



Banco del Pacífico (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	2,330,597.34	12.85	18,143,477.32	18,913,238.61	22,070,189.11	18,239,830.57	18,716,060.23	22,564,899.20	16,498,766.82	17,895,927.46	17,751,517.09	20,062,193.03	20,450,922.34	19,939,403.88	20,474,074.66
Depositos Locales en Bancos	4,979,085.67	75.66	6,581,132.28	6,160,074.43	10,374,515.58	10,126,883.92	9,973,001.58	11,942,070.13	9,426,720.58	9,559,960.76	9,389,432.86	10,161,719.90	12,501,394.39	11,992,530.58	11,560,217.95
A la Vista	-228,906.46	-39.40	581,054.15	210,074.43	224,515.58	26,493.28	273,001.58	242,070.13	226,720.58	308,148.26	205,278.07	221,297.98	247,961.44	223,133.43	352,147.69
A Plazo	5,207,992.13	86.80	6,000,078.13	5,950,000.00	10,150,000.00	10,100,390.64	9,700,000.00	11,700,000.00	9,200,000.00	9,251,812.50	9,184,154.79	9,940,421.92	12,253,432.95	11,769,397.15	11,208,070.26
Depositos Extranjeros en Bancos	-2,667,149.89	-23.19	11,500,960.89	12,680,616.65	11,648,932.55	8,033,935.08	8,667,059.83	10,517,005.28	7,033,195.05	8,289,140.04	8,261,230.28	9,854,492.34	7,878,618.65	7,891,583.92	8,833,811.00
A la Vista	682,850.11	40.67	1,678,960.89	1,658,616.65	1,826,932.55	1,411,935.08	2,145,059.83	2,295,005.28	1,661,195.05	1,817,140.04	1,789,230.28	2,355,126.84	1,980,018.65	2,192,983.92	2,361,811.00
A Plazo	-3,350,000.00	-34.11	9,822,000.00	11,022,000.00	9,822,000.00	6,622,000.00	6,522,000.00	8,222,000.00	5,372,000.00	6,472,000.00	6,472,000.00	7,499,365.50	5,898,600.00	5,698,600.00	6,472,000.00
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	18,661.56	30.40	61,384.15	72,547.53	46,740.98	79,011.57	75,998.82	105,823.79	38,851.19	46,826.66	100,853.95	45,980.79	70,909.30	55,289.38	80,045.71
CARTERA CREDITICIA	3,144,277.21	11.37	27,658,410.50	28,547,590.69	28,464,846.95	28,744,650.73	28,771,903.44	28,773,492.37	28,989,144.04	28,346,465.67	29,502,151.08	29,587,986.24	29,099,346.09	30,838,741.44	30,802,687.71
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	3,159,277.21	11.30	27,957,542.43	28,846,722.62	28,763,978.88	29,043,782.66	29,071,035.44	29,072,624.30	29,288,275.97	28,645,597.60	29,801,283.01	29,887,118.17	29,398,478.02	31,150,873.37	31,116,819.64
Menos Provisiones	15,000.00	5.01	299,131.93	299,131.93	299,131.93	299,131.93	299,132.00	299,131.93	299,131.93	299,131.93	299,131.93	299,131.93	299,131.93	312,131.93	314,131.93
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	15,000.00	5.01	299,131.93	299,131.93	299,131.93	299,131.93	299,132.00	299,131.93	299,131.93	299,131.93	299,131.93	299,131.93	299,131.93	312,131.93	314,131.93
INVERSIONES EN VALORES	13,603,497.29	878.14	1,549,127.06	1,549,349.43	1,546,061.95	4,925,903.18	6,414,586.78	8,032,157.18	11,248,099.01	14,702,054.02	13,276,213.93	13,284,244.49	16,140,240.81	15,041,408.81	15,152,624.35
Locales	3,467,069.60	6,260.51	55,380.00	55,380.00	55,380.00	55,380.00	511,380.00	1,511,380.00	2,531,430.87	3,030,698.55	3,028,859.17	3,026,991.99	3,526,290.20	3,524,401.39	3,522,449.60
Extranjero	10,136,427.69	678.59	1,493,747.06	1,493,969.43	1,490,681.95	4,870,523.18	5,903,206.78	6,520,777.18	8,716,668.14	11,671,355.47	10,247,354.76	10,257,252.50	12,613,950.61	11,517,007.42	11,630,174.75
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 ACTIVOS	113,618.22	1.98	5,727,227.39	5,784,707.73	5,765,173.92	5,713,788.56	5,810,756.71	5,899,727.35	5,916,234.61	5,902,566.11	5,861,909.42	5,840,947.34	5,935,426.25	6,034,227.12	5,840,845.61
Locales	-182,452.41	-3.96	4,608,580.60	4,645,543.50	4,626,802.34	4,593,549.36	4,590,672.83	4,571,206.70	4,551,247.08	4,531,366.28	4,506,531.94	4,487,592.71	4,462,924.65	4,448,407.33	4,426,128.19
Extranjero	296,070.63	26.47	1,118,646.79	1,139,164.23	1,138,371.58	1,120,239.20	1,220,083.88	1,328,520.65	1,364,987.53	1,371,199.83	1,355,377.48	1,353,354.63	1,472,501.60	1,585,819.79	1,414,717.42
TOTAL DE ACTIVOS	19,191,990.06	36.16	53,078,242.27	54,794,886.46	57,846,271.93	57,624,173.04	59,713,307.16	65,270,276.10	62,652,244.48	66,847,013.26	66,391,791.52	68,775,371.10	71,625,935.49	71,853,781.25	72,270,232.33
DEPOSITOS	18,858,868.01	40.28	46,820,080.93	48,540,000.61	51,580,189.37	51,333,660.07	53,447,065.66	58,688,385.98	56,240,769.82	60,287,355.68	59,928,677.04	62,230,041.21	65,107,110.48	65,311,411.81	65,678,948.94
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
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	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
Extranjero	18,858,868.01	40.28	46,820,080.93	48,540,000.61	51,580,189.37	51,333,660.07	53,447,065.66	58,688,385.98	56,240,769.82	60,287,355.68	59,928,677.04	62,230,041.21	65,107,110.48	65,311,411.81	65,678,948.94
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	18,821,962.48	40.33	46,670,961.24	47,808,454.88	50,799,547.23	51,169,991.33	52,739,527.50	58,531,170.27	55,536,457.79	58,845,225.31	59,479,474.80	62,040,980.54	64,396,050.99	64,302,887.14	65,492,923.72



Banco del Pacífico (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	490,778.36	14.82	3,311,901.39	2,370,861.39	2,356,243.20	2,265,264.25	2,893,085.70	4,703,161.17	3,079,555.22	4,632,048.50	3,260,763.08	2,950,838.34	3,783,968.06	3,585,677.23	3,802,679.75
A Plazo	18,349,998.07	43.20	42,474,356.65	44,562,000.74	47,537,081.84	47,952,111.02	48,917,148.86	52,791,286.07	51,579,431.71	53,438,091.31	55,347,480.48	58,247,776.81	59,764,411.25	59,953,928.85	60,824,354.72
De Ahorro	-18,813.95	-2.13	884,703.20	875,592.75	906,222.19	952,616.06	929,292.94	1,036,723.03	877,470.86	775,085.50	871,231.24	842,365.39	847,671.68	763,281.06	865,889.25
De Bancos	36,905.53	24.75	149,119.69	731,545.73	780,642.14	163,668.74	707,538.16	157,215.71	704,312.03	1,442,130.37	449,202.24	189,060.67	711,059.49	1,008,524.67	186,025.22
A la Vista	36,905.53	24.75	149,119.69	731,545.73	780,642.14	163,668.74	707,538.16	157,215.71	704,312.03	1,442,130.37	449,202.24	189,060.67	711,059.49	1,008,524.67	186,025.22
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
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	-10,848.62	-1.53	708,809.63	694,184.12	705,408.18	713,061.72	674,777.94	980,365.28	764,543.66	885,913.84	730,570.94	780,264.10	699,746.23	691,738.39	697,961.01
Locales	-26,044.84	-12.29	211,842.71	208,500.67	205,350.66	185,261.33	190,136.92	197,938.43	188,031.17	192,470.71	196,022.07	196,807.41	204,804.31	211,237.24	185,797.87
Extranjero	15,196.22	3.06	496,966.92	485,683.45	500,057.52	527,800.39	484,641.02	782,426.85	576,512.49	693,443.13	534,548.87	583,456.69	494,941.92	480,501.15	512,163.14
PATRIMONIO	343,970.67	6.20	5,549,351.71	5,560,701.73	5,560,674.38	5,577,451.25	5,591,464.06	5,601,524.40	5,646,931.13	5,673,743.74	5,732,543.54	5,765,065.79	5,819,078.48	5,850,631.05	5,893,322.38
Capital	0.00	0.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00
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	223,451.71	223,451.71	223,451.71	223,451.71	223,451.71	223,451.71	223,451.71	223,451.71	223,451.71	223,451.71	223,451.71	223,451.71	223,451.71
Utilidad de Periodo	345,809.67	0.00	0.00	11,350.02	14,970.04	31,746.91	45,759.72	55,820.06	101,226.79	125,529.03	181,326.27	215,082.58	269,095.27	300,647.84	345,809.67
Ganancia o Perdida en Valores Disponible para la Venta	-1,839.00	0.00	0.00	0.00	-3,647.37	-3,647.37	-3,647.37	-3,647.37	-3,647.37	-1,137.00	1,865.56	631.50	631.50	631.50	-1,839.00
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	19,191,990.06	36.16	53,078,242.27	54,794,886.46	57,846,271.93	57,624,173.04	59,713,307.66	65,270,275.66	62,652,244.61	66,847,013.26	66,391,791.52	68,775,371.10	71,625,935.19	71,853,781.25	72,270,232.33