



Banco Continental de 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	-114,646,351.46	-61.59	186,153,135.80	146,490,787.90	128,906,101.00	104,378,339.00	186,102,700.36	179,676,292.79	60,390,677.51	72,704,439.92	97,757,818.34	73,367,202.30	86,111,716.87	78,579,560.23	71,506,784.34
Depositos Locales en Bancos	-11,060,099.97	-28.59	38,689,444.80	31,622,512.94	25,761,675.67	41,591,706.00	20,088,555.76	24,442,819.89	28,169,305.24	30,832,830.51	29,410,481.64	33,865,808.58	37,730,003.41	27,545,975.73	27,629,344.83
A la Vista	-1,906,976.64	-12.15	15,697,465.00	17,256,656.47	15,272,819.20	11,442,850.00	9,839,699.29	9,587,819.89	14,752,448.77	15,829,974.04	12,236,717.69	11,331,952.11	19,654,101.94	14,048,119.26	13,790,488.36
A Plazo	-9,153,123.33	-39.81	22,991,979.80	14,365,856.47	10,488,856.47	30,148,856.00	10,248,856.47	14,855,000.00	13,416,856.47	15,002,856.47	17,173,763.95	22,533,856.47	18,075,901.47	13,497,856.47	13,838,856.47
Depositos Extranjeros en Bancos	-102,595,205.49	-75.47	135,942,100.00	108,445,440.00	96,382,268.26	55,135,811.00	160,504,751.33	148,239,914.79	23,840,267.21	34,560,321.13	60,339,190.17	31,686,306.73	41,447,557.31	41,375,982.12	33,346,894.51
A la Vista	-6,133,992.32	-37.50	16,358,014.00	11,243,373.29	8,750,027.15	6,415,537.00	5,709,990.44	5,459,152.29	4,252,585.24	14,787,940.93	38,535,255.73	3,511,759.48	8,883,110.39	5,176,661.09	10,224,021.68
A Plazo	-96,461,213.17	-80.66	119,584,086.00	97,202,066.71	87,632,241.11	48,720,274.00	154,794,760.89	142,780,762.50	19,587,681.97	19,772,380.20	21,803,934.44	28,174,547.25	32,564,446.92	36,199,321.03	23,122,872.83
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	-991,046.00	-8.60	11,521,591.00	6,422,834.96	6,762,157.07	7,650,822.00	5,509,393.27	6,993,558.11	8,381,105.06	7,311,288.28	8,008,146.53	7,815,086.99	6,934,156.15	9,657,602.38	10,530,545.00
CARTERA CREDITICIA	214,429,952.29	17.95	1,194,468,714.55	1,178,296,007.31	1,174,820,114.90	1,183,040,993.80	1,246,535,206.13	1,303,248,798.06	1,317,942,899.19	1,317,335,650.97	1,289,205,648.02	1,311,154,208.40	1,341,245,240.46	1,373,733,251.46	1,408,898,666.84
Locales	144,961,912.88	13.44	1,078,964,731.81	1,068,469,579.45	1,069,365,257.73	1,072,288,024.38	1,119,286,453.93	1,159,525,307.86	1,174,557,758.21	1,174,474,964.82	1,146,000,136.30	1,166,942,673.64	1,186,575,566.48	1,213,835,657.33	1,223,926,644.69
Extranjero	71,816,395.56	51.07	140,623,345.74	135,579,378.76	131,787,355.30	138,024,339.42	154,967,066.24	171,889,410.72	172,145,793.74	172,013,836.72	172,052,577.13	173,682,817.51	184,715,343.08	187,939,923.00	212,439,741.30
Menos Provisiones	2,348,356.15	9.35	25,119,363.00	25,752,950.90	26,332,498.13	27,271,370.00	27,718,314.04	28,165,920.52	28,760,652.76	29,153,150.57	28,847,065.41	29,471,282.75	30,045,669.10	28,042,328.87	27,467,719.15
Locales	2,348,356.15	9.35	25,119,363.00	25,752,950.90	26,332,498.13	27,271,370.00	27,718,314.04	28,165,920.52	28,760,652.76	29,153,150.57	28,847,065.41	29,471,282.75	30,045,669.10	28,042,328.87	27,467,719.15
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
INVERSIONES EN VALORES	220,108,446.76	61.65	357,035,529.06	369,324,015.17	374,404,515.25	399,084,338.18	411,501,432.61	404,293,157.65	402,119,425.41	419,740,860.70	563,543,594.66	561,693,818.53	604,569,277.44	620,954,439.42	577,143,975.82
Locales	8,441,040.94	12.60	67,014,267.72	64,677,161.18	63,371,278.82	81,370,140.75	80,001,609.36	80,488,749.70	76,362,840.17	85,489,645.51	98,918,978.14	90,440,315.16	89,975,398.37	83,925,453.92	75,455,308.66
Extranjero	212,821,751.82	73.19	290,794,017.34	305,419,609.99	311,855,992.43	318,561,953.43	332,372,579.25	324,702,163.95	326,679,341.24	335,198,971.19	465,864,601.69	472,251,259.37	515,616,635.07	538,076,741.50	503,615,769.16
Menos Provisiones	1,154,346.00	149.38	772,756.00	772,756.00	822,756.00	847,756.00	872,756.00	897,756.00	922,756.00	947,756.00	1,239,985.17	997,756.00	1,022,756.00	1,047,756.00	1,927,102.00
Locales	1,154,346.00	149.38	772,756.00	772,756.00	822,756.00	847,756.00	872,756.00	845,000.00	922,756.00	947,756.00	1,239,985.17	997,756.00	1,022,756.00	1,047,756.00	1,927,102.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,756.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	69,487,360.75	89.06	78,019,429.59	81,029,473.01	82,599,966.92	142,342,158.02	137,120,909.59	131,812,974.06	153,757,147.97	156,110,566.52	189,535,742.10	150,691,579.30	142,729,841.62	166,736,126.50	147,506,790.34
Locales	66,878,070.77	89.20	74,976,180.92	77,784,708.55	79,322,245.05	139,113,118.52	133,409,019.03	124,800,996.48	149,529,354.53	151,994,145.03	177,175,432.84	141,460,083.32	131,678,446.09	154,806,568.32	141,854,251.69
Extranjero	2,609,289.98	85.74	3,043,248.67	3,244,764.46	3,277,721.87	3,229,039.50	3,711,890.56	7,011,977.58	4,227,793.44	4,116,421.49	12,360,309.26	9,231,495.98	11,051,395.53	11,929,558.18	5,652,538.65
TOTAL DE ACTIVOS	389,379,408.34	21.45	1,815,676,809.00	1,775,140,283.39	1,760,730,698.07	1,828,845,829.00	1,981,260,248.69	2,019,031,222.56	1,934,210,150.08	1,965,891,518.11	2,140,042,803.12	2,096,906,808.53	2,174,656,076.39	2,240,003,377.61	2,205,056,217.34
DEPOSITOS	147,948,925.68	12.47	1,186,597,233.00	1,177,789,203.60	1,168,731,490.50	1,159,769,618.00	1,297,152,839.30	1,301,350,440.26	1,175,723,238.35	1,217,647,495.05	1,238,468,412.37	1,250,536,808.19	1,287,293,673.21	1,321,403,197.00	1,334,546,158.68
Locales	130,845,184.81	12.22	1,070,423,391.38	1,071,998,335.06	1,061,035,202.78	1,049,735,996.22	1,056,464,585.53	1,055,634,971.78	1,067,056,145.89	1,088,780,801.73	1,121,530,639.75	1,138,675,219.21	1,174,165,668.40	1,203,352,130.96	1,201,268,576.19
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	36,366,497.98	3.88	937,093,435.91	926,057,269.55	925,155,601.80	916,896,055.47	916,470,446.46	899,717,950.83	914,241,549.39	924,485,726.35	947,795,297.12	938,010,994.84	966,128,521.07	962,411,167.03	973,459,933.89
A la Vista	-6,888,444.41	-5.50	125,166,005.05	102,558,769.42	96,320,129.43	99,897,138.00	98,601,532.49	96,424,677.79	98,565,124.56	111,313,619.21	107,760,356.51	111,342,931.79	123,473,627.03	106,786,106.88	118,277,560.64
A Plazo	48,198,258.89	7.79	618,800,657.59	614,856,551.76	621,090,489.81	614,895,430.95	620,519,673.82	613,276,857.42	623,811,974.58	618,496,285.78	654,261,811.38	645,187,029.27	661,003,723.03	662,344,853.86	666,998,916.48
De Ahorros	-4,943,316.50	-2.56	193,126,773.27	208,641,948.37	207,744,982.56	202,103,486.52	197,349,240.15	190,016,415.62	191,864,450.25	194,675,821.36	185,773,129.23	181,481,033.78	181,651,171.01	193,280,206.29	188,183,456.77
De Bancos	94,478,686.83	70.86	133,329,955.47	145,941,065.51	135,879,600.98	132,839,940.75	139,994,139.07	155,917,020.95	152,814,596.50	164,295,075.38	173,735,342.63	200,664,224.37	208,037,147.33	240,940,963.93	227,808,642.30
A la Vista	60,403,519.24	79.65	75,839,889.13	89,638,198.07	85,047,360.07	94,050,339.93	103,374,603.54	111,027,144.39	110,200,917.93	120,667,773.77	127,539,266.29	138,756,980.34	139,670,059.59	166,646,038.31	136,243,408.37
A Plazo	34,075,167.59	59.27	57,490,066.34	56,302,867.44	50,832,240.91	38,789,600.82	36,619,535.53	44,889,876.56	42,613,678.57	43,627,301.61	46,196,076.34	61,907,244.03	68,367,087.74	74,294,925.62	91,565,233.93
Extranjero	17,103,740.87	14.72	116,173,841.62	105,790,868.54	107,696,287.72	110,033,621.78	240,688,253.77	245,715,468.48	108,667,092.46	128,866,693.32	116,937,772.62	111,861,588.98	113,128,004.81	118,051,066.04	133,277,582.49
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	34,339,265.83	44.31	77,501,103.37	80,303,104.26	81,164,596.05	91,140,405.58	100,196,112.84	93,796,563.46	83,500,122.21	91,705,652.23	93,833,099.16	94,094,960.66	89,529,912.16	104,835,510.53	111,840,369.20



Banco Continental de 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
A la Vista	8,397,635.61	90.35	9,294,479.81	9,045,160.55	9,925,967.96	8,853,671.29	10,703,417.26	11,206,394.57	12,130,014.86	14,814,552.47	10,202,734.78	11,122,336.13	11,197,887.55	10,193,046.38	17,692,115.42
A Plazo	18,660,809.05	32.55	57,328,397.20	56,563,083.94	56,331,239.73	64,011,844.77	67,275,946.02	67,300,315.24	57,176,656.16	62,582,604.39	68,565,029.70	68,608,624.98	63,311,691.11	80,946,891.27	75,989,206.25
De Ahorro	7,280,821.17	66.93	10,878,226.36	14,694,859.77	14,907,388.36	18,274,889.52	22,216,749.56	15,289,853.65	14,193,451.19	14,308,495.37	15,065,334.68	14,363,999.55	15,020,333.50	13,695,572.88	18,159,047.53
De Bancos	-17,235,524.96	-44.57	38,672,738.25	25,487,764.28	26,531,691.67	18,893,216.20	140,492,140.93	151,918,905.02	25,166,970.25	37,161,041.09	23,104,673.46	17,766,628.32	23,598,092.65	13,215,555.51	21,437,213.29
A la Vista	-7,048,953.95	-32.50	21,689,023.69	1,739,208.16	6,012,747.94	3,675,501.64	4,090,503.45	2,414,190.46	10,051,255.69	3,461,326.53	3,351,881.12	2,277,913.76	2,499,649.10	11,952,111.96	14,640,069.74
A Plazo	-10,186,571.01	-59.98	16,983,714.56	23,748,556.12	20,518,943.73	15,217,714.56	136,401,637.48	149,504,714.56	15,115,714.56	33,699,714.56	19,752,792.34	15,488,714.56	21,098,443.55	1,263,443.55	6,797,143.55
OBLIGACIONES	188,591,141.98	51.96	362,924,611.00	318,402,403.45	310,368,657.64	345,225,063.00	388,614,088.10	408,777,987.12	465,241,109.04	456,405,333.38	492,372,414.18	517,661,813.02	560,403,347.79	573,380,738.02	551,515,752.98
Locales	41,893,368.79	62.72	66,796,064.94	49,854,391.82	54,885,163.86	56,925,931.40	93,919,383.97	86,813,000.00	115,612,395.55	116,609,782.74	117,162,060.08	116,853,680.84	114,268,924.76	113,613,199.29	108,689,433.73
Extranjero	146,697,773.19	49.54	296,128,546.06	268,548,011.63	255,483,493.78	288,299,131.60	294,694,704.13	321,964,987.12	349,628,713.49	339,795,550.64	375,210,354.10	400,808,132.18	446,134,423.03	459,767,538.73	442,826,319.25
OTROS PASIVOS	10,910,164.83	14.75	73,968,465.00	82,814,238.93	81,622,116.52	96,360,674.00	70,890,826.92	85,552,828.18	72,594,295.93	68,596,913.85	174,231,155.15	95,186,419.57	90,346,514.09	109,457,135.71	84,878,629.83
Locales	6,622,760.32	9.44	70,131,534.16	77,127,264.15	73,742,216.26	88,810,048.48	63,892,722.63	77,490,296.58	66,845,107.69	66,709,646.51	117,647,203.15	89,343,780.24	85,155,812.65	91,585,890.36	76,754,294.48
Extranjero	4,287,404.51	111.74	3,836,930.84	5,686,974.78	7,879,900.26	7,550,625.52	6,998,104.29	8,062,531.60	5,749,188.24	1,887,267.34	56,583,952.00	5,842,639.33	5,190,701.44	17,871,245.35	8,124,335.35
PATRIMONIO	41,929,175.85	21.82	192,186,500.00	196,134,437.41	200,008,433.41	227,490,474.00	224,602,494.37	223,349,966.29	220,651,506.76	223,241,775.82	234,970,821.41	233,521,767.75	236,612,541.30	235,762,306.89	234,115,675.85
Capital	33,482,704.00	22.10	151,517,296.00	151,517,296.00	151,517,296.00	185,000,000.00	185,000,000.00	185,000,000.00	185,000,000.00	185,000,000.00	185,000,000.00	185,000,000.00	185,000,000.00	185,000,000.00	185,000,000.00
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	7,054,362.58	33.46	21,086,068.00	39,853,791.86	39,906,436.89	32,782,045.00	32,782,045.00	32,811,090.65	30,230,760.89	30,230,760.89	33,303,140.74	30,722,017.22	30,722,017.22	30,722,017.22	28,140,430.58
Utilidad de Periodo	7,034,750.56	37.45	18,785,054.00	4,584,107.51	7,445,444.31	8,666,611.12	9,142,075.44	9,611,851.22	11,199,197.97	12,885,880.43	20,365,874.54	22,059,610.70	25,552,150.29	25,989,633.71	25,819,804.56
Ganancia o Perdida en Valores Disponible para la Venta	-5,642,641.29	-707.03	798,082.00	179,242.04	1,139,256.21	1,041,817.88	-2,321,626.07	-4,072,975.58	-5,778,452.10	-4,874,865.50	-3,698,193.87	-4,259,860.17	-4,661,626.21	-5,949,344.04	-4,844,559.29
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	389,379,408.34	21.45	1,815,676,809.00	1,775,140,283.39	1,760,730,698.07	1,828,845,829.00	1,981,260,248.69	2,019,031,221.85	1,934,210,150.08	1,965,891,518.10	2,140,042,803.11	2,096,906,808.53	2,174,656,076.39	2,240,003,377.62	2,205,056,217.34