



**BANCA PANAMEÑA**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Millones de Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	259.89	10.00	2,599.62	3,068.76	3,109.07	2,966.83	2,942.89	2,797.46	2,941.61	2,623.56	2,572.06	2,567.13	2,501.66	2,641.17	2,859.51
Depositos Locales en Bancos	188.02	35.34	532.12	559.33	495.15	557.34	522.29	527.34	540.34	488.65	544.95	580.31	541.97	558.60	720.14
A la Vista	40.23	48.21	83.44	78.85	75.32	83.25	80.41	86.53	79.55	79.41	79.16	82.69	74.40	78.13	123.66
A Plazo	147.80	32.94	448.68	480.48	419.84	474.09	441.89	440.81	460.79	409.23	465.80	497.62	467.56	480.47	596.48
Depositos Extranjeros en Bancos	-25.83	-1.43	1,806.08	2,296.10	2,403.83	2,164.34	2,177.07	2,034.66	2,141.15	1,892.62	1,775.90	1,738.29	1,704.78	1,803.94	1,780.25
A la Vista	48.04	38.91	123.48	145.93	144.52	175.11	150.76	112.06	158.57	111.58	98.04	89.66	85.44	185.21	171.52
A Plazo	-73.88	-4.39	1,682.60	2,150.17	2,259.31	1,989.23	2,026.31	1,922.60	1,982.58	1,781.04	1,677.86	1,648.64	1,619.34	1,618.73	1,608.73
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	97.70	37.37	261.43	213.34	210.09	245.15	243.53	235.47	260.11	242.30	251.20	248.53	254.92	278.63	359.12
<b>CARTERA CREDITICIA</b>	1,268.35	13.69	9,263.97	9,291.19	9,310.50	9,635.05	9,680.35	9,705.55	9,858.24	9,946.27	10,093.48	10,196.64	10,327.73	10,502.44	10,532.32
Locales	1,014.05	11.20	9,055.51	9,091.55	9,127.19	9,360.09	9,400.76	9,463.84	9,598.62	9,673.31	9,747.25	9,851.45	9,955.00	10,065.25	10,069.56
Extranjero	267.59	55.69	480.47	489.22	480.86	557.64	561.60	526.73	537.12	552.37	628.86	625.25	654.19	718.14	748.05
Menos Provisiones	13.28	4.88	272.01	289.58	297.56	282.69	282.01	285.02	277.50	279.41	282.63	280.05	281.47	280.95	285.29
Locales	11.25	4.19	268.68	286.02	293.77	282.29	279.93	283.08	276.79	278.72	281.94	279.06	280.47	280.00	279.94
Extranjero	2.03	60.80	3.33	3.56	3.79	0.40	2.08	1.94	3.79	0.72	0.69	0.99	0.99	0.95	5.36
<b>INVERSIONES EN VALORES</b>	444.29	12.74	3,487.49	3,516.81	3,483.34	3,491.01	3,527.27	3,531.89	3,814.48	3,714.74	3,731.71	3,750.90	3,820.80	3,826.86	3,931.78
Locales	178.91	14.38	1,244.25	1,238.32	1,223.89	1,222.43	1,219.42	1,215.63	1,377.78	1,320.85	1,289.91	1,344.69	1,395.94	1,415.61	1,423.17
Extranjero	264.90	11.71	2,261.65	2,296.54	2,278.23	2,288.20	2,326.86	2,331.49	2,452.46	2,411.78	2,459.26	2,423.40	2,443.97	2,428.98	2,526.55
Menos Provisiones	-0.47	-2.55	18.41	18.05	18.78	19.61	19.01	15.23	15.76	17.89	17.46	17.18	19.11	17.72	17.94
Locales	-5.89	-57.54	10.23	10.24	9.18	18.48	8.35	7.56	7.15	8.37	8.39	7.10	7.38	5.35	4.34
Extranjero	5.42	66.22	8.18	7.81	9.60	1.13	10.66	7.66	8.60	9.52	9.07	10.08	11.73	12.37	13.60
<b>OTROS ACTIVOS</b>	297.95	29.26	1,018.32	1,073.03	1,121.27	1,121.89	1,100.72	1,129.48	1,065.95	1,095.79	1,087.36	1,081.51	1,102.53	1,088.99	1,316.27
Locales	24.35	2.44	997.81	1,051.06	1,097.22	1,098.81	1,073.31	1,100.95	1,040.32	1,070.76	1,059.02	1,057.03	1,076.88	1,060.28	1,022.16
Extranjero	273.60	1,334.31	20.51	21.96	24.04	23.08	27.41	28.53	25.63	25.02	28.34	24.47	25.66	28.71	294.11
<b>TOTAL DE ACTIVOS</b>	2,270.48	13.87	16,369.40	16,949.79	17,024.17	17,214.79	17,251.23	17,164.39	17,680.28	17,380.37	17,484.61	17,596.17	17,752.73	18,059.46	18,639.88
<b>DEPOSITOS</b>	1,712.11	15.04	11,386.19	11,866.51	11,894.54	11,865.33	11,862.52	11,863.78	12,056.36	11,876.75	11,991.95	12,386.29	12,156.62	12,255.46	13,098.30
Locales	1,395.99	13.49	10,351.63	10,827.53	10,842.18	10,832.41	10,782.75	10,827.76	11,032.25	10,852.17	10,939.86	10,983.61	11,089.48	11,176.31	11,747.62
Oficiales	436.90	24.39	1,791.66	2,296.55	2,225.10	2,190.51	2,149.78	2,133.37	2,291.10	2,057.08	2,023.13	1,949.80	1,999.94	2,008.46	2,228.56
De Particulares	732.59	9.25	7,923.69	7,887.83	7,975.26	7,940.91	7,992.22	7,998.61	8,014.10	8,123.93	8,219.89	8,293.13	8,364.58	8,439.99	8,656.27
A la Vista	190.74	19.54	976.31	913.12	933.20	925.35	945.56	934.39	924.72	981.34	991.62	1,027.83	1,034.48	1,067.31	1,167.05
A Plazo	487.95	9.80	4,978.02	4,954.50	5,038.60	5,063.40	5,106.59	5,124.13	5,153.13	5,229.20	5,311.37	5,343.45	5,395.55	5,428.37	5,465.96
De Ahorros	53.90	2.74	1,969.36	2,020.21	2,003.45	1,952.16	1,940.07	1,940.08	1,936.25	1,913.39	1,916.89	1,921.84	1,934.56	1,944.31	2,023.26
De Bancos	226.51	35.60	636.29	643.16	641.82	701.00	640.75	695.78	727.04	671.16	696.84	740.68	724.96	727.86	862.80
A la Vista	25.06	12.45	201.21	189.62	182.13	176.53	122.69	151.90	169.01	185.54	183.73	207.79	194.88	198.10	226.27
A Plazo	201.45	46.30	435.08	453.54	459.69	524.47	518.06	543.89	558.03	485.62	513.12	532.88	530.08	529.76	636.53
Extranjero	316.12	30.56	1,034.56	1,038.98	1,052.36	1,032.92	1,079.77	1,036.03	1,024.12	1,024.58	1,052.09	1,402.69	1,067.14	1,079.14	1,350.68
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	20.28	3.24	625.53	667.06	676.78	648.04	654.30	678.54	677.13	685.48	691.63	704.41	681.98	692.60	645.81



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-18.69	-18.84	99.18	90.95	98.56	87.41	95.73	101.25	88.35	97.93	96.70	93.69	90.54	93.27	80.49
A Plazo	24.61	5.27	466.94	518.36	518.51	500.71	497.12	512.30	525.34	526.68	532.04	542.22	525.23	531.98	491.54
De Ahorro	14.35	24.16	59.42	57.75	59.72	59.92	61.46	64.99	63.44	60.87	62.89	68.50	66.21	67.35	73.77
De Bancos	295.84	72.33	409.03	371.92	375.58	384.88	425.46	357.49	346.99	339.10	360.46	698.28	385.16	386.54	704.87
A la Vista	-13.45	-10.79	124.58	98.45	105.09	114.39	164.34	95.66	94.36	75.11	83.29	111.50	73.25	81.93	111.13
A Plazo	309.29	108.73	284.45	273.46	270.48	270.49	261.12	261.83	252.63	263.99	277.17	586.78	311.91	304.61	593.74
<b>OBLIGACIONES</b>	<b>172.67</b>	<b>7.18</b>	<b>2,405.65</b>	<b>2,410.09</b>	<b>2,442.68</b>	<b>2,694.55</b>	<b>2,693.59</b>	<b>2,570.83</b>	<b>2,871.37</b>	<b>2,720.50</b>	<b>2,690.14</b>	<b>2,361.45</b>	<b>2,739.07</b>	<b>2,901.90</b>	<b>2,578.32</b>
Locales	32.41	4.98	650.85	666.95	649.23	651.47	639.76	627.25	609.73	599.54	605.30	607.18	649.62	667.58	683.25
Extranjero	140.26	7.99	1,754.81	1,743.14	1,793.46	2,043.08	2,053.83	1,943.58	2,261.64	2,120.96	2,084.84	1,754.27	2,089.45	2,234.32	1,895.07
<b>OTROS PASIVOS</b>	<b>156.02</b>	<b>30.97</b>	<b>503.83</b>	<b>589.30</b>	<b>572.66</b>	<b>537.48</b>	<b>551.63</b>	<b>549.91</b>	<b>582.47</b>	<b>583.79</b>	<b>578.45</b>	<b>604.79</b>	<b>602.85</b>	<b>628.96</b>	<b>659.85</b>
Locales	133.69	27.86	479.88	557.57	540.40	510.68	526.69	525.72	554.19	559.56	552.49	582.46	578.86	604.34	613.57
Extranjero	22.33	93.26	23.95	31.73	32.26	26.80	24.93	24.19	28.28	24.24	25.96	22.33	23.99	24.62	46.28
<b>PATRIMONIO</b>	<b>229.68</b>	<b>11.08</b>	<b>2,073.73</b>	<b>2,083.89</b>	<b>2,114.29</b>	<b>2,117.43</b>	<b>2,143.49</b>	<b>2,179.86</b>	<b>2,170.08</b>	<b>2,199.33</b>	<b>2,224.07</b>	<b>2,243.64</b>	<b>2,254.19</b>	<b>2,273.15</b>	<b>2,303.40</b>
Capital	64.89	3.72	1,743.67	1,737.53	1,750.10	1,771.75	1,775.80	1,782.29	1,795.65	1,798.44	1,800.99	1,803.52	1,799.80	1,800.26	1,808.56
Reservas de Capital	18.11	-6,213.99	-0.29	-0.35	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.09	0.17	0.17	17.82
Otras Reservas	29.17	62.05	47.02	51.87	51.03	39.66	42.89	43.32	47.49	47.63	47.51	47.17	46.74	46.60	76.19
Utilidad de Periodos Anteriores	93.73	98.53	95.12	279.36	273.34	239.35	234.20	228.07	220.72	236.31	233.94	227.26	223.25	220.10	188.85
Utilidad de Periodo	19.08	9.11	209.47	36.68	60.92	92.37	107.92	136.07	120.75	127.84	155.12	181.18	209.78	230.26	228.55
Ganancia o Perdida en Valores Disponible para la Venta	4.70	-22.11	-21.26	-21.19	-21.09	-25.70	-17.31	-9.88	-14.53	-10.99	-13.59	-15.65	-25.55	-24.24	-16.56
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
<b>PASIVO Y PATRIMONIO</b>	<b>2,270.48</b>	<b>13.87</b>	<b>16,369.40</b>	<b>16,949.79</b>	<b>17,024.17</b>	<b>17,214.79</b>	<b>17,251.23</b>	<b>17,164.39</b>	<b>17,680.28</b>	<b>17,380.37</b>	<b>17,484.61</b>	<b>17,596.17</b>	<b>17,752.73</b>	<b>18,059.46</b>	<b>18,639.88</b>