

República de Panamá
 CONTRALORÍA GENERAL DE LA REPÚBLICA
 Instituto Nacional de Estadística y Censo

PRINCIPALES INDICADORES ECONÓMICOS MENSUALES EN LA REPÚBLICA: ENERO-DICIEMBRE 2007-08

8. INTERMEDIACIÓN FINANCIERA

a. SISTEMA BANCARIO NACIONAL

Período	Balance de situación (en miles de balboas)					
	Activos (al final del período)					
	Total	Activos líquidos	Cartera crediticia			Otros activos
			Total	Interna	Externa	
Enero-Diciembre						
2004	29,077,000	5,930,000	16,989,000	12,731,000	4,258,000	6,158,000
2005	32,117,000	5,381,000	19,507,000	14,331,000	5,176,000	7,229,000
2006	38,021,000	7,571,000	22,449,000	16,265,000	6,184,000	8,001,000
2007	45,740,000	8,735,000	26,841,000	18,873,000	7,968,000	10,164,000
Enero	37,679,000	7,084,000	22,814,000	16,410,000	6,404,000	7,781,000
Febrero	37,850,000	6,688,000	23,164,000	16,693,000	6,471,000	7,998,000
Marzo	38,919,000	6,918,000	23,717,000	17,036,000	6,681,000	8,284,000
Abril	38,746,000	7,141,000	23,854,000	17,042,000	6,812,000	7,751,000
Mayo	39,094,000	7,122,000	24,100,000	17,306,000	6,794,000	7,872,000
Junio	40,237,000	7,884,000	24,499,000	17,567,000	6,932,000	7,854,000
Julio	41,408,000	7,279,000	25,070,000	17,737,000	7,333,000	9,059,000
Agosto	42,010,000	7,123,000	25,517,000	18,008,000	7,509,000	9,370,000
Septiembre	42,629,000	7,032,000	25,761,000	18,287,000	7,474,000	9,836,000
Octubre	43,145,000	7,196,000	26,264,000	18,643,000	7,621,000	9,685,000
Noviembre	44,205,000	7,559,000	26,806,000	18,940,000	7,866,000	9,840,000
Diciembre	45,740,000	8,735,000	26,841,000	18,873,000	7,968,000	10,164,000
2008 (P)	53,427,000	11,193,000	30,243,000	21,415,000	8,828,000	11,991,000
Enero	46,329,000	8,862,000	26,865,000	19,074,000	7,791,000	10,602,000
Febrero	47,258,000	8,947,000	27,292,000	19,198,000	8,094,000	11,019,000
Marzo	48,097,000	9,095,000	27,703,000	19,641,000	8,062,000	11,299,000
Abril	48,745,000	8,847,000	28,299,000	19,988,000	8,311,000	11,599,000
Mayo	49,847,000	9,260,000	28,913,000	20,311,000	8,602,000	11,674,000
Junio	50,757,000	9,459,000	29,685,000	20,718,000	8,967,000	11,613,000
Julio	50,817,000	8,936,000	30,205,000	21,004,000	9,201,000	11,676,000
Agosto	51,797,000	9,358,000	30,696,000	21,457,000	9,239,000	11,743,000
Septiembre	51,892,000	8,969,000	31,122,000	21,781,000	9,341,000	11,801,000
Octubre	52,697,000	9,172,000	31,615,000	22,082,000	9,533,000	11,910,000
Noviembre	52,937,000	9,395,000	31,403,000	22,250,000	9,153,000	12,139,000
Diciembre	53,427,000	11,193,000	30,243,000	21,415,000	8,828,000	11,991,000
Variación Porcentual Acumulada Enero-Diciembre						
2005/2004	10.5	-9.3	14.8	12.6	21.6	17.4
2006/2005	18.4	40.7	15.1	13.5	19.5	10.7
2007/2006	20.3	15.4	19.6	16.0	28.8	27.0
2008/2007	16.8	28.1	12.7	13.5	10.8	18.0
Variación Porcentual Mensual 2008/2007						
Enero	23.0	25.1	17.8	16.2	21.7	36.3
Febrero	24.9	33.8	17.8	15.0	25.1	37.8
Marzo	23.6	31.5	16.8	15.3	20.7	36.4
Abril	25.8	23.9	18.6	17.3	22.0	49.6
Mayo	27.5	30.0	20.0	17.4	26.6	48.3
Junio	26.1	20.0	21.2	17.9	29.4	47.9
Julio	22.7	22.8	20.5	18.4	25.5	28.9
Agosto	23.3	31.4	20.3	19.2	23.0	25.3
Septiembre	21.7	27.5	20.8	19.1	25.0	20.0
Octubre	22.1	27.5	20.4	18.4	25.1	23.0
Noviembre	19.8	24.3	17.1	17.5	16.4	23.4
Diciembre	16.8	28.1	12.7	13.5	10.8	18.0

(P) Cifras preliminares.

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8. INTERMEDIACIÓN FINANCIERA

a. SISTEMA BANCARIO NACIONAL (Continuación)

Período	Balance de situación (en miles de balboas)						Líquidez bancaria (en porcentaje)
	Pasivo y patrimonio total (al final del período)						
	Total	Depósitos			Patrimonio	Otros pasivos	
Total		Internos	Externos				
Enero-Diciembre							
2004	29,077,000	20,480,000	13,936,000	6,544,000	3,944,000	4,653,000	29.0
2005	32,117,000	22,349,000	15,732,000	6,617,000	4,193,000	5,575,000	24.1
2006	38,021,000	26,521,000	19,203,000	7,318,000	4,573,000	6,927,000	28.5
2007	45,739,000	32,978,000	23,223,000	9,755,000	6,207,000	6,554,000	26.5
Enero	37,679,000	26,801,000	19,113,000	7,688,000	4,678,000	6,200,000	26.4
Febrero	37,850,000	27,254,000	19,446,000	7,808,000	4,806,000	5,790,000	24.5
Marzo	38,919,000	28,118,000	20,092,000	8,026,000	4,977,000	5,824,000	24.6
Abril	38,746,000	28,557,000	20,388,000	8,169,000	4,977,000	5,212,000	25.0
Mayo	39,094,000	28,713,000	20,563,000	8,150,000	5,042,000	5,339,000	24.8
Junio	40,237,000	29,480,000	20,915,000	8,565,000	5,080,000	5,677,000	26.7
Julio	41,408,000	29,800,000	20,971,000	8,829,000	5,986,000	5,622,000	24.4
Agosto	42,010,000	30,034,000	21,200,000	8,834,000	6,044,000	5,932,000	23.7
Septiembre	42,629,000	30,295,000	21,263,000	9,032,000	6,149,000	6,185,000	23.2
Octubre	43,145,000	30,780,000	21,491,000	9,289,000	6,201,000	6,164,000	23.4
Noviembre	44,205,000	31,291,000	21,837,000	9,454,000	6,249,000	6,665,000	24.2
Diciembre	45,739,000	32,978,000	23,223,000	9,755,000	6,207,000	6,554,000	26.5
2008 (P)	53,427,000	39,352,000	26,190,000	13,162,000	7,108,000	6,967,000	28.4
Enero	46,329,000	33,332,000	23,249,000	10,083,000	6,320,000	6,677,000	26.6
Febrero	47,258,000	33,944,000	23,517,000	10,427,000	6,431,000	6,883,000	26.4
Marzo	48,097,000	34,443,000	23,934,000	10,509,000	6,569,000	7,085,000	26.4
Abril	48,745,000	34,965,000	24,179,000	10,786,000	6,708,000	7,072,000	25.3
Mayo	49,847,000	35,878,000	24,542,000	11,336,000	6,885,000	7,084,000	25.8
Junio	50,757,000	36,778,000	25,068,000	11,710,000	6,915,000	7,064,000	25.7
Julio	50,817,000	36,785,000	24,835,000	11,950,000	6,986,000	7,046,000	24.3
Agosto	51,797,000	37,556,000	25,218,000	12,338,000	7,109,000	7,132,000	24.9
Septiembre	51,892,000	37,587,000	24,979,000	12,608,000	7,102,000	7,203,000	23.9
Octubre	52,697,000	38,381,000	25,261,000	13,120,000	7,087,000	7,229,000	23.9
Noviembre	52,937,000	38,505,000	25,571,000	12,934,000	7,112,000	7,320,000	24.4
Diciembre	53,427,000	39,352,000	26,190,000	13,162,000	7,108,000	6,967,000	28.4
Variación Porcentual Acumulada Enero-Diciembre							
2005/2004	10.5	9.1	12.9	1.1	6.3	19.8	-16.8
2006/2005	18.4	18.7	22.1	10.6	9.1	24.3	18.6
2007/2006	20.3	24.3	20.9	33.3	35.7	-5.4	-7.2
2008/2007	16.8	19.3	12.8	34.9	14.5	6.3	7.4
Variación Porcentual Mensual 2008/2007							
Enero	23.0	24.4	21.6	31.2	35.1	7.7	0.6
Febrero	24.9	24.5	20.9	33.5	33.8	18.9	7.4
Marzo	23.6	22.5	19.1	30.9	32.0	21.7	7.3
Abril	25.8	22.4	18.6	32.0	34.8	35.7	1.2
Mayo	27.5	25.0	19.4	39.1	36.6	32.7	4.1
Junio	26.1	24.8	19.9	36.7	36.1	24.4	-3.8
Julio	22.7	23.4	18.4	35.3	16.7	25.3	-0.5
Agosto	23.3	25.0	19.0	39.7	17.6	20.2	5.1
Septiembre	21.7	24.1	17.5	39.6	15.5	16.5	2.8
Octubre	22.1	24.7	17.5	41.2	14.3	17.3	2.2
Noviembre	19.8	23.1	17.1	36.8	13.8	9.8	1.0
Diciembre	16.8	19.3	12.8	34.9	14.5	6.3	7.4

(P) Cifras preliminares.

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8. INTERMEDIACIÓN FINANCIERA

8. SISTEMA BANCARIO NACIONAL (Conclusión)

Período	Saldo de los préstamos concedidos (al final del período) (en miles de balboas)			Depósitos totales (al final del período) (en miles de balboas)			
	Total	Al sector interno	Al sector externo	Total	Interbancarios	De particulares y entidades nacionales	De particulares y entidades extranjeras
Enero-Diciembre							
2004	16,989,000	12,731,000	4,258,000	20,480,000	5,084,000	12,860,000	2,536,000
2005	19,507,000	14,331,000	5,176,000	22,349,000	5,567,000	14,314,000	2,468,000
2006	22,449,000	16,265,000	6,184,000	26,521,000	6,114,000	17,058,000	3,349,000
2007	26,841,000	18,873,000	7,968,000	32,979,000	7,268,000	20,665,000	5,046,000
Enero	22,814,000	16,410,000	6,404,000	26,801,000	6,247,000	17,051,000	3,503,000
Febrero	23,164,000	16,693,000	6,471,000	27,254,000	5,969,000	17,416,000	3,869,000
Marzo	23,717,000	17,036,000	6,681,000	28,118,000	6,313,000	17,856,000	3,949,000
Abril	23,854,000	17,042,000	6,812,000	28,557,000	6,197,000	18,266,000	4,094,000
Mayo	24,100,000	17,306,000	6,794,000	28,713,000	6,141,000	18,409,000	4,163,000
Junio	24,499,000	17,567,000	6,932,000	29,480,000	6,170,000	18,881,000	4,429,000
Julio	25,070,000	17,737,000	7,333,000	29,800,000	6,349,000	18,951,000	4,500,000
Agosto	25,517,000	18,008,000	7,509,000	30,034,000	6,478,000	19,042,000	4,514,000
Septiembre	25,761,000	18,287,000	7,474,000	30,295,000	6,492,000	19,157,000	4,646,000
Octubre	26,264,000	18,643,000	7,621,000	30,780,000	6,466,000	19,446,000	4,868,000
Noviembre	26,806,000	18,940,000	7,866,000	31,291,000	6,440,000	19,734,000	5,117,000
Diciembre	26,841,000	18,873,000	7,968,000	32,979,000	7,268,000	20,665,000	5,046,000
2008 (P)	30,243,000	21,415,000	8,828,000	39,352,000	8,970,000	23,736,000	6,646,000
Enero	26,865,000	19,074,000	7,791,000	33,332,000	7,337,000	20,732,000	5,263,000
Febrero	27,292,000	19,198,000	8,094,000	33,944,000	7,583,000	20,942,000	5,419,000
Marzo	27,703,000	19,641,000	8,062,000	34,443,000	7,732,000	21,404,000	5,307,000
Abril	28,299,000	19,988,000	8,311,000	34,965,000	7,773,000	21,588,000	5,604,000
Mayo	28,913,000	20,311,000	8,602,000	35,878,000	8,010,000	22,097,000	5,771,000
Junio	29,685,000	20,718,000	8,967,000	36,778,000	8,278,000	22,779,000	5,721,000
Julio	30,205,000	21,018,000	9,187,000	36,785,000	8,496,000	22,570,000	5,719,000
Agosto	30,696,000	21,457,000	9,239,000	37,556,000	9,095,000	22,678,000	5,783,000
Septiembre	31,122,000	21,781,000	9,341,000	37,587,000	9,106,000	22,548,000	5,933,000
Octubre	31,615,000	22,082,000	9,533,000	38,381,000	9,086,000	22,798,000	6,497,000
Noviembre	31,403,000	22,250,000	9,153,000	38,505,000	8,760,000	23,277,000	6,468,000
Diciembre	30,243,000	21,415,000	8,828,000	39,352,000	8,970,000	23,736,000	6,646,000
Variación Porcentual Acumulada Enero-Diciembre							
2005/2004	14.8	12.6	21.6	9.1	9.5	11.3	-2.7
2006/2005	15.1	13.5	19.5	18.7	9.8	19.2	35.7
2007/2006	19.6	16.0	28.8	24.4	18.9	21.1	50.7
2008/2007	12.7	13.5	10.8	19.3	23.4	14.9	31.7
Variación Porcentual Mensual 2008/2007							
Enero	17.8	16.2	21.7	24.4	17.4	21.6	50.2
Febrero	17.8	15.0	25.1	24.5	27.0	20.2	40.1
Marzo	16.8	15.3	20.7	22.5	22.5	19.9	34.4
Abril	18.6	17.3	22.0	22.4	25.4	18.2	36.9
Mayo	20.0	17.4	26.6	25.0	30.4	20.0	38.6
Junio	21.2	17.9	29.4	24.8	34.2	20.6	29.2
Julio	20.5	18.5	25.3	23.4	33.8	19.1	27.1
Agosto	20.3	19.2	23.0	25.0	40.4	19.1	28.1
Septiembre	20.8	19.1	25.0	24.1	40.3	17.7	27.7
Octubre	20.4	18.4	25.1	24.7	40.5	17.2	33.5
Noviembre	17.1	17.5	16.4	23.1	36.0	18.0	26.4
Diciembre	12.7	13.5	10.8	19.3	23.4	14.9	31.7

(P) Cifras preliminares.