



BANCA PANAMEÑA PRIVADA
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
ACTIVOS LIQUIDOS	207.59	13.23	1,569.06	1,423.19	1,460.33	1,436.93	1,523.49	1,476.42	1,362.41	1,375.37	1,428.70	1,423.21	1,508.67	1,644.53	1,776.66
Depositos Locales en Bancos	-51.71	-11.61	445.28	398.32	382.78	401.63	365.32	389.49	343.51	327.62	344.27	345.37	341.47	377.80	393.57
A la Vista	-18.73	-19.76	94.79	76.04	72.17	67.71	67.21	74.77	63.00	72.71	63.53	56.83	69.78	60.95	76.06
A Plazo	-32.97	-9.41	350.49	322.28	310.61	333.91	298.11	314.72	280.51	254.91	280.73	288.54	271.69	316.85	317.52
Depositos Extranjeros en Bancos	260.68	26.42	986.73	902.72	943.83	926.22	1,053.25	975.54	912.94	922.71	971.98	966.85	1,034.42	1,123.86	1,247.41
A la Vista	4.20	3.25	129.42	101.58	97.57	92.54	79.54	92.81	94.53	102.39	134.01	89.31	120.54	77.81	133.63
A Plazo	256.47	29.92	857.31	801.14	846.26	833.68	973.71	882.73	818.42	820.32	837.96	877.54	913.88	1,046.05	1,113.78
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	-1.38	-1.01	137.06	122.14	133.72	109.08	104.92	111.39	105.95	125.04	112.46	110.99	132.77	142.87	135.68
CARTERA CREDITICIA	250.10	3.95	6,338.81	6,286.64	6,315.99	6,402.25	6,461.16	6,533.79	6,240.28	6,266.64	6,266.20	6,356.89	6,489.00	6,534.78	6,588.91
Locales	146.58	2.40	6,115.50	6,081.04	6,111.41	6,184.92	6,246.81	6,296.22	5,997.64	6,040.65	6,048.34	6,119.98	6,203.61	6,247.44	6,262.08
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	-0.65	-0.48	135.14	137.43	139.32	139.93	143.00	145.75	136.35	138.05	139.65	142.40	144.73	144.70	134.49
Locales	0.49	0.37	133.66	135.95	137.84	138.78	141.82	144.27	135.46	136.76	138.20	140.93	143.25	143.09	134.15
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
INVERSIONES EN VALORES	451.68	17.61	2,564.84	2,596.65	2,644.47	2,671.43	2,793.25	2,885.76	2,878.72	2,905.45	2,894.67	2,886.94	2,889.56	2,965.97	3,016.52
Locales	-77.74	-8.57	907.11	925.24	953.19	950.34	950.33	966.20	918.99	905.29	875.19	866.45	866.28	846.27	829.37
Extranjero	535.52	32.03	1,671.83	1,683.42	1,702.62	1,729.97	1,855.71	1,934.44	1,979.32	2,016.01	2,037.11	2,036.56	2,039.63	2,138.41	2,207.34
Menos Provisiones	6.10	43.28	14.10	12.02	11.35	8.88	12.78	14.88	19.59	15.85	17.62	16.07	16.36	18.71	20.20
Locales	6.01	42.86	14.03	11.99	11.35	8.96	12.68	14.78	19.45	15.75	17.66	15.90	16.20	18.40	20.04
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
OTROS ACTIVOS	116.15	18.34	633.33	654.67	663.84	736.13	733.29	754.29	754.45	789.56	974.36	763.82	754.57	815.18	749.49
Locales	111.48	18.06	617.43	637.68	646.64	717.75	716.28	727.91	732.86	768.41	948.00	740.21	729.16	771.29	728.91
Extranjero	4.67	29.39	15.90	17.00	17.20	18.38	17.01	26.38	21.59	21.16	26.36	23.61	25.41	43.89	20.58
TOTAL DE ACTIVOS	1,025.52	9.23	11,106.05	10,961.14	11,084.63	11,246.73	11,511.19	11,650.27	11,235.85	11,337.03	11,563.93	11,430.86	11,641.80	11,960.46	12,131.57
DEPOSITOS	382.76	4.87	7,854.63	7,793.23	7,869.63	7,936.21	8,119.36	8,151.09	7,705.12	7,772.32	8,041.89	7,901.09	7,957.86	8,160.34	8,237.40
Locales	246.60	3.52	6,999.12	6,955.88	7,013.50	7,071.93	7,103.35	7,109.70	6,870.87	6,913.57	7,139.90	7,007.25	7,019.44	7,156.93	7,245.72
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.11	0.11	0.11	0.10	0.00	0.00	0.00	0.00
De Particulares	204.03	3.09	6,612.40	6,578.49	6,666.12	6,692.30	6,724.30	6,717.76	6,483.04	6,540.48	6,764.17	6,589.16	6,618.40	6,745.34	6,816.43
A la Vista	92.58	12.11	764.65	718.12	744.61	761.39	751.12	744.05	731.50	759.20	906.30	772.32	786.13	835.16	857.23
A Plazo	26.36	0.58	4,557.10	4,551.98	4,570.46	4,602.97	4,630.38	4,637.46	4,435.64	4,446.74	4,520.67	4,491.83	4,509.46	4,548.41	4,583.45
De Ahorros	85.10	6.59	1,290.65	1,308.39	1,351.05	1,327.94	1,342.80	1,336.25	1,315.90	1,334.54	1,337.20	1,325.01	1,322.81	1,361.76	1,375.75
De Bancos	42.56	11.01	386.72	377.39	347.38	379.63	378.94	391.82	387.72	372.98	375.63	418.08	401.04	411.59	429.28
A la Vista	57.45	62.64	91.71	104.29	99.42	106.21	117.70	129.52	127.41	134.78	141.14	148.52	153.14	177.46	149.16
A Plazo	-14.88	-5.05	295.01	273.09	247.96	273.43	261.24	262.31	260.31	238.20	234.49	269.57	247.90	234.13	280.12
Extranjero	136.17	15.92	855.52	837.35	856.14	864.28	1,016.01	1,041.39	834.25	858.76	902.00	893.84	938.43	1,003.42	991.68
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	108.97	22.17	491.57	505.13	527.30	530.04	564.82	584.24	501.84	517.31	554.12	534.66	604.00	640.85	600.54



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Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	48.83	94.51	51.67	60.70	55.39	48.51	62.72	64.51	60.58	62.01	80.29	59.61	69.05	88.82	100.50
A Plazo	43.11	10.84	397.81	396.93	420.36	430.04	446.74	455.98	392.26	406.11	421.87	422.99	477.72	494.39	440.92
De Ahorro	17.03	40.46	42.09	47.51	51.55	51.48	55.36	63.75	49.00	49.20	51.96	52.06	57.23	57.64	59.11
De Bancos	27.20	7.47	363.95	332.22	328.84	334.24	451.19	457.15	332.41	341.45	347.87	359.18	334.42	362.56	391.15
A la Vista	-8.76	-7.59	115.45	72.66	66.15	71.82	76.34	62.47	87.62	66.63	97.28	91.59	72.78	72.66	106.69
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
OBLIGACIONES	506.62	32.03	1,581.76	1,461.25	1,491.79	1,531.94	1,654.56	1,735.58	1,763.81	1,761.74	1,667.85	1,736.84	1,849.08	1,945.81	2,088.38
Locales	22.38	6.31	354.92	315.54	327.92	330.83	403.19	431.26	438.61	427.29	346.76	400.23	378.25	378.19	377.30
Extranjero	484.24	39.47	1,226.84	1,145.71	1,163.87	1,201.10	1,251.37	1,304.32	1,325.19	1,334.45	1,321.09	1,336.61	1,470.83	1,567.62	1,711.08
OTROS PASIVOS	9.90	2.85	347.12	368.17	367.86	394.26	355.35	373.85	400.69	418.65	471.94	401.08	396.71	440.88	357.02
Locales	6.44	1.98	324.91	344.10	341.56	370.33	331.20	347.02	382.50	382.34	400.96	384.50	378.77	409.35	331.35
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
PATRIMONIO	126.24	9.55	1,322.53	1,338.50	1,355.35	1,384.32	1,381.92	1,389.75	1,366.24	1,384.32	1,382.25	1,391.85	1,438.14	1,413.42	1,448.77
Capital	38.94	3.47	1,121.72	1,121.72	1,121.72	1,155.20	1,158.20	1,158.20	1,151.03	1,151.03	1,129.66	1,129.93	1,161.71	1,130.80	1,160.66
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	-1.85	108.41	-1.71	-1.84	-1.76	-1.25	-2.19	-2.72	-1.82	-1.54	-1.18	-1.47	-1.49	-1.28	-3.56
Utilidad de Periodos Anteriores	54.46	138.59	39.30	198.88	197.41	167.24	158.79	158.07	132.78	141.47	136.90	127.20	119.99	110.61	93.76
Utilidad de Periodo	44.90	25.75	174.35	29.05	45.17	66.77	83.56	98.34	112.66	115.49	134.57	152.88	175.86	194.88	219.25
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
PASIVO Y PATRIMONIO	1,025.52	9.23	11,106.05	10,961.14	11,084.63	11,246.73	11,511.19	11,650.27	11,235.85	11,337.03	11,563.93	11,430.86	11,641.80	11,960.46	12,131.57