

Cuadro 344-04. BALANCE DE SITUACIÓN DEL SISTEMA BANCARIO DE LA REPÚBLICA, POR CLASE DE ENTIDAD: AL 31 DE DICIEMBRE DE 2008-10

| Cuenta | Balance de situación del sistema bancario (1) (en millones de balboas) | | | | | | | | |
|------------------------------------|---|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|
| | 2008 | | | 2009 | | | 2010 (P) | | |
| | Total | Oficiales | Privadas | Total | Oficiales | Privadas | Total | Oficiales | Privadas |
| ACTIVO | | | | | | | | | |
| Activos líquidos..... | 11,193.2 | 2,866.8 | 8,326.4 | 11,902.7 | 3,095.5 | 8,807.2 | 11,142.3 | 2,620.3 | 8,521.9 |
| Efectivo..... | 314.1 | 109.9 | 204.2 | 359.3 | 137.0 | 222.3 | 404.2 | 152.9 | 251.4 |
| Billetes..... | 300.2 | 103.8 | 196.4 | 344.8 | 129.5 | 215.3 | 389.1 | 147.0 | 242.1 |
| Moneda panameña..... | 13.9 | 6.1 | 7.8 | 14.5 | 7.5 | 7.0 | 15.1 | 5.8 | 9.3 |
| Internos..... | 2,587.6 | 444.5 | 2,143.1 | 2,480.2 | 331.8 | 2,148.4 | 2,132.4 | 313.2 | 1,819.3 |
| Timbres nacionales..... | 0.2 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 | 0.3 | 0.1 | 0.2 |
| Efectos de caja (2)..... | 322.3 | 112.9 | 209.4 | 281.7 | 76.7 | 205.0 | 276.5 | 76.6 | 199.9 |
| Dineros extranjeros..... | 1.6 | - | 1.6 | 3.2 | - | 3.2 | 2.0 | - | 2.0 |
| Depósitos a la vista - bancos..... | 443.5 | 7.2 | 436.3 | 431.8 | 8.5 | 423.3 | 511.1 | 36.9 | 474.2 |
| Depósitos a plazo - bancos..... | 1,820.0 | 324.3 | 1,495.7 | 1,763.3 | 246.5 | 1,516.8 | 1,342.5 | 199.6 | 1,143.0 |
| Externos..... | 8,291.5 | 2,312.4 | 5,979.1 | 9,063.2 | 2,626.7 | 6,436.5 | 8,605.6 | 2,154.3 | 6,451.3 |
| Efectos de caja..... | 10.5 | - | 10.5 | 7.1 | - | 7.1 | 3.1 | - | 3.1 |
| Depósitos a la vista - bancos..... | 1,751.8 | 202.2 | 1,549.6 | 1,802.2 | 55.5 | 1,746.7 | 1,948.8 | 39.9 | 1,908.9 |
| Depósitos a plazo - bancos..... | 6,529.2 | 2,110.2 | 4,419.0 | 7,253.9 | 2,571.2 | 4,682.7 | 6,653.7 | 2,114.4 | 4,539.3 |
| Cartera crediticia..... | 30,242.9 | 3,026.6 | 27,216.3 | 30,166.0 | 2,991.7 | 27,174.3 | 33,796.3 | 3,458.2 | 30,338.1 |
| Interno..... | 21,414.7 | 3,026.6 | 18,388.1 | 21,432.6 | 2,991.7 | 18,440.9 | 24,356.7 | 3,458.2 | 20,898.5 |
| Externo..... | 8,828.2 | - | 8,828.2 | 8,733.4 | - | 8,733.4 | 9,439.6 | - | 9,439.6 |
| Valores..... | 9,306.8 | 825.3 | 8,481.5 | 8,891.0 | 1,168.7 | 7,722.3 | 10,009.8 | 1,385.3 | 8,624.5 |
| Interno..... | 3,602.6 | 614.3 | 2,988.3 | 2,846.4 | 979.8 | 1,866.6 | 3,474.7 | 1,116.0 | 2,358.7 |
| Externos..... | 5,704.2 | 211.0 | 5,493.2 | 6,044.6 | 188.9 | 5,855.7 | 6,535.1 | 269.3 | 6,265.7 |
| Otros activos (3)..... | 2,683.8 | 270.7 | 2,413.1 | 2,582.4 | 359.1 | 2,223.3 | 2,529.8 | 319.9 | 2,209.9 |
| Interno..... | 2,421.3 | 270.6 | 2,150.7 | 2,229.4 | 358.1 | 1,871.3 | 2,146.5 | 319.3 | 1,827.1 |
| Externo..... | 262.5 | 0.1 | 262.4 | 353.0 | 1.0 | 352.0 | 383.3 | 0.6 | 382.8 |
| ACTIVO, TOTAL..... | 53,426.7 | 6,989.4 | 46,437.3 | 53,542.1 | 7,615.0 | 45,927.1 | 57,478.1 | 7,783.8 | 49,694.3 |
| PASIVO Y PATRIMONIO | | | | | | | | | |
| Depósitos..... | 39,352.6 | 5,963.6 | 33,389.0 | 41,856.2 | 6,588.2 | 35,268.0 | 44,203.3 | 6,630.6 | 37,572.7 |
| Internos..... | 26,190.2 | 5,893.6 | 20,296.6 | 28,594.1 | 6,517.6 | 22,076.5 | 30,593.8 | 6,558.1 | 24,035.6 |
| De entidades oficiales..... | 4,140.2 | 3,956.5 | 183.7 | 4,467.3 | 4,280.6 | 186.7 | 4,405.5 | 4,249.8 | 155.7 |
| De particulares..... | 19,595.8 | 1,531.3 | 18,064.5 | 22,059.5 | 1,916.8 | 20,142.7 | 24,123.8 | 1,799.9 | 22,323.9 |
| A la vista..... | 3,763.6 | 167.5 | 3,596.1 | 4,403.5 | 183.1 | 4,220.4 | 5,230.4 | 204.6 | 5,025.7 |
| A plazo..... | 11,482.3 | 532.3 | 10,950.0 | 12,694.6 | 873.3 | 11,821.3 | 12,927.9 | 628.5 | 12,299.4 |
| De ahorro..... | 4,349.9 | 831.5 | 3,518.4 | 4,961.4 | 860.4 | 4,101.0 | 5,965.6 | 966.8 | 4,998.8 |

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| Cuenta | Balance de situación del sistema bancario (1) (en millones de balboas) | | | | | | | | |
|--|---|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|
| | 2008 | | | 2009 | | | 2010 (P) | | |
| | Total | Oficiales | Privadas | Total | Oficiales | Privadas | Total | Oficiales | Privadas |
| De bancos..... | 2,454.2 | 405.8 | 2,048.4 | 2,067.3 | 320.2 | 1,747.1 | 2,064.5 | 508.4 | 1,556.1 |
| A la vista..... | 333.4 | 68.6 | 264.8 | 364.5 | 111.0 | 253.5 | 599.2 | 382.7 | 216.5 |
| A plazo..... | 2,120.8 | 337.2 | 1,783.6 | 1,702.8 | 209.2 | 1,493.6 | 1,465.2 | 125.7 | 1,339.6 |
| Externos..... | 13,162.4 | 70.0 | 13,092.4 | 13,262.1 | 70.6 | 13,191.5 | 13,609.5 | 72.4 | 13,537.1 |
| De entidades oficiales..... | 15.5 | - | 15.5 | 19.3 | - | 19.3 | 59.8 | - | 59.8 |
| De particulares..... | 6,645.8 | 70.0 | 6,575.8 | 9,323.1 | 70.6 | 9,252.5 | 9,831.2 | 72.4 | 9,758.8 |
| A la vista..... | 1,119.5 | 16.0 | 1,103.5 | 1,167.5 | 15.9 | 1,151.6 | 1,398.3 | 15.3 | 1,382.9 |
| A plazo..... | 4,341.8 | 53.8 | 4,288.0 | 6,523.6 | 54.4 | 6,469.2 | 6,402.3 | 57.0 | 6,345.3 |
| De ahorro..... | 1,184.5 | 0.2 | 1,184.3 | 1,632.0 | 0.3 | 1,631.7 | 2,030.7 | 0.1 | 2,030.5 |
| De bancos..... | 6,501.1 | - | 6,501.1 | 3,919.7 | - | 3,919.7 | 3,718.5 | - | 3,718.5 |
| A la vista..... | 526.9 | - | 526.9 | 411.6 | - | 411.6 | 411.9 | - | 411.9 |
| A plazo..... | 5,974.2 | - | 5,974.2 | 3,508.1 | - | 3,508.1 | 3,306.6 | - | 3,306.6 |
| Obligaciones..... | 5,084.8 | 126.4 | 4,958.4 | 3,699.5 | 75.2 | 3,624.3 | 4,477.3 | 54.8 | 4,422.5 |
| Internas..... | 904.5 | 115.4 | 789.1 | 653.5 | 72.4 | 581.1 | 870.2 | 54.4 | 815.9 |
| Financiamientos a bancos..... | 247.7 | - | 247.7 | 162.5 | - | 162.5 | 235.8 | - | 235.8 |
| Bonos..... | 640.5 | 115.4 | 525.1 | 471.8 | 72.4 | 399.4 | 482.4 | 54.4 | 428.0 |
| Otras obligaciones..... | 16.3 | - | 16.3 | 19.2 | - | 19.2 | 152.0 | - | 152.0 |
| Externas..... | 4,180.3 | 11.0 | 4,169.3 | 3,046.0 | 2.8 | 3,043.2 | 3,607.1 | 0.4 | 3,606.7 |
| Financiamiento a bancos..... | 3,420.7 | - | 3,420.7 | 2,659.9 | - | 2,659.9 | 277.5 | - | 277.5 |
| Bonos..... | 68.0 | 11.0 | 57.0 | 360.3 | - | 360.3 | 43.8 | - | 43.8 |
| Otras obligaciones..... | 691.6 | - | 691.6 | 25.8 | 2.8 | 23.0 | 3,285.7 | 0.4 | 3,285.3 |
| Otros pasivos (4)..... | 1,881.3 | 209.9 | 1,671.4 | 1,698.5 | 236.3 | 1,462.2 | 1,782.8 | 366.9 | 1,415.9 |
| Interno..... | 1,504.5 | 208.2 | 1,296.3 | 1,347.6 | 234.7 | 1,112.9 | 1,374.0 | 364.8 | 1,009.2 |
| Externo..... | 376.8 | 1.7 | 375.1 | 350.9 | 1.6 | 349.3 | 408.8 | 2.1 | 406.7 |
| Patrimonio y reservas..... | 7,108.0 | 689.5 | 6,418.5 | 6,287.9 | 715.3 | 5,572.6 | 7,014.7 | 731.6 | 6,283.2 |
| Patrimonio..... | 4,834.0 | 661.5 | 4,172.5 | 6,096.6 | 714.7 | 5,381.9 | 6,824.9 | 729.8 | 6,095.1 |
| Reservas..... | 2,274.0 | 28.0 | 2,246.0 | 191.3 | 0.6 | 190.7 | 189.9 | 1.8 | 188.1 |
| PASIVO Y PATRIMONIO, TOTAL..... | 53,426.7 | 6,989.4 | 46,437.3 | 53,542.1 | 7,615.0 | 45,927.1 | 57,478.1 | 7,783.8 | 49,694.3 |

(1) Se refiere a los bancos oficiales y privados de licencia general.

(2) Incluye cheques para compensar.

(3) Incluye mobiliario, equipo y enseres, sucursales y agencias, deudores varios, intereses por cobrar y cargos diferidos.

(4) Incluye sucursales y agencias, cheques en circulación, acreedores varios, provisiones particulares y créditos.

Fuente: Superintendencia de Bancos.