



**BALANCE DE SITUACION
BANCA PANAMEÑA
DICIEMBRE 2003, DICIEMBRE 2004 Y DICIEMBRE 2005**

(En Millones de Balboas)

Descripcion	2003	2004	2005	Dic. 05 / Dic. 04		Dic. 05 / Dic. 03	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
ACTIVOS LIQUIDOS	2,820.75	2,599.62	2,859.51	259.89	10.00%	38.76	1.37%
Depositos Locales en Bancos	646.11	532.12	720.14	188.02	35.34%	74.03	11.46%
A la Vista	101.89	83.44	123.66	40.23	48.21%	21.77	21.37%
A Plazo	544.22	448.68	596.48	147.80	32.94%	52.26	9.60%
Depositos Extranjeros en Bancos	1,906.36	1,806.08	1,780.25	-25.83	-1.43%	-126.11	-6.62%
A la Vista	148.84	123.48	171.52	48.04	38.91%	22.68	15.24%
A Plazo	1,757.52	1,682.60	1,608.73	-73.88	-4.39%	-148.79	-8.47%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Otros	268.28	261.43	359.12	97.70	37.37%	90.84	33.86%
CARTERA CREDITICIA	8,514.90	9,263.97	10,532.82	1,268.85	13.70%	2,017.92	23.70%
Locales	8,347.88	9,055.51	10,069.56	1,014.05	11.20%	1,721.68	20.62%
Extranjero	358.45	480.47	748.05	267.59	55.69%	389.60	108.69%
Menos Provisiones	191.43	272.01	284.79	12.78	4.70%	93.36	48.77%
Locales	189.95	268.68	279.44	10.75	4.00%	89.48	47.11%
Extranjero	1.48	3.33	5.36	2.03	60.80%	3.88	262.95%
INVERSIONES EN VALORES	3,017.60	3,487.49	3,931.78	444.29	12.74%	914.17	30.29%
Locales	1,329.78	1,244.25	1,423.17	178.91	14.38%	93.39	7.02%
Extranjero	1,705.28	2,261.65	2,526.55	264.90	11.71%	821.27	48.16%
Menos Provisiones	17.46	18.41	17.94	-0.47	-2.55%	0.48	2.76%
Locales	17.39	10.23	4.34	-5.89	-57.54%	-13.05	-75.02%
Extranjero	0.07	8.18	13.60	5.42	66.22%	13.53	19306.67%
OTROS ACTIVOS	1,032.94	1,018.32	1,316.22	297.90	29.25%	283.28	27.42%
Locales	1,017.04	997.81	1,022.61	24.79	2.48%	5.57	0.55%
Extranjero	15.90	20.51	293.61	273.11	1331.91%	277.71	1746.08%
TOTAL DE ACTIVOS	15,386.20	16,369.40	18,640.33	2,270.93	13.87%	3,254.13	21.15%
DEPOSITOS	11,155.95	11,386.19	13,098.30	1,712.11	15.04%	1,942.35	17.41%
Locales	10,260.83	10,351.63	11,747.62	1,395.99	13.49%	1,486.79	14.49%
Oficiales	1,952.47	1,791.66	2,228.56	436.90	24.39%	276.09	14.14%
De Particulares	7,720.70	7,923.69	8,656.27	732.59	9.25%	935.57	12.12%
A la Vista	867.46	976.31	1,167.05	190.74	19.54%	299.59	34.54%
A Plazo	4,979.20	4,978.02	5,465.96	487.95	9.80%	486.76	9.78%
De Ahorros	1,874.05	1,969.36	2,023.26	53.90	2.74%	149.22	7.96%
De Bancos	587.66	636.29	862.80	226.51	35.60%	275.14	46.82%
A la Vista	156.18	201.21	226.27	25.06	12.45%	70.09	44.88%
A Plazo	431.48	435.08	636.53	201.45	46.30%	205.05	47.52%
Extranjero	895.12	1,034.56	1,350.68	316.12	30.56%	455.56	50.89%
Oficiales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
De Particulares	513.43	625.53	645.81	20.28	3.24%	132.38	25.78%
A la Vista	52.08	99.18	80.49	-18.69	-18.84%	28.41	54.54%
A Plazo	418.88	466.94	491.54	24.61	5.27%	72.66	17.35%
De Ahorro	42.47	59.42	73.77	14.35	24.16%	31.31	73.73%
De Bancos	381.68	409.03	704.87	295.84	72.33%	323.19	84.67%
A la Vista	133.19	124.58	111.13	-13.45	-10.79%	-22.06	-16.56%
A Plazo	248.50	284.45	593.74	309.29	108.73%	345.24	138.93%
OBLIGACIONES	1,776.80	2,405.65	2,578.32	172.67	7.18%	801.52	45.11%
Locales	498.40	650.85	683.25	32.41	4.98%	184.85	37.09%
Extranjero	1,278.40	1,754.81	1,895.07	140.26	7.99%	616.67	48.24%
OTROS PASIVOS	498.90	503.83	659.89	156.06	30.98%	160.99	32.27%
Locales	476.69	479.88	613.61	133.73	27.87%	136.92	28.72%
Extranjero	22.21	23.95	46.28	22.33	93.26%	24.07	108.39%
PATRIMONIO	1,954.55	2,073.73	2,303.81	230.09	11.10%	349.26	17.87%
Capital	1,737.72	1,743.67	1,808.56	64.89	3.72%	70.84	4.08%
Reservas de Capital	2.76	-0.29	17.82	18.11	-6213.99%	15.06	545.75%



**BALANCE DE SITUACION
BANCA PANAMEÑA
DICIEMBRE 2003, DICIEMBRE 2004 Y DICIEMBRE 2005**

(En Millones de Balboas)

Descripcion	2003	2004	2005	Dic. 05 / Dic. 04		Dic. 05 / Dic. 03	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
Otras Reservas	3.32	47.02	76.19	29.17	62.05%	72.87	2196.36%
Utilidad de Periodos Anteriores	39.30	95.12	188.85	93.73	98.53%	149.55	380.58%
Utilidad de Periodo	185.35	209.47	228.96	19.49	9.30%	43.61	23.53%
Ganancia o Perdida en Valores Disponible para la Venta	-13.89	-21.26	-16.56	4.70	-22.11%	-2.68	19.26%
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
PASIVO Y PATRIMONIO	15,386.20	16,369.40	18,640.33	2,270.93	13.87%	3,254.13	21.15%