



**BANCA PANAMEÑA**  
**BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Millones de Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-209.14	-7.41	2,820.75	2,895.21	2,752.73	2,626.67	2,690.64	2,526.40	2,353.42	2,288.26	2,178.51	2,110.35	2,195.37	2,341.90	2,611.62
Depositos Locales en Bancos	-104.74	-16.21	646.11	607.42	578.72	569.22	544.72	578.98	496.58	502.36	522.91	514.22	513.53	540.28	541.37
A la Vista	-17.73	-17.40	101.89	99.51	93.83	75.27	73.57	82.22	70.04	79.08	70.15	63.00	75.94	67.44	84.16
A Plazo	-87.01	-15.99	544.22	507.90	484.90	493.95	471.15	496.76	426.54	423.28	452.76	451.23	437.58	472.84	457.21
Depositos Extranjeros en Bancos	-96.04	-5.04	1,906.36	2,051.88	1,959.39	1,826.48	1,946.18	1,760.92	1,635.93	1,574.99	1,461.81	1,387.18	1,463.30	1,514.67	1,810.32
A la Vista	-5.40	-3.63	148.84	109.86	134.36	103.42	105.87	116.59	103.32	123.07	142.24	109.64	129.72	113.37	143.44
A Plazo	-90.64	-5.16	1,757.52	1,942.02	1,825.03	1,723.06	1,840.31	1,644.33	1,532.62	1,451.92	1,319.56	1,277.54	1,333.58	1,401.30	1,666.88
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	-8.36	-3.12	268.28	235.91	214.61	230.97	199.74	186.50	220.91	210.91	193.79	208.95	218.55	286.96	259.93
<b>CARTERA CREDITICIA</b>	789.13	9.27	8,514.90	8,674.22	8,628.00	8,833.42	8,934.64	9,080.32	8,793.05	8,959.31	9,042.32	9,122.96	9,245.14	9,280.48	9,304.03
Locales	733.03	8.78	8,347.88	8,525.09	8,480.81	8,676.12	8,780.54	8,903.36	8,613.56	8,796.87	8,892.10	8,957.85	9,037.32	9,075.08	9,080.91
Extranjero	102.87	28.70	358.45	343.02	343.90	357.25	357.36	383.32	378.99	364.04	357.50	379.31	430.12	432.04	461.32
Menos Provisiones	46.77	24.43	191.43	193.90	196.71	199.95	203.25	206.36	199.50	201.61	207.29	214.20	222.30	226.65	238.20
Locales	47.91	25.22	189.95	192.42	195.23	198.81	202.08	204.89	198.61	200.32	205.85	212.72	220.82	225.03	237.86
Extranjero	-1.14	-76.99	1.48	1.48	1.48	1.14	1.18	1.48	0.89	1.29	1.44	1.48	1.48	1.62	0.34
<b>INVERSIONES EN VALORES</b>	465.34	15.42	3,017.60	3,041.60	3,115.77	3,153.21	3,263.45	3,363.61	3,365.58	3,395.71	3,381.40	3,382.13	3,370.93	3,439.64	3,482.94
Locales	-85.46	-6.43	1,329.78	1,334.56	1,363.91	1,368.67	1,360.06	1,382.13	1,343.58	1,332.91	1,299.06	1,298.80	1,290.12	1,264.51	1,244.32
Extranjero	556.54	32.64	1,705.28	1,721.80	1,766.03	1,796.32	1,918.96	1,999.23	2,044.21	2,081.15	2,102.59	2,102.15	2,100.04	2,196.84	2,261.82
Menos Provisiones	5.74	32.85	17.46	14.76	14.17	11.79	15.57	17.75	22.21	18.35	20.25	18.82	19.23	21.71	23.20
Locales	5.65	32.47	17.39	14.73	14.17	11.87	15.47	17.64	22.07	18.25	20.28	18.65	19.07	21.40	23.04
Extranjero	0.09	127.41	0.07	0.03	-0.00	-0.09	0.10	0.10	0.14	0.10	-0.03	0.16	0.16	0.31	0.16
<b>OTROS ACTIVOS</b>	-60.60	-5.87	1,032.94	939.50	934.10	998.50	987.97	992.84	986.31	1,011.16	1,193.09	982.66	978.41	1,040.22	972.34
Locales	-65.28	-6.42	1,017.04	922.51	916.90	980.12	970.96	966.45	964.72	990.00	1,166.72	959.05	953.01	996.32	951.76
Extranjero	4.67	29.39	15.90	17.00	17.20	18.38	17.01	26.38	21.59	21.16	26.37	23.61	25.41	43.89	20.58
<b>TOTAL DE ACTIVOS</b>	984.73	6.40	15,386.20	15,550.53	15,430.59	15,611.80	15,876.71	15,963.17	15,498.37	15,654.44	15,795.31	15,598.11	15,789.86	16,102.23	16,370.93
<b>DEPOSITOS</b>	233.97	2.10	11,155.95	11,377.19	11,193.29	11,265.61	11,415.24	11,396.14	10,898.26	10,997.80	11,170.18	10,965.98	10,999.59	11,197.77	11,389.92
Locales	90.73	0.88	10,260.83	10,500.29	10,297.14	10,360.88	10,359.29	10,314.95	10,027.18	10,101.84	10,227.96	10,030.80	10,019.07	10,152.15	10,351.57
Oficiales	-160.81	-8.24	1,952.47	2,201.17	1,933.17	1,948.30	1,900.51	1,848.80	1,833.54	1,859.97	1,751.03	1,699.64	1,677.24	1,679.43	1,791.66
De Particulares	202.92	2.63	7,720.70	7,693.40	7,800.17	7,837.16	7,887.40	7,859.52	7,625.45	7,684.94	7,919.61	7,740.49	7,764.70	7,862.59	7,923.62
A la Vista	108.48	12.51	867.46	827.80	863.74	894.53	889.59	859.49	843.43	878.20	1,019.86	883.98	898.54	942.76	975.94
A Plazo	-1.18	-0.02	4,979.20	4,975.79	5,004.76	5,033.50	5,056.96	5,066.76	4,860.41	4,879.40	4,967.28	4,934.07	4,956.86	4,979.45	4,978.02
De Ahorros	95.62	5.10	1,874.05	1,889.81	1,931.67	1,909.14	1,940.82	1,933.27	1,921.62	1,927.35	1,922.44	1,922.44	1,909.30	1,940.39	1,969.66
De Bancos	48.63	8.27	587.66	605.72	563.80	575.41	571.38	606.62	568.19	556.93	557.33	590.67	577.14	610.13	636.29
A la Vista	45.03	28.83	156.18	158.09	146.50	159.66	164.80	162.93	166.89	172.10	183.63	187.27	190.89	210.83	201.21
A Plazo	3.60	0.83	431.48	447.63	417.30	415.74	406.58	443.69	401.29	384.83	373.70	403.40	386.24	399.30	435.08
Extranjero	143.24	16.00	895.12	876.91	896.15	904.74	1,055.96	1,081.19	871.08	895.96	942.21	935.19	980.52	1,045.62	1,038.36
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	143.24	16.00	895.12	876.91	896.15	904.74	1,055.96	1,081.19	871.08	895.96	942.21	935.19	980.52	1,045.62	1,038.36
De Particulares	114.59	22.32	513.43	527.18	549.70	552.83	587.93	606.85	524.89	540.61	579.61	560.15	630.16	667.25	628.02



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	49.51	95.05	52.08	61.23	55.90	49.49	63.61	65.26	61.39	62.80	81.07	60.45	70.05	89.81	101.59
A Plazo	48.13	11.49	418.88	418.06	441.86	451.45	468.57	477.55	414.23	428.36	446.32	447.37	502.60	519.52	467.01
De Ahorro	16.95	39.92	42.47	47.89	51.94	51.88	55.75	64.05	49.26	49.45	52.23	52.34	57.50	57.93	59.42
De Bancos	28.65	7.51	381.68	349.73	346.45	351.91	468.03	474.34	346.19	355.35	362.60	375.03	350.36	378.37	410.34
A la Vista	-7.30	-5.48	133.19	90.17	83.76	89.50	93.18	79.65	101.40	80.54	112.01	107.45	88.72	88.47	125.88
A Plazo	35.95	14.47	248.50	259.56	262.69	262.41	374.85	394.68	244.79	274.82	250.59	267.59	261.64	289.90	284.45
<b>OBLIGACIONES</b>	<b>627.12</b>	<b>35.29</b>	<b>1,776.80</b>	<b>1,655.92</b>	<b>1,705.34</b>	<b>1,770.94</b>	<b>1,946.44</b>	<b>2,024.39</b>	<b>2,053.47</b>	<b>2,065.70</b>	<b>1,979.39</b>	<b>2,052.89</b>	<b>2,167.60</b>	<b>2,260.66</b>	<b>2,403.92</b>
Locales	151.79	30.45	498.40	460.26	492.59	520.15	644.59	672.31	682.08	684.83	613.40	670.85	650.45	648.70	650.19
Extranjero	475.33	37.18	1,278.40	1,195.66	1,212.74	1,250.79	1,301.86	1,352.08	1,371.39	1,380.86	1,365.98	1,382.04	1,517.15	1,611.97	1,753.72
<b>OTROS PASIVOS</b>	<b>0.44</b>	<b>0.09</b>	<b>498.90</b>	<b>537.77</b>	<b>537.91</b>	<b>545.29</b>	<b>505.69</b>	<b>529.60</b>	<b>557.50</b>	<b>572.58</b>	<b>632.80</b>	<b>551.86</b>	<b>547.41</b>	<b>590.94</b>	<b>499.34</b>
Locales	-3.02	-0.63	476.69	513.70	511.61	521.36	481.54	502.77	539.31	536.27	561.82	535.27	529.47	559.42	473.67
Extranjero	3.46	15.57	22.21	24.08	26.30	23.93	24.15	26.83	18.18	36.31	70.98	16.59	17.94	31.53	25.67
<b>PATRIMONIO</b>	<b>123.20</b>	<b>6.30</b>	<b>1,954.55</b>	<b>1,979.65</b>	<b>1,994.06</b>	<b>2,029.95</b>	<b>2,009.33</b>	<b>2,013.04</b>	<b>1,989.14</b>	<b>2,018.36</b>	<b>2,012.95</b>	<b>2,027.38</b>	<b>2,075.27</b>	<b>2,052.86</b>	<b>2,077.75</b>
Capital	5.95	0.34	1,737.72	1,737.72	1,737.72	1,782.20	1,785.20	1,785.20	1,778.02	1,778.02	1,756.65	1,756.93	1,788.70	1,757.79	1,743.67
Reservas de Capital	-3.05	-110.56	2.76	2.81	2.39	2.36	-0.32	-0.26	-0.36	-0.33	-0.18	-0.37	-0.34	-0.45	-0.29
Otras Reservas	43.70	1,317.09	3.32	-1.65	-2.35	3.46	-6.58	-12.19	-9.39	-6.10	-2.93	-1.06	-1.19	0.60	47.02
Utilidad de Periodos Anteriores	54.46	138.59	39.30	210.45	208.49	167.24	158.79	158.07	132.78	141.47	136.90	127.20	119.99	110.61	93.76
Utilidad de Periodo	29.30	15.81	185.35	42.44	57.40	80.71	88.37	104.11	116.14	127.09	140.03	161.00	185.69	205.44	214.65
Ganancia o Perdida en Valores Disponible para la Venta	-7.16	51.56	-13.89	-12.12	-9.58	-6.00	-16.13	-21.87	-28.04	-21.80	-17.53	-16.32	-17.58	-21.14	-21.05
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>984.73</b>	<b>6.40</b>	<b>15,386.20</b>	<b>15,550.53</b>	<b>15,430.59</b>	<b>15,611.80</b>	<b>15,876.71</b>	<b>15,963.17</b>	<b>15,498.37</b>	<b>15,654.44</b>	<b>15,795.31</b>	<b>15,598.11</b>	<b>15,789.86</b>	<b>16,102.23</b>	<b>16,370.93</b>