



Banco Agrícola (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-14,353,955.10	-20.12	71,327,170.76	38,994,282.29	22,997,014.52	42,375,383.32	49,470,719.59	7,246,078.77	377,049.36	11,090,373.09	12,821,512.74	37,934,476.47	15,684,054.03	9,416,595.59	56,973,215.66
Depositos Locales en Bancos	31,747.43	14.99	211,811.04	246,847.42	182,109.76	255,149.54	135,430.74	152,382.50	173,480.07	139,647.72	230,520.89	294,882.41	214,125.31	149,266.42	243,558.47
A la Vista	31,747.43	14.99	211,811.04	246,847.42	182,109.76	255,149.54	135,430.74	152,382.50	173,480.07	139,647.72	230,520.89	294,882.41	214,125.31	149,266.42	243,558.47
A Plazo	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
Depositos Extranjeros en Bancos	-14,389,499.26	-20.23	71,113,440.46	38,746,704.61	22,814,389.08	42,118,414.86	49,333,165.53	7,093,461.95	202,155.83	10,948,882.05	12,590,729.48	37,634,386.60	15,467,784.41	9,262,158.95	56,723,941.20
A la Vista	-14,389,499.26	-20.23	71,113,440.46	38,746,704.61	22,814,389.08	42,118,414.86	49,333,165.53	7,093,461.95	202,155.83	10,948,882.05	12,590,729.48	37,634,386.60	15,467,784.41	9,262,158.95	56,723,941.20
A Plazo	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
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	3,796.73	197.82	1,919.26	730.26	515.68	1,818.92	2,123.32	234.32	1,413.46	1,843.32	262.37	5,207.46	2,144.31	5,170.22	5,715.99
CARTERA CREDITICIA	40,016,105.46	45.41	88,112,967.76	83,704,249.34	80,292,985.41	89,554,944.88	94,900,997.31	103,466,242.64	129,727,618.85	133,899,079.34	134,155,062.60	129,817,959.80	132,155,402.08	133,875,835.99	128,129,073.22
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	40,374,063.07	45.32	89,087,398.06	84,630,915.89	81,182,894.74	90,459,877.34	95,860,314.92	104,511,416.01	131,038,633.78	135,252,015.78	135,512,154.02	131,129,703.00	133,491,039.93	135,234,073.71	129,461,461.13
Menos Provisiones	357,957.61	36.74	974,430.30	926,666.55	889,909.33	904,932.46	959,317.61	1,045,173.37	1,311,014.93	1,352,936.44	1,357,091.42	1,311,743.20	1,335,637.85	1,358,237.72	1,332,387.91
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	357,957.61	36.74	974,430.30	926,666.55	889,909.33	904,932.46	959,317.61	1,045,173.37	1,311,014.93	1,352,936.44	1,357,091.42	1,311,743.20	1,335,637.85	1,358,237.72	1,332,387.91
INVERSIONES EN VALORES	12,508,252.72	0.00	0.00	31,690,324.62	47,127,129.47	19,602,000.00	5,860,000.00	35,858,922.67	29,735,180.73	24,747,703.05	19,760,225.38	34,198,903.78	53,961,961.52	68,529,484.26	12,508,252.72
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	12,508,252.72	0.00	0.00	31,690,324.62	47,127,129.47	19,786,750.00	5,860,000.00	35,858,922.67	29,735,180.73	24,747,703.05	19,760,225.38	34,198,903.78	53,961,961.52	68,529,484.26	12,508,252.72
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	184,750.00	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	184,750.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	1,189,750.72	371.21	320,509.29	1,152,800.75	2,386,068.55	1,509,129.51	1,371,412.09	1,215,460.58	8,124,725.27	8,004,328.02	4,329,465.82	1,479,912.76	2,416,874.85	3,779,537.98	1,510,260.01
Locales	3,051.95	1.14	267,597.90	281,448.90	327,514.88	331,929.14	328,270.91	328,739.87	322,490.01	325,554.62	321,373.59	299,779.05	315,602.56	282,482.32	270,649.85
Extranjero	1,186,698.77	2,242.80	52,911.39	871,351.85	2,058,553.67	1,177,200.37	1,043,141.18	886,720.71	7,802,235.26	7,678,773.40	4,008,092.23	1,180,133.71	2,101,272.29	3,497,055.66	1,239,610.16
TOTAL DE ACTIVOS	39,360,153.80	24.64	159,760,647.81	155,541,657.00	152,803,197.95	153,041,457.71	151,603,128.99	147,786,704.66	167,964,574.21	177,741,483.50	171,066,266.54	203,431,252.81	204,218,292.48	215,601,453.82	199,120,801.61
DEPOSITOS	33,466,845.35	25.92	129,097,900.67	124,738,860.29	127,066,588.07	127,315,204.24	125,479,759.16	121,463,659.71	136,903,277.24	149,598,745.85	142,608,504.04	162,367,406.19	153,946,449.98	152,843,035.51	162,564,746.02
Locales	-2,000,000.00	-100.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	3,000,000.00	2,000,000.00	2,000,000.00	1,000,000.00	0.00	0.00
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	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
A la Vista	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
A Plazo	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 Ahorros	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 Bancos	-2,000,000.00	-100.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	3,000,000.00	2,000,000.00	2,000,000.00	1,000,000.00	0.00	0.00
A la Vista	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
A Plazo	-2,000,000.00	-100.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	3,000,000.00	2,000,000.00	2,000,000.00	1,000,000.00	0.00	0.00
Extranjero	35,466,845.35	27.91	127,097,900.67	122,738,860.29	125,066,588.07	125,315,204.24	123,479,759.16	119,463,659.71	134,903,277.24	146,598,745.85	140,608,504.04	160,367,406.19	152,946,449.98	152,843,035.51	162,564,746.02
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	42,797,710.34	40.60	105,422,900.67	104,058,435.64	112,380,897.81	110,224,734.47	108,389,289.39	103,373,189.94	118,394,097.48	129,799,776.09	125,132,741.93	142,937,435.04	134,230,805.91	136,738,473.12	148,220,611.01



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A la Vista	7,980,748.46	3,016.80	264,543.50	258,474.90	354,184.46	472,601.67	306,342.73	528,995.86	404,613.84	1,370,399.38	1,385,850.30	1,249,553.01	1,327,702.96	6,580,940.06	8,245,291.96
A Plazo	34,587,044.60	33.03	104,701,309.03	103,406,615.51	111,405,371.10	109,096,432.54	107,489,003.25	102,326,159.47	117,413,258.67	127,993,799.86	123,368,541.81	141,328,505.07	132,325,602.04	129,534,634.04	139,288,353.63
De Ahorro	229,917.28	50.30	457,048.14	393,345.23	621,342.25	655,700.26	593,943.41	518,034.61	576,224.97	435,576.85	378,349.82	359,376.96	577,500.91	622,899.02	686,965.42
De Bancos	-7,330,864.99	-33.82	21,675,000.00	18,680,424.65	12,685,690.26	15,090,469.77	15,090,469.77	16,090,469.77	16,509,179.76	16,798,969.76	15,475,762.11	17,429,971.15	18,715,644.07	16,104,562.39	14,344,135.01
A la Vista	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
A Plazo	-7,330,864.99	-33.82	21,675,000.00	18,680,424.65	12,685,690.26	15,090,469.77	15,090,469.77	16,090,469.77	16,509,179.76	16,798,969.76	15,475,762.11	17,429,971.15	18,715,644.07	16,104,562.39	14,344,135.01
OBLIGACIONES	5,500,000.00	275.00	2,000,000.00	2,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	1,500,000.00	1,500,000.00	13,620,000.00	22,500,000.00	34,500,000.00
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	5,500,000.00	275.00	2,000,000.00	2,000,000.00	0.00	0.00	0.00	0.00	0.00	1,500,000.00	1,500,000.00	13,620,000.00	22,500,000.00	34,500,000.00	7,500,000.00
OTROS PASIVOS	261,492.14	63.98	408,736.12	352,398.77	272,672.22	332,055.29	391,306.72	449,159.34	5,202,973.05	535,097.03	540,584.23	548,265.84	618,054.84	640,493.98	670,228.26
Locales	4,747.90	26.60	17,847.69	21,464.36	25,338.84	32,411.62	27,249.50	25,605.84	26,538.45	26,964.47	25,567.31	26,641.82	26,694.67	27,669.12	22,595.59
Extranjero	256,744.24	65.68	390,888.43	330,934.41	247,333.38	299,643.67	364,057.22	423,553.50	5,176,434.60	508,132.56	515,016.92	521,624.02	591,360.17	612,824.86	647,632.67
PATRIMONIO	131,816.31	0.47	28,254,011.02	28,450,397.94	25,463,937.66	25,394,198.18	25,732,063.11	25,873,885.61	25,858,323.92	26,107,640.62	26,417,178.27	26,895,580.78	27,153,787.66	27,617,924.33	28,385,827.33
Capital	0.00	0.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00
Reservas de Capital	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
Otras Reservas	52,911.45	195.54	27,059.57	27,059.57	79,971.02	79,971.02	79,971.02	79,971.02	79,971.02	79,971.02	79,971.02	79,971.02	79,971.02	79,971.02	79,971.02
Utilidad de Periodos Anteriores	0.00	0.00	0.00	3,226,951.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	78,904.86	2.45	3,226,951.45	196,386.92	383,966.64	498,977.16	652,092.09	793,914.59	778,352.90	1,027,669.60	1,337,207.25	1,699,724.56	2,138,191.64	2,659,478.31	3,305,856.31
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	-184,750.00	0.00	0.00	0.00	0.00	0.00	115,885.20	-64,375.00	-121,525.00	0.00
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	39,360,153.80	24.64	159,760,647.81	155,541,657.00	152,803,197.95	153,041,457.71	151,603,128.99	147,786,704.66	167,964,574.21	177,741,483.50	171,066,266.54	203,431,252.81	204,218,292.48	215,601,453.82	199,120,801.61