



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

Descripcion	2004			2005	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	6,077,412,556.74	5,913,558,854.80	6,036,542,642.03	5,498,984,235.66	6,444,039,195.92
Depósitos Internos en Bancos	835,887,365.29	954,920,964.47	1,032,988,488.87	975,013,244.39	1,212,785,651.07
A la Vista	202,264,511.08	306,558,261.07	271,074,823.69	211,426,495.73	286,918,513.02
A Plazo	633,622,854.21	648,362,703.40	761,913,665.18	763,586,748.66	925,867,138.05
Depósitos Externos en Bancos	4,661,863,555.57	4,392,645,052.30	4,438,204,465.83	3,892,890,797.86	4,437,833,376.91
A la Vista	807,576,792.25	894,041,900.51	764,338,432.95	811,847,775.07	1,000,450,049.34
A Plazo	3,854,286,763.32	3,498,603,151.79	3,673,866,032.88	3,081,043,022.79	3,437,383,327.57
Otros	579,661,635.88	565,992,838.03	565,349,687.33	631,080,193.41	793,420,167.94
CARTERA CREDITICIA NETA	20,878,704,543.30	20,931,657,586.48	21,707,981,867.92	22,825,412,094.05	23,921,831,568.61
Interna	13,696,863,304.77	13,935,768,222.98	14,381,684,263.42	14,998,147,692.18	15,199,509,494.93
Externa	7,833,881,556.35	7,626,963,575.42	7,953,602,334.05	8,478,801,864.75	9,371,656,573.59
Menos Provisiones	652,040,317.82	631,074,211.92	627,304,729.55	651,537,462.88	649,334,499.91
Interna	442,112,099.44	437,956,079.90	442,943,437.70	465,594,195.02	489,411,650.13
Externa	209,928,218.38	193,118,132.02	184,361,291.85	185,977,601.14	159,922,849.78
INVERSIONES EN VALORES NETA	4,876,977,525.66	4,907,742,312.82	4,967,554,110.85	5,129,541,728.33	5,208,814,468.13
Internas	2,170,702,936.03	2,208,786,969.27	2,279,334,324.95	2,320,495,902.73	2,393,610,147.52
Externas	2,711,680,451.87	2,703,260,725.78	2,692,518,981.56	2,812,679,972.77	2,824,419,906.88
Menos Provisiones	5,405,862.24	4,305,382.23	4,453,110.60	3,634,147.17	9,786,873.85
Interna	4,846,502.00	3,071,419.03	4,308,898.97	2,684,048.22	7,956,787.55
Externa	559,360.24	1,233,963.20	186,077.31	950,098.95	1,830,086.30
OTROS ACTIVOS	2,038,279,530.00	2,197,730,627.24	2,127,035,261.61	2,160,065,944.93	2,286,608,364.51
Internos	1,342,837,751.34	1,471,652,000.70	1,435,299,062.91	1,475,140,702.70	1,515,776,219.46



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

Descripcion	2004			2005	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Externos	695,441,778.66	726,078,626.54	691,736,198.70	684,925,242.23	770,832,145.05
ACTIVO TOTAL NETO	33,871,374,155.70	33,950,689,381.34	34,839,113,882.40	35,614,004,002.97	37,861,293,597.17
DEPOSITOS	24,134,322,003.64	23,804,349,681.23	24,704,334,808.36	24,808,086,038.44	26,219,227,910.97
Internos	14,008,012,150.05	14,432,740,034.54	14,849,483,468.36	14,753,397,005.64	15,822,812,218.54
Oficiales	1,796,615,182.70	2,196,173,570.83	2,296,330,018.41	2,014,272,021.21	2,292,149,804.99
De Particulares	11,294,112,973.72	11,352,408,779.01	11,629,340,287.06	11,695,589,263.71	12,443,230,735.33
A la Vista	1,645,882,118.24	1,558,849,486.05	1,583,644,634.61	1,787,548,914.33	2,016,332,873.95
A Plazo	6,866,461,747.09	7,005,611,959.29	7,262,658,357.27	7,241,295,743.60	7,618,303,997.26
De Ahorros	2,781,769,108.39	2,787,947,333.67	2,783,037,295.18	2,666,744,605.78	2,808,593,864.12
De Bancos	917,283,993.63	884,157,684.70	923,813,162.89	1,043,535,720.72	1,087,431,678.22
A la Vista	150,044,912.18	132,623,663.63	75,140,180.59	77,070,717.25	121,957,027.94
A Plazo	767,239,081.45	751,534,021.07	848,672,982.30	966,465,003.47	965,474,650.28
Externos	10,126,309,853.59	9,371,609,646.69	9,854,851,340.00	10,054,689,032.80	10,396,415,692.43
Oficiales	61,789,101.97	20,166,094.46	21,762,740.65	15,195,690.98	31,169,742.29
De Particulares	6,476,242,764.73	6,538,469,688.51	6,654,638,484.86	6,621,703,399.16	6,968,611,512.15
A la Vista	1,767,993,011.89	1,757,175,632.21	1,818,025,410.82	1,785,218,130.73	1,807,513,571.68
A Plazo	3,994,902,477.00	4,052,201,491.15	4,071,348,454.72	3,916,411,373.57	4,224,098,346.03
De Ahorros	713,347,275.84	729,092,565.15	765,264,619.32	920,073,894.86	936,999,594.44
De Bancos	3,588,277,986.89	2,812,973,863.72	3,178,450,114.49	3,417,789,942.66	3,396,634,437.99
A la Vista	97,101,894.31	125,030,019.03	125,260,189.80	104,721,041.69	90,968,421.15
A Plazo	3,491,176,092.58	2,687,943,844.69	3,053,189,924.69	3,313,068,900.97	3,305,666,016.84
OBLIGACIONES	4,601,566,844.27	4,786,838,570.37	4,753,805,271.97	5,152,351,901.10	5,802,023,357.83



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

Descripcion	2004			2005	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	1,577,134,588.75	1,707,159,989.77	2,146,163,933.41	2,123,185,919.05	2,443,514,179.57
Externas	3,024,432,255.52	3,079,678,580.60	2,607,641,338.56	3,029,165,982.05	3,358,509,178.26
OTROS PASIVOS	1,050,620,382.41	1,311,854,345.64	1,262,837,151.99	1,377,999,874.23	1,477,570,531.03
Internos	665,559,837.71	823,407,894.39	819,973,676.27	914,970,301.53	956,156,436.98
Externos	385,060,544.70	488,446,451.25	442,863,475.72	463,029,572.70	521,414,094.05
PATRIMONIO	4,084,864,927.40	4,047,646,784.93	4,118,136,651.11	4,275,566,188.20	4,362,471,797.72
Capital	2,651,834,584.84	2,680,506,083.62	2,707,971,544.08	2,743,974,164.20	2,752,733,426.23
Reservas de Capital	114,365,616.67	116,228,151.92	119,074,171.67	119,444,437.04	138,845,802.02
Otras Reservas	103,190,129.84	85,409,274.83	103,094,424.55	106,472,359.01	146,728,670.06
Utilidad del periodo y de periodos anteriores	1,225,216,189.44	1,195,470,056.98	1,199,388,374.83	1,331,433,773.31	1,357,241,629.89
Gan/Perd en Inv. Dis. para la Venta	-44,953,108.09	-65,057,854.74	-46,082,068.85	-60,839,825.69	-68,106,994.98
Deuda Subordinada	35,211,514.70	35,091,072.32	34,690,204.83	35,081,280.33	35,029,264.50
PASIVO Y PATRIMONIO TOTAL	33,871,374,157.72	33,950,689,382.17	34,839,113,883.44	35,614,004,001.97	37,861,293,597.55