



BNP Paribas Sucursal (Panama), 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	564,873,150.78	107.59	525,019,485.71	861,462,791.31	885,900,956.43	891,779,856.30	606,966,107.45	829,963,303.77	855,886,115.22	775,167,694.81	798,066,187.67	1,074,675,367.54	1,060,619,972.70	1,117,785,944.00	1,089,892,636.49
Depositos Locales en Bancos	-1,902,167.21	-18.63	10,209,374.39	9,424,609.44	6,612,007.19	7,911,529.01	6,310,593.48	10,488,462.12	7,846,371.96	7,229,145.31	7,716,951.10	9,048,211.01	8,359,897.01	9,848,464.77	8,307,207.18
A la Vista	-1,827,167.21	-19.16	9,534,374.39	8,749,609.44	5,937,007.19	7,236,529.01	5,635,593.48	9,813,462.12	7,171,371.96	6,554,145.31	7,041,951.10	8,373,211.01	7,684,897.01	9,248,464.77	7,707,207.18
A Plazo	-75,000.00	-11.11	675,000.00	675,000.00	675,000.00	675,000.00	675,000.00	675,000.00	675,000.00	675,000.00	675,000.00	675,000.00	675,000.00	600,000.00	600,000.00
Depositos Extranjeros en Bancos	566,348,238.08	110.30	513,461,840.19	850,888,370.66	878,327,948.83	882,619,860.91	599,824,391.98	818,082,980.93	846,724,547.26	767,229,045.52	789,171,356.21	1,064,379,651.32	1,051,289,270.25	1,106,044,277.74	1,079,810,078.27
A la Vista	6,698,049.55	77.54	8,637,962.30	5,797,582.25	8,872,175.88	31,970,226.12	45,448,610.59	24,655,921.05	29,413,959.57	17,500,568.87	18,583,499.10	33,731,066.44	15,522,152.97	13,494,830.21	15,336,011.85
A Plazo	559,650,188.53	110.86	504,823,877.89	845,090,788.41	869,455,772.95	850,649,634.79	554,375,781.39	793,427,059.88	817,310,587.69	749,728,476.65	770,587,857.11	1,030,648,584.88	1,035,767,117.28	1,092,549,447.53	1,064,474,066.42
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	427,079.91	31.68	1,348,271.13	1,149,811.21	961,000.41	1,248,466.38	831,121.99	1,391,860.72	1,315,196.00	709,503.98	1,177,880.36	1,247,505.21	970,805.44	1,893,201.49	1,775,351.04
CARTERA CREDITICIA	-284,841,425.94	-29.13	977,672,878.34	965,138,965.20	937,334,919.32	899,949,626.99	857,558,286.12	870,179,078.08	872,281,559.94	840,253,064.98	849,511,525.15	732,143,865.42	725,945,241.97	675,555,209.19	692,831,452.40
Locales	38,589,021.79	25.80	149,555,668.06	147,738,665.17	149,084,024.69	165,488,538.31	156,170,026.25	168,923,708.14	167,870,386.93	173,210,063.29	175,416,598.27	185,200,210.51	198,489,260.67	193,572,481.99	188,144,689.85
Extranjero	-333,165,858.81	-39.01	853,967,853.99	843,479,680.00	814,330,274.60	760,540,468.65	727,467,639.84	727,584,299.91	730,710,150.47	693,541,979.15	700,592,778.44	573,441,506.47	553,079,653.73	503,721,301.42	520,801,995.18
Menos Provisiones	-9,735,411.08	-37.66	25,850,643.71	26,079,379.97	26,079,379.97	26,079,379.97	26,079,379.97	26,328,929.97	26,298,977.46	26,498,977.46	26,497,851.56	26,497,851.56	25,623,672.43	21,738,574.22	16,115,232.63
Locales	770,852.07	31.43	2,452,611.20	2,681,347.46	2,681,347.46	2,681,347.46	2,681,347.46	2,930,897.46	2,900,944.95	3,100,944.95	3,099,819.05	3,099,819.05	3,099,819.05	3,269,819.05	3,223,463.27
Extranjero	-10,506,263.15	-44.90	23,398,032.51	23,398,032.51	23,398,032.51	23,398,032.51	23,398,032.51	23,398,032.51	23,398,032.51	23,398,032.51	23,398,032.51	23,398,032.51	22,523,853.38	18,468,755.17	12,891,769.36
INVERSIONES EN VALORES	9,929,772.16	50.36	19,718,045.87	19,682,931.95	29,682,931.95	29,682,931.95	29,682,931.95	29,682,931.95	29,682,931.95	29,647,818.03	29,647,818.03	29,647,818.03	29,647,818.03	29,647,818.03	29,647,818.03
Locales	-70,227.84	-0.36	19,648,616.40	19,613,502.48	19,613,502.48	19,613,502.48	19,613,502.48	19,613,502.48	19,613,502.48	19,578,388.56	19,578,388.56	19,578,388.56	19,578,388.56	19,578,388.56	19,578,388.56
Extranjero	10,000,000.00	6,335.87	157,831.56	157,831.56	10,157,831.56	10,157,831.56	10,157,831.56	10,157,831.56	10,157,831.56	10,157,831.56	10,157,831.56	10,157,831.56	10,157,831.56	10,157,831.56	10,157,831.56
Menos Provisiones	0.00	0.00	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09
Locales	0.00	0.00	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09	88,402.09
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 ACTIVOS	-24,456,298.64	-50.48	48,451,716.77	42,726,707.22	33,421,605.05	21,430,248.36	20,239,769.93	19,137,859.76	17,837,780.76	17,946,044.62	20,064,891.21	19,468,760.69	22,429,563.60	20,718,656.40	23,995,418.13
Locales	1,107,567.43	9.79	11,315,460.18	8,673,224.95	5,811,205.36	6,167,100.78	6,878,141.96	8,194,825.65	7,618,926.83	9,176,726.81	10,843,347.15	11,084,598.13	10,587,834.65	10,461,173.56	12,423,027.61
Extranjero	-25,563,866.07	-68.84	37,136,256.59	34,053,482.27	27,610,399.69	15,263,147.58	13,361,627.97	10,943,034.11	10,218,853.93	8,769,317.81	9,221,544.06	8,384,162.56	11,841,728.95	10,257,482.84	11,572,390.52
TOTAL DE ACTIVOS	265,505,198.36	16.90	1,570,862,126.69	1,889,011,395.68	1,886,340,412.75	1,842,842,663.60	1,514,447,095.45	1,748,963,173.56	1,775,688,387.87	1,663,014,622.44	1,697,290,422.06	1,855,935,811.68	1,838,642,596.30	1,843,707,627.62	1,836,367,325.05
DEPOSITOS	296,523,862.16	19.85	1,493,685,977.47	1,816,160,426.62	1,813,612,154.78	1,771,943,134.70	1,473,752,621.73	1,708,897,819.91	1,734,755,292.51	1,620,387,114.52	1,654,605,264.13	1,811,405,166.14	1,792,238,761.16	1,795,928,300.21	1,790,209,839.63
Locales	5,675,123.60	3.46	163,855,064.49	159,001,149.66	160,270,084.27	159,075,841.71	162,365,396.93	156,968,831.82	153,595,489.69	151,781,737.57	160,472,694.30	161,562,582.03	155,796,327.37	161,875,336.91	169,530,188.09
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	5,836,421.15	3.74	155,947,676.20	151,084,112.71	152,301,994.45	150,838,103.42	154,094,659.49	149,404,912.27	145,052,509.68	143,154,297.43	152,698,719.44	153,769,742.29	148,027,516.86	154,087,332.22	161,784,097.35
A la Vista	1,445,648.35	3.12	46,333,951.02	39,211,823.40	40,988,346.67	43,674,384.49	41,706,393.75	38,267,377.41	36,451,402.95	40,852,029.85	45,092,622.27	41,122,973.42	38,961,792.92	43,344,897.00	47,779,599.37
A Plazo	5,248,576.85	5.22	100,475,827.94	102,646,615.70	104,342,449.79	100,831,907.03	105,726,587.19	104,363,234.35	101,433,129.69	95,006,954.06	100,852,592.72	105,688,803.26	102,193,184.74	104,062,773.88	105,724,404.79
De Ahorros	-857,804.05	-9.39	9,137,897.24	9,225,673.61	6,971,197.99	6,331,811.90	6,661,678.55	6,774,300.51	7,167,977.04	7,295,313.52	6,753,504.45	6,957,965.61	6,872,539.20	6,679,661.34	8,280,093.19
De Bancos	-161,297.55	-2.04	7,907,388.29	7,917,036.95	7,968,089.82	8,237,738.29	8,270,737.44	7,563,919.55	8,542,980.01	8,627,440.14	7,773,974.86	7,792,839.74	7,768,810.51	7,788,004.69	7,746,090.74
A la Vista	178,735.36	132.72	134,667.22	144,833.51	190,256.83	460,950.11	497,302.12	107,861.74	337,784.84	421,986.88	306,247.62	319,969.17	290,160.73	306,148.09	313,402.58
A Plazo	-340,032.91	-4.37	7,772,721.07	7,772,203.44	7,777,832.99	7,776,788.18	7,773,435.32	7,456,057.81	8,205,195.17	8,205,453.26	7,467,727.24	7,472,870.57	7,478,649.78	7,481,856.60	7,432,688.16
Extranjero	290,848,738.56	21.87	1,329,830,912.98	1,657,159,276.96	1,653,342,070.51	1,612,867,292.99	1,311,387,224.80	1,551,928,988.09	1,581,159,802.82	1,468,605,376.95	1,494,132,569.83	1,649,842,584.11	1,636,442,433.79	1,634,052,963.30	1,620,679,651.54
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	-3,805,371.94	-1.89	201,640,827.05	190,230,423.38	190,677,921.98	198,263,535.87	213,621,764.87	204,940,802.00	188,256,266.90	183,665,297.65	189,685,364.00	186,814,407.72	203,367,069.50	220,851,301.70	197,835,455.11



**BNP Paribas Sucursal (Panama), 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
A la Vista	333,469.80	0.59	56,820,897.78	54,336,835.01	62,358,051.27	60,214,941.22	58,575,101.97	60,374,124.96	60,259,788.59	49,768,943.11	52,891,754.76	51,525,560.50	65,824,600.26	72,872,042.06	57,154,367.58
A Plazo	-4,096,720.21	-2.84	144,165,457.84	135,478,256.18	127,897,560.77	137,642,056.95	154,681,925.23	143,928,546.66	127,140,301.50	133,546,836.54	136,369,851.60	134,802,344.53	136,830,595.98	147,414,766.79	140,068,737.63
De Ahorro	-42,121.53	-6.44	654,471.43	415,332.19	422,309.94	406,537.70	364,737.67	638,130.38	856,176.81	349,518.00	423,757.64	486,502.69	711,873.26	564,492.85	612,349.90
De Bancos	294,654,110.50	26.12	1,128,190,085.93	1,466,928,853.58	1,462,664,148.53	1,414,603,757.12	1,097,765,459.93	1,346,988,186.09	1,392,903,535.92	1,284,940,079.30	1,304,447,205.83	1,463,028,176.39	1,433,075,364.29	1,413,201,661.60	1,422,844,196.43
A la Vista	1,975,811.76	62.13	3,179,901.21	8,293,712.76	3,420,781.66	24,773,539.91	18,644,748.93	9,376,415.55	13,841,063.58	7,953,184.12	19,912,384.93	6,015,236.59	8,132,336.83	6,060,824.73	5,155,712.97
A Plazo	292,678,298.74	26.02	1,125,010,184.72	1,458,635,140.82	1,459,243,366.87	1,389,830,217.21	1,079,120,711.00	1,337,611,770.54	1,379,062,472.34	1,276,986,895.18	1,284,534,820.90	1,457,012,939.80	1,424,943,027.46	1,407,140,836.87	1,417,688,483.46
OBLIGACIONES	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 PASIVOS	-30,689,296.54	-52.91	58,000,237.48	53,367,669.89	52,882,340.00	51,031,863.32	26,891,214.76	26,172,614.36	26,767,016.19	27,647,640.99	27,535,256.71	29,090,094.63	30,523,375.74	31,138,359.77	27,310,940.94
Locales	-20,456,619.61	-74.76	27,362,413.39	25,464,883.21	25,087,612.03	35,880,429.64	10,400,777.83	8,892,718.96	11,643,654.84	11,023,898.62	9,246,013.85	8,002,436.36	7,349,329.85	8,451,083.45	6,905,793.78
Extranjero	-10,232,676.93	-33.40	30,637,824.09	27,902,786.68	27,794,727.97	15,151,433.68	16,490,436.93	17,279,895.40	15,123,361.35	16,623,742.37	18,289,242.86	21,087,658.27	23,174,045.89	22,687,276.32	20,405,147.16
PATRIMONIO	-329,367.26	-1.72	19,175,911.74	19,483,299.17	19,845,917.97	19,867,665.58	13,803,258.96	13,892,739.29	14,166,079.17	14,979,866.93	15,149,901.22	15,440,550.91	15,880,459.40	16,640,967.64	18,846,544.48
Capital	0.00	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
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	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
Utilidad de Periodos Anteriores	0.00	0.00	2,389,365.38	9,175,911.74	9,175,911.74	9,175,911.74	2,389,365.38	2,389,365.38	2,389,365.38	2,389,365.38	2,389,365.38	2,389,365.38	2,389,365.38	2,389,365.38	2,389,365.38
Utilidad de Periodo	-329,367.26	-4.85	6,786,546.36	307,387.43	670,006.23	691,753.84	1,413,893.58	1,503,373.91	1,776,713.79	2,590,501.55	2,760,535.84	3,051,185.53	3,491,094.02	4,251,602.26	6,457,179.10
Ganancia o Perdida en Valores Disponible para la Venta	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
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	265,505,198.36	16.90	1,570,862,126.69	1,889,011,395.68	1,886,340,412.75	1,842,842,663.60	1,514,447,095.45	1,748,963,173.56	1,775,688,387.87	1,663,014,622.44	1,697,290,422.06	1,855,935,811.68	1,838,642,596.30	1,843,707,627.62	1,836,367,325.05