,387,503.91	3,401,552,225.74	4,081,737,172.09
Otros	487,080,857.61	416,732,025.62	426,949,375.77	472,475,217.64	577,561,043.83
CARTERA CREDITICIA NETA	17,506,434,214.82	18,414,850,514.67	18,563,109,036.64	19,758,970,007.32	20,920,283,695.95
Interna	11,871,072,868.17	12,905,902,034.41	12,566,450,617.20	13,480,269,881.21	13,518,408,472.20
Externa	6,514,558,485.42	6,390,286,813.77	6,833,157,583.45	6,951,574,472.07	8,018,657,135.68
Menos Provisiones	879,197,138.77	881,338,333.51	836,499,164.01	672,874,345.96	616,781,911.93
Interna	429,401,509.09	624,769,284.84	566,956,080.80	425,844,286.18	406,754,959.99
Externa	449,795,629.68	256,569,048.67	269,543,083.21	247,030,059.78	210,026,951.94
INVERSIONES EN VALORES NETA	4,331,291,344.60	4,527,545,088.81	4,850,910,579.96	4,847,790,620.49	4,881,763,298.11
Internas	2,382,436,402.20	2,612,147,019.13	2,411,504,803.79	2,354,224,877.62	2,257,620,177.77
Externas	1,953,859,157.30	1,919,003,603.15	2,446,013,369.28	2,499,964,979.19	2,629,492,545.08
Menos Provisiones	5,004,214.90	4,338,663.41	6,607,593.11	6,399,236.32	5,349,424.74
Interna	3,911,852.21	3,227,261.81	5,445,342.55	5,615,172.76	4,846,502.00
Externa	1,092,362.69	1,111,401.60	1,162,250.56	784,063.56	502,922.74
OTROS ACTIVOS	1,980,167,691.70	2,003,624,047.53	1,866,987,907.53	1,994,124,876.98	1,975,103,544.08
Internos	1,397,541,022.79	1,440,632,041.14	1,364,024,466.55	1,324,336,909.14	1,280,013,020.29



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Externos	582,626,668.91	562,992,006.39	502,963,440.98	669,787,967.84	695,090,523.79
ACTIVO TOTAL NETO	29,273,116,915.74	30,764,311,971.92	30,492,832,933.05	32,061,395,695.97	33,863,205,588.60
DEPOSITOS	21,046,088,349.23	22,324,723,413.77	21,965,798,189.34	23,125,288,961.01	24,135,434,675.11
Internos	13,677,243,611.31	14,234,653,607.23	13,343,722,092.20	13,724,493,339.62	14,156,537,399.76
Oficiales	1,964,070,565.34	1,957,265,627.98	1,843,126,289.50	1,710,443,088.10	1,796,615,182.70
De Particulares	10,528,300,000.23	10,504,692,332.24	10,616,093,488.93	11,186,477,823.43	11,447,130,063.79
A la Vista	1,562,776,084.25	1,530,419,625.59	1,411,084,657.61	1,522,516,780.77	1,680,855,660.56
A Plazo	6,428,251,115.51	6,390,891,266.41	6,565,859,311.12	6,869,707,517.28	6,984,947,267.82
De Ahorros	2,537,272,800.47	2,583,381,440.24	2,639,149,520.20	2,794,253,525.38	2,781,327,135.41
De Bancos	1,184,873,045.74	1,772,695,647.01	884,502,313.77	827,572,428.09	912,792,153.27
A la Vista	98,150,165.19	219,312,428.00	141,623,281.50	87,530,157.50	150,090,515.78
A Plazo	1,086,722,880.55	1,553,383,219.01	742,879,032.27	740,042,270.59	762,701,637.49
Externos	7,368,844,737.92	8,090,069,806.54	8,622,076,097.14	9,400,795,621.39	9,978,897,275.35
Oficiales	55,052,772.85	29,324,805.89	16,720,597.00	22,659,438.99	61,789,102.97
De Particulares	4,815,367,571.80	4,661,053,511.43	5,129,065,041.47	5,719,612,725.42	6,322,728,468.76
A la Vista	1,346,519,423.70	1,386,634,167.28	1,433,441,199.99	1,456,270,837.11	1,733,009,514.89
A Plazo	3,108,718,763.52	2,907,939,942.10	3,314,660,386.00	3,644,201,606.06	3,876,416,956.00
De Ahorros	360,129,384.58	366,479,402.05	380,963,455.48	619,140,282.25	713,301,997.87
De Bancos	2,498,424,393.27	3,399,691,489.22	3,476,290,458.67	3,658,523,456.98	3,594,379,703.62
A la Vista	205,021,014.43	218,845,880.59	138,561,747.42	126,861,366.38	98,224,193.04
A Plazo	2,293,403,378.84	3,180,845,608.63	3,337,728,711.25	3,531,662,090.60	3,496,155,510.58
OBLIGACIONES	3,650,922,791.01	3,523,390,959.78	3,660,495,567.04	3,740,566,897.10	4,596,372,336.69



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Internas	1,161,872,277.36	1,590,002,351.00	1,780,521,131.45	1,927,087,602.88	1,618,233,623.40
Externas	2,489,050,513.65	1,933,388,608.78	1,879,974,435.59	1,813,479,294.22	2,978,138,713.29
OTROS PASIVOS	1,008,894,826.12	1,172,020,222.45	1,153,162,123.37	1,236,774,046.82	1,046,425,698.53
Internos	729,440,101.27	887,317,490.58	824,111,320.22	787,604,636.94	660,594,648.11
Externos	279,454,724.85	284,702,731.87	329,050,803.15	449,169,409.88	385,831,050.42
PATRIMONIO	3,567,210,947.84	3,744,177,375.06	3,713,377,053.42	3,958,765,789.38	4,084,972,879.69
Capital	2,493,730,557.80	2,544,358,677.80	2,523,591,830.12	2,711,561,034.35	2,651,834,584.84
Reservas de Capital	199,071,082.38	200,544,469.96	191,258,483.63	109,838,733.62	114,382,697.67
Otras Reservas	64,312,576.05	61,285,156.54	37,096,908.53	51,441,880.61	103,295,634.84
Utilidad del periodo y de periodos anteriores	839,008,699.59	954,672,384.10	1,020,192,458.09	1,095,277,720.51	1,225,201,555.73
Gan/Perd en Inv. Dis. para la Venta	-29,230,166.52	-16,683,313.34	-57,392,965.78	-44,547,666.41	-44,953,108.09
Deuda Subordinada	318,198.54	0.00	-1,369,661.17	35,194,086.70	35,211,514.70
PASIVO Y PATRIMONIO TOTAL	29,273,116,914.20	30,764,311,971.06	30,492,832,933.17	32,061,395,694.31	33,863,205,590.02