

República de Panamá  
 CONTRALORÍA GENERAL DE LA REPÚBLICA  
 Dirección de Estadística y Censo

PRINCIPALES INDICADORES ECONÓMICOS MENSUALES EN LA REPÚBLICA: ENERO-DICIEMBRE 2006-07

**8. SISTEMA BANCARIO NACIONAL**

Período	Sistema Bancario Nacional (en miles de balboas)					
	Activos (al final del período)					
	Total	Activos líquidos	Cartera crediticia			Otros activos
Total			Interna	Externa		
Enero-Diciembre						
2003	<b>26,331,000</b>	5,509,000	<b>14,899,000</b>	11,268,000	3,631,000	5,923,000
2004	<b>29,077,000</b>	5,930,000	<b>16,989,000</b>	12,731,000	4,258,000	6,158,000
2005	<b>32,117,000</b>	5,381,000	<b>19,507,000</b>	14,331,000	5,176,000	7,229,000
<b>2006</b>	<b>38,021,000</b>	<b>7,571,000</b>	<b>22,449,000</b>	<b>16,265,000</b>	<b>6,184,000</b>	<b>8,001,000</b>
Enero	<b>32,050,000</b>	5,216,000	<b>19,510,000</b>	14,503,000	5,007,000	7,324,000
Febrero	<b>32,394,000</b>	5,260,000	<b>19,662,000</b>	14,610,000	5,052,000	7,472,000
Marzo	<b>32,862,000</b>	5,389,000	<b>19,896,000</b>	14,714,000	5,182,000	7,577,000
Abril	<b>33,128,000</b>	5,478,000	<b>19,809,000</b>	14,827,000	4,982,000	7,841,000
Mayo	<b>33,835,000</b>	5,513,000	<b>20,332,000</b>	15,032,000	5,300,000	7,990,000
Junio	<b>34,565,000</b>	5,463,000	<b>20,887,000</b>	15,369,000	5,518,000	8,215,000
Julio	<b>34,941,000</b>	5,347,000	<b>21,405,000</b>	15,715,000	5,690,000	8,189,000
Agosto	<b>35,218,000</b>	5,366,000	<b>21,626,000</b>	15,957,000	5,669,000	8,226,000
Septiembre	<b>35,329,000</b>	4,921,000	<b>22,144,000</b>	16,366,000	5,778,000	8,264,000
Octubre	<b>36,302,000</b>	5,209,000	<b>22,785,000</b>	16,591,000	6,194,000	8,308,000
Noviembre	<b>38,404,000</b>	7,279,000	<b>22,952,000</b>	16,721,000	6,231,000	8,173,000
Diciembre	<b>38,021,000</b>	7,571,000	<b>22,449,000</b>	16,265,000	6,184,000	8,001,000
<b>2007 (P)</b>	<b>45,740,000</b>	<b>8,735,000</b>	<b>26,841,000</b>	<b>18,873,000</b>	<b>7,968,000</b>	<b>10,164,000</b>
Enero	<b>37,679,000</b>	7,084,000	<b>22,814,000</b>	16,410,000	6,404,000	7,781,000
Febrero	<b>37,850,000</b>	6,688,000	<b>23,164,000</b>	16,693,000	6,471,000	7,998,000
Marzo	<b>38,919,000</b>	6,918,000	<b>23,717,000</b>	17,036,000	6,681,000	8,284,000
Abril	<b>38,746,000</b>	7,141,000	<b>23,854,000</b>	17,042,000	6,812,000	7,751,000
Mayo	<b>39,094,000</b>	7,122,000	<b>24,100,000</b>	17,306,000	6,794,000	7,872,000
Junio	<b>40,237,000</b>	7,884,000	<b>24,499,000</b>	17,567,000	6,932,000	7,854,000
Julio	<b>41,408,000</b>	7,279,000	<b>25,070,000</b>	17,737,000	7,333,000	9,059,000
Agosto	<b>42,010,000</b>	7,123,000	<b>25,517,000</b>	18,008,000	7,509,000	9,370,000
Septiembre	<b>42,629,000</b>	7,032,000	<b>25,761,000</b>	18,287,000	7,474,000	9,836,000
Octubre	<b>43,145,000</b>	7,196,000	<b>26,264,000</b>	18,643,000	7,621,000	9,685,000
Noviembre	<b>44,205,000</b>	7,559,000	<b>26,806,000</b>	18,940,000	7,866,000	9,840,000
Diciembre	<b>45,740,000</b>	8,735,000	<b>26,841,000</b>	18,873,000	7,968,000	10,164,000
Variación Porcentual Acumulada Enero-Diciembre						
2004/2003	<b>10.4</b>	7.6	<b>14.0</b>	13.0	17.3	4.0
2005/2004	<b>10.5</b>	-9.3	<b>14.8</b>	12.6	21.6	17.4
2006/2005	<b>18.4</b>	40.7	<b>15.1</b>	13.5	19.5	10.7
2007/2006	<b>20.3</b>	15.4	<b>19.6</b>	16.0	28.8	27.0
Variación Porcentual Mensual 2007/2006						
Enero	<b>17.6</b>	35.8	<b>16.9</b>	13.1	27.9	6.2
Febrero	<b>16.8</b>	27.1	<b>17.8</b>	14.3	28.1	7.0
Marzo	<b>18.4</b>	28.4	<b>19.2</b>	15.8	28.9	9.3
Abril	<b>17.0</b>	30.4	<b>20.4</b>	14.9	36.7	-1.1
Mayo	<b>15.5</b>	29.2	<b>18.5</b>	15.1	28.2	-1.5
Junio	<b>16.4</b>	44.3	<b>17.3</b>	14.3	25.6	-4.4
Julio	<b>18.5</b>	36.1	<b>17.1</b>	12.9	28.9	10.6
Agosto	<b>19.3</b>	32.7	<b>18.0</b>	12.9	32.5	13.9
Septiembre	<b>20.7</b>	42.9	<b>16.3</b>	11.7	29.4	19.0
Octubre	<b>18.9</b>	38.1	<b>15.3</b>	12.4	23.0	16.6
Noviembre	<b>15.1</b>	3.8	<b>16.8</b>	13.3	26.2	20.4
Diciembre	<b>20.3</b>	15.4	<b>19.6</b>	16.0	28.8	27.0

(P) Cifras preliminares.

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**8. SISTEMA BANCARIO NACIONAL (Continuación)**

Período	Sistema Bancario Nacional (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							
2003	26,331,000	19,095,000	13,280,000	5,815,000	3,377,000	3,859,000	28.9
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
<b>2006</b>	<b>38,021,000</b>	<b>26,521,000</b>	<b>19,203,000</b>	<b>7,318,000</b>	<b>4,573,000</b>	<b>6,927,000</b>	<b>28.5</b>
Enero	32,050,000	22,331,000	15,739,000	6,592,000	4,270,000	5,449,000	23.4
Febrero	32,394,000	22,650,000	15,847,000	6,803,000	4,275,000	5,469,000	23.2
Marzo	32,862,000	23,093,000	16,018,000	7,075,000	4,268,000	5,501,000	23.3
Abril	33,128,000	23,138,000	16,301,000	6,837,000	4,305,000	5,685,000	23.7
Mayo	33,835,000	23,579,000	16,572,000	7,007,000	4,338,000	5,918,000	23.4
Junio	34,565,000	23,988,000	16,859,000	7,129,000	4,344,000	6,233,000	22.8
Julio	34,941,000	24,312,000	16,855,000	7,457,000	4,406,000	6,223,000	22.0
Agosto	35,218,000	24,496,000	16,797,000	7,699,000	4,478,000	6,244,000	21.9
Septiembre	35,329,000	24,375,000	17,019,000	7,356,000	4,522,000	6,432,000	20.2
Octubre	36,302,000	24,927,000	17,436,000	7,491,000	4,545,000	6,830,000	20.9
Noviembre	38,404,000	26,914,000	19,674,000	7,240,000	4,475,000	7,015,000	27.0
Diciembre	38,021,000	26,521,000	19,203,000	7,318,000	4,573,000	6,927,000	28.5
<b>2007 (P)</b>	<b>45,739,000</b>	<b>32,978,000</b>	<b>23,223,000</b>	<b>9,755,000</b>	<b>6,207,000</b>	<b>6,554,000</b>	<b>26.5</b>
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
Variación Porcentual Acumulada Enero-Diciembre							
2004/2003	10.4	7.3	4.9	12.5	16.8	20.6	0.4
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
Variación Porcentual Mensual 2007/2006							
Enero	17.6	20.0	21.4	16.6	9.6	13.8	13.2
Febrero	16.8	20.3	22.7	14.8	12.4	5.9	5.7
Marzo	18.4	21.8	25.4	13.4	16.6	5.9	5.4
Abril	17.0	23.4	25.1	19.5	15.6	-8.3	5.6
Mayo	15.5	21.8	24.1	16.3	16.2	-9.8	6.1
Junio	16.4	22.9	24.1	20.1	16.9	-8.9	17.4
Julio	18.5	22.6	24.4	18.4	35.9	-9.7	11.1
Agosto	19.3	22.6	26.2	14.7	35.0	-5.0	8.3
Septiembre	20.7	24.3	24.9	22.8	36.0	-3.8	15.0
Octubre	18.9	23.5	23.3	24.0	36.4	-9.8	11.9
Noviembre	15.1	16.3	11.0	30.6	39.6	-5.0	-10.7
Diciembre	20.3	24.3	20.9	33.3	35.7	-5.4	-7.2

(P) Cifras preliminares.

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**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							
2003	<b>14,899,000</b>	11,268,000	3,631,000	<b>19,095,000</b>	4,411,000	12,150,000	2,534,000
2004	<b>16,989,000</b>	12,731,000	4,258,000	<b>20,480,000</b>	5,084,000	12,860,000	2,536,000
2005	<b>19,507,000</b>	14,331,000	5,176,000	<b>22,349,000</b>	5,567,000	14,314,000	2,468,000
<b>2006</b>	<b>22,449,000</b>	<b>16,265,000</b>	<b>6,184,000</b>	<b>26,521,000</b>	<b>6,114,000</b>	<b>17,058,000</b>	<b>3,349,000</b>
Enero	<b>19,510,000</b>	14,503,000	5,007,000	<b>22,331,000</b>	5,586,000	14,159,000	2,586,000
Febrero	<b>19,662,000</b>	14,610,000	5,052,000	<b>22,650,000</b>	5,734,000	14,209,000	2,707,000
Marzo	<b>19,896,000</b>	14,714,000	5,182,000	<b>23,093,000</b>	5,880,000	14,465,000	2,748,000
Abril	<b>19,809,000</b>	14,827,000	4,982,000	<b>23,138,000</b>	5,710,000	14,682,000	2,746,000
Mayo	<b>20,332,000</b>	15,032,000	5,300,000	<b>23,579,000</b>	5,782,000	14,909,000	2,888,000
Junio	<b>20,887,000</b>	15,369,000	5,518,000	<b>23,988,000</b>	5,805,000	15,134,000	3,049,000
Julio	<b>21,405,000</b>	15,715,000	5,690,000	<b>24,312,000</b>	6,094,000	15,090,000	3,128,000
Agosto	<b>21,626,000</b>	15,957,000	5,669,000	<b>24,496,000</b>	6,162,000	15,174,000	3,160,000
Septiembre	<b>22,144,000</b>	16,366,000	5,778,000	<b>24,375,000</b>	5,760,000	15,404,000	3,211,000
Octubre	<b>22,785,000</b>	16,591,000	6,194,000	<b>24,927,000</b>	6,063,000	15,659,000	3,205,000
Noviembre	<b>22,952,000</b>	16,721,000	6,231,000	<b>26,914,000</b>	6,499,000	17,170,000	3,245,000
Diciembre	<b>22,449,000</b>	16,265,000	6,184,000	<b>26,521,000</b>	6,114,000	17,058,000	3,349,000
<b>2007 (P)</b>	<b>26,841,000</b>	<b>18,873,000</b>	<b>7,968,000</b>	<b>32,979,000</b>	<b>7,268,000</b>	<b>20,665,000</b>	<b>5,046,000</b>
Enero	<b>22,814,000</b>	16,410,000	6,404,000	<b>26,801,000</b>	6,247,000	17,051,000	3,503,000
Febrero	<b>23,164,000</b>	16,693,000	6,471,000	<b>27,254,000</b>	5,969,000	17,416,000	3,869,000
Marzo	<b>23,717,000</b>	17,036,000	6,681,000	<b>28,118,000</b>	6,313,000	17,856,000	3,949,000
Abril	<b>23,854,000</b>	17,042,000	6,812,000	<b>28,557,000</b>	6,197,000	18,266,000	4,094,000
Mayo	<b>24,100,000</b>	17,306,000	6,794,000	<b>28,713,000</b>	6,141,000	18,409,000	4,163,000
Junio	<b>24,499,000</b>	17,567,000	6,932,000	<b>29,480,000</b>	6,170,000	18,881,000	4,429,000
Julio	<b>25,070,000</b>	17,737,000	7,333,000	<b>29,800,000</b>	6,349,000	18,951,000	4,500,000
Agosto	<b>25,517,000</b>	18,008,000	7,509,000	<b>30,034,000</b>	6,478,000	19,042,000	4,514,000
Septiembre	<b>25,761,000</b>	18,287,000	7,474,000	<b>30,295,000</b>	6,492,000	19,157,000	4,646,000
Octubre	<b>26,264,000</b>	18,643,000	7,621,000	<b>30,780,000</b>	6,466,000	19,446,000	4,868,000
Noviembre	<b>26,806,000</b>	18,940,000	7,866,000	<b>31,291,000</b>	6,440,000	19,734,000	5,117,000
Diciembre	<b>26,841,000</b>	18,873,000	7,968,000	<b>32,979,000</b>	7,268,000	20,665,000	5,046,000
Variación Porcentual Acumulada Enero-Diciembre							
2004/2003	<b>14.0</b>	13.0	17.3	<b>7.3</b>	15.3	5.8	0.1
2005/2004	<b>14.8</b>	12.6	21.6	<b>9.1</b>	9.5	11.3	-2.7
2006/2005	<b>15.1</b>	13.5	19.5	<b>18.7</b>	9.8	19.2	35.7
2007/2006	<b>19.6</b>	16.0	28.8	<b>24.4</b>	18.9	21.1	50.7
Variación Porcentual Mensual 2007/2006							
Enero	<b>16.9</b>	13.1	27.9	<b>20.0</b>	11.8	20.4	35.5
Febrero	<b>17.8</b>	14.3	28.1	<b>20.3</b>	4.1	22.6	42.9
Marzo	<b>19.2</b>	15.8	28.9	<b>21.8</b>	7.4	23.4	43.7
Abril	<b>20.4</b>	14.9	36.7	<b>23.4</b>	8.5	24.4	49.1
Mayo	<b>18.5</b>	15.1	28.2	<b>21.8</b>	6.2	23.5	44.1
Junio	<b>17.3</b>	14.3	25.6	<b>22.9</b>	6.3	24.8	45.3
Julio	<b>17.1</b>	12.9	28.9	<b>22.6</b>	4.2	25.6	43.9
Agosto	<b>18.0</b>	12.9	32.5	<b>22.6</b>	5.1	25.5	42.8
Septiembre	<b>16.3</b>	11.7	29.4	<b>24.3</b>	12.7	24.4	44.7
Octubre	<b>15.3</b>	12.4	23.0	<b>23.5</b>	6.6	24.2	51.9
Noviembre	<b>16.8</b>	13.3	26.2	<b>16.3</b>	-0.9	14.9	57.7
Diciembre	<b>19.6</b>	16.0	28.8	<b>24.4</b>	18.9	21.1	50.7

(P) Cifras preliminares.