



**BALANCE DE SITUACION
BANCA PANAMEÑA
DICIEMBRE 2002, DICIEMBRE 2003 Y DICIEMBRE 2004**

(En Millones de Balboas)

Descripcion	2002	2003	2004	Dic. 04 / Dic. 03		Dic. 04 / Dic. 02	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
ACTIVOS LIQUIDOS	3,262.62	2,820.75	2,611.62	-209.14	-7.41%	-651.00	-19.95%
Depositos Locales en Bancos	917.35	646.11	541.37	-104.74	-16.21%	-375.97	-40.98%
A la Vista	113.96	101.89	84.16	-17.73	-17.40%	-29.80	-26.15%
A Plazo	803.39	544.22	457.21	-87.01	-15.99%	-346.18	-43.09%
Depositos Extranjeros en Bancos	2,084.52	1,906.36	1,810.32	-96.04	-5.04%	-274.20	-13.15%
A la Vista	90.01	148.84	143.44	-5.40	-3.63%	53.42	59.35%
A Plazo	1,994.50	1,757.52	1,666.88	-90.64	-5.16%	-327.62	-16.43%
Menos Provisiones	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Locales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Otros	260.75	268.28	259.93	-8.36	-3.12%	-0.83	-0.32%
CARTERA CREDITICIA	7,878.26	8,514.90	9,304.03	789.13	9.27%	1,425.77	18.10%
Locales	7,796.54	8,347.88	9,080.91	733.03	8.78%	1,284.37	16.47%
Extranjero	277.91	358.45	461.32	102.87	28.70%	183.41	66.00%
Menos Provisiones	196.19	191.43	238.20	46.77	24.43%	42.01	21.41%
Locales	194.92	189.95	237.86	47.91	25.22%	42.95	22.03%
Extranjero	1.28	1.48	0.34	-1.14	-76.99%	-0.94	-73.40%
INVERSIONES EN VALORES	2,958.21	3,017.60	3,482.94	465.34	15.42%	524.74	17.74%
Locales	1,512.20	1,329.78	1,244.32	-85.46	-6.43%	-267.88	-17.71%
Extranjero	1,459.15	1,705.28	2,261.82	556.54	32.64%	802.67	55.01%
Menos Provisiones	13.14	17.46	23.20	5.74	32.85%	10.06	76.53%
Locales	13.16	17.39	23.04	5.65	32.47%	9.88	75.05%
Extranjero	-0.02	0.07	0.16	0.09	127.41%	0.18	-909.27%
OTROS ACTIVOS	976.69	1,032.94	972.34	-60.60	-5.87%	-4.35	-0.45%
Locales	957.03	1,017.04	951.76	-65.28	-6.42%	-5.27	-0.55%
Extranjero	19.66	15.90	20.58	4.67	29.39%	0.92	4.66%
TOTAL DE ACTIVOS	15,075.78	15,386.20	16,370.93	984.73	6.40%	1,295.15	8.59%
DEPOSITOS	11,254.26	11,155.95	11,389.92	233.97	2.10%	135.66	1.21%
Locales	10,336.37	10,260.83	10,351.57	90.73	0.88%	15.19	0.15%
Oficiales	2,129.68	1,952.47	1,791.66	-160.81	-8.24%	-338.02	-15.87%
De Particulares	7,525.63	7,720.70	7,923.62	202.92	2.63%	397.99	5.29%
A la Vista	787.97	867.46	975.94	108.48	12.51%	187.97	23.86%
A Plazo	4,996.60	4,979.20	4,978.02	-1.18	-0.02%	-18.58	-0.37%
De Ahorros	1,741.07	1,874.05	1,969.66	95.62	5.10%	228.59	13.13%
De Bancos	681.06	587.66	636.29	48.63	8.27%	-44.77	-6.57%
A la Vista	135.00	156.18	201.21	45.03	28.83%	66.21	49.05%
A Plazo	546.06	431.48	435.08	3.60	0.83%	-110.99	-20.32%
Extranjero	917.89	895.12	1,038.36	143.24	16.00%	120.47	13.13%
Oficiales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
De Particulares	523.39	513.43	628.02	114.59	22.32%	104.63	19.99%
A la Vista	40.03	52.08	101.59	49.51	95.05%	61.56	153.76%
A Plazo	448.41	418.88	467.01	48.13	11.49%	18.60	4.15%
De Ahorro	34.95	42.47	59.42	16.95	39.92%	24.47	70.03%
De Bancos	394.50	381.68	410.34	28.65	7.51%	15.84	4.02%
A la Vista	107.98	133.19	125.88	-7.30	-5.48%	17.90	16.58%
A Plazo	286.52	248.50	284.45	35.95	14.47%	-2.06	-0.72%
Extranjeros	917.89	895.12	1,038.36	143.24	16.00%	120.47	13.13%
Oficiales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
De Particulares	523.39	513.43	628.02	114.59	22.32%	104.63	19.99%
A la Vista	40.03	52.08	101.59	49.51	95.05%	61.56	153.76%
A Plazo	448.41	418.88	467.01	48.13	11.49%	18.60	4.15%
De Ahorro	34.95	42.47	59.42	16.95	39.92%	24.47	70.03%
De Bancos	394.50	381.68	410.34	28.65	7.51%	15.84	4.02%
A la Vista	107.98	133.19	125.88	-7.30	-5.48%	17.90	16.58%
A Plazo	286.52	248.50	284.45	35.95	14.47%	-2.06	-0.72%
OBLIGACIONES	1,391.69	1,776.80	2,403.92	627.12	35.29%	1,012.23	72.73%
Locales	453.64	498.40	650.19	151.79	30.45%	196.55	43.33%
Extranjero	938.05	1,278.40	1,753.72	475.33	37.18%	815.67	86.95%
OTROS PASIVOS	528.52	498.90	499.34	0.44	0.09%	-29.18	-5.52%
Locales	506.29	476.69	473.67	-3.02	-0.63%	-32.62	-6.44%
Extranjero	22.23	22.21	25.67	3.46	15.57%	3.44	15.47%
PATRIMONIO	1,901.31	1,954.55	2,077.75	123.20	6.30%	176.44	9.28%
Capital	1,734.45	1,737.72	1,743.67	5.95	0.34%	9.23	0.53%
Reservas de Capital	1.86	2.76	-0.29	-3.05	-110.56%	-2.15	-115.70%



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Otras Reservas	-9.52	3.32	47.02	43.70	1317.09%	56.54	-593.86%
Utilidad de Periodos Anteriores	-18.26	39.30	93.76	54.46	138.59%	112.02	-613.39%
Utilidad de Periodo	197.08	185.35	214.65	29.30	15.81%	17.57	8.91%
Ganancia o Perdida en Valores Disponible para la Venta	-4.29	-13.89	-21.05	-7.16	51.56%	-16.76	391.02%
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
PASIVO Y PATRIMONIO	15,075.78	15,386.20	16,370.93	984.73	6.40%	1,295.15	8.59%