



Banco Agrícola (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-19,559,850.61	-34.33	56,973,215.66	21,296,659.50	16,857,101.85	7,217,979.46	15,711,718.55	784,246.47	16,605,274.87	5,656,993.49	5,376,812.84	25,697,281.97	7,468,876.21	12,401,964.20	37,413,365.05
Depositos Locales en Bancos	128,200.07	52.64	243,558.47	171,309.43	227,586.32	409,083.05	309,893.92	255,984.60	167,306.16	278,275.10	387,964.48	483,391.12	1,071,691.00	444,912.89	371,758.54
A la Vista	128,200.07	52.64	243,558.47	171,309.43	227,586.32	409,083.05	309,893.92	255,984.60	167,306.16	278,275.10	387,964.48	483,391.12	1,071,691.00	444,912.89	371,758.54
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
Depositos Extranjeros en Bancos	-21,824,117.70	-38.47	56,723,941.20	21,118,105.83	16,627,799.25	6,802,371.29	15,397,264.36	526,134.36	16,435,631.51	5,377,949.39	4,983,103.09	25,208,195.08	6,395,177.30	11,953,787.16	34,899,823.50
A la Vista	-21,824,117.70	-38.47	56,723,941.20	21,118,105.83	16,627,799.25	6,802,371.29	15,397,264.36	526,134.36	16,435,631.51	5,377,949.39	4,983,103.09	25,208,195.08	6,395,177.30	11,953,787.16	34,899,823.50
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
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	2,136,067.02	37.37	5,715.99	7,244.24	1,716.28	6,525.12	4,560.27	2,127.51	2,337.20	769.00	5,745.27	5,695.77	2,007.91	3,264.15	2,141,783.01
CARTERA CREDITICIA	49,104,240.19	38.32	128,129,073.22	135,833,890.87	164,916,231.48	166,061,507.07	165,087,989.80	168,612,888.65	171,770,129.84	186,562,727.92	199,797,722.30	191,784,220.94	191,532,258.59	184,997,927.05	177,233,313.41
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	50,123,192.45	38.72	129,461,461.13	137,210,018.32	166,584,066.76	167,743,715.11	166,770,292.45	170,376,842.46	174,121,470.01	188,914,068.09	202,149,062.47	194,135,561.11	193,883,598.76	187,349,267.22	179,584,653.58
Menos Provisiones	1,018,952.26	76.48	1,332,387.91	1,376,127.45	1,667,835.28	1,682,208.04	1,682,302.65	1,763,953.81	2,351,340.17	2,351,340.17	2,351,340.17	2,351,340.17	2,351,340.17	2,351,340.17	2,351,340.17
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	1,018,952.26	76.48	1,332,387.91	1,376,127.45	1,667,835.28	1,682,208.04	1,682,302.65	1,763,953.81	2,351,340.17	2,351,340.17	2,351,340.17	2,351,340.17	2,351,340.17	2,351,340.17	2,351,340.17
INVERSIONES EN VALORES	5,491,747.28	43.90	12,508,252.72	29,822,028.54	9,833,338.86	9,845,647.77	19,858,311.62	10,860,000.00	10,860,000.00	10,860,000.00	20,860,000.00	10,860,000.00	20,500,000.00	27,002,645.00	18,000,000.00
Locales	2,266,000.00	0.00	0.00	0.00	0.00	0.00	2,266,000.00	2,266,000.00	2,266,000.00	2,266,000.00	2,266,000.00	2,266,000.00	2,266,000.00	2,266,000.00	2,266,000.00
Extranjero	3,225,747.28	25.79	12,508,252.72	29,822,028.54	9,833,338.86	9,845,647.77	17,592,311.62	8,594,000.00	8,594,000.00	8,594,000.00	18,594,000.00	8,594,000.00	18,234,000.00	24,736,645.00	15,734,000.00
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 ACTIVOS	-65,579.43	-4.34	1,510,260.01	1,128,464.42	2,068,612.12	1,402,991.03	1,382,620.86	3,300,159.12	7,774,333.39	2,513,913.40	1,426,419.02	1,532,350.81	1,507,148.69	1,611,072.62	1,444,680.58
Locales	118,399.40	43.75	270,649.85	291,279.12	338,298.46	331,542.71	343,589.17	349,907.84	355,448.70	362,621.97	368,279.88	382,346.93	385,139.15	395,501.48	389,049.25
Extranjero	-183,978.83	-14.84	1,239,610.16	837,185.30	1,730,313.66	1,071,448.32	1,039,031.69	2,950,251.28	7,418,884.69	2,151,291.43	1,058,139.14	1,150,003.88	1,122,009.54	1,215,571.14	1,055,631.33
TOTAL DE ACTIVOS	34,970,557.43	17.56	199,120,801.61	188,081,043.33	193,675,284.31	184,528,125.33	202,040,640.83	183,557,294.24	207,009,738.10	205,593,634.81	227,460,954.16	229,873,853.72	221,008,283.49	226,013,608.87	234,091,359.04
DEPOSITOS	-12,117,662.02	-7.45	162,564,746.02	155,290,733.36	155,905,301.13	143,509,366.30	161,958,278.77	130,660,119.94	140,771,438.57	136,332,097.11	143,723,050.63	147,696,215.57	147,091,665.60	149,343,782.67	150,447,084.00
Locales	0.00	0.00	0.00	3,000,000.00	3,000,000.00	3,000,000.00	1,000,000.00	1,000,000.00	2,000,000.00	2,000,000.00	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	3,000,000.00	3,000,000.00	3,000,000.00	1,000,000.00	1,000,000.00	2,000,000.00	2,000,000.00	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	3,000,000.00	3,000,000.00	3,000,000.00	1,000,000.00	1,000,000.00	2,000,000.00	2,000,000.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-12,117,662.02	-7.45	162,564,746.02	152,290,733.36	152,905,301.13	140,509,366.30	160,958,278.77	129,660,119.94	138,771,438.57	134,332,097.11	143,723,050.63	147,696,215.57	147,091,665.60	149,343,782.67	150,447,084.00
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	-33,007,094.51	-22.27	148,220,611.01	142,636,696.65	146,540,872.51	134,671,839.14	134,602,271.01	101,953,031.23	104,649,458.24	99,576,927.56	102,529,902.47	108,715,646.55	113,204,610.30	120,244,496.30	115,213,516.50



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-4,698,903.11	-56.99	8,245,291.96	6,173,423.85	7,112,157.80	7,617,062.00	11,460,118.99	3,043,132.50	3,603,177.86	2,986,701.76	5,171,244.36	5,916,301.90	3,412,227.93	3,848,540.94	3,546,388.85
A Plazo	-28,550,714.68	-20.50	139,288,353.63	135,842,852.33	135,180,691.70	124,814,569.59	120,768,425.68	94,710,874.13	99,723,085.10	95,222,416.30	96,191,963.89	101,658,608.78	108,618,937.21	115,349,207.18	110,737,638.95
De Ahorro	242,523.28	35.30	686,965.42	620,420.47	4,248,023.01	2,240,207.55	2,373,726.34	4,199,024.60	1,323,195.28	1,367,809.50	1,166,694.22	1,140,735.87	1,173,445.16	1,046,748.18	929,488.70
De Bancos	20,889,432.49	145.63	14,344,135.01	9,654,036.71	6,364,428.62	5,837,527.16	26,356,007.76	27,707,088.71	34,121,980.33	34,755,169.55	41,193,148.16	38,980,569.02	33,887,055.30	29,099,286.37	35,233,567.50
A la Vista	4,351,289.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,062,471.02	3,194,035.50	2,942,663.59	6,940,875.16	7,839,928.07	2,399,376.40	1,838,519.70
A Plazo	16,538,142.56	115.30	14,344,135.01	9,654,036.71	6,364,428.62	5,837,527.16	26,356,007.76	26,644,617.69	30,927,944.83	31,812,505.96	34,252,273.00	31,140,640.95	31,487,678.90	27,260,766.67	30,882,277.57
OBLIGACIONES	40,800,000.00	544.00	7,500,000.00	3,500,000.00	11,425,000.00	14,225,000.00	12,425,000.00	20,225,000.00	33,725,000.00	35,225,000.00	50,225,000.00	48,100,000.00	39,300,000.00	41,800,000.00	48,300,000.00
Locales	2,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000,000.00	2,500,000.00	2,500,000.00	2,500,000.00	0.00	0.00	0.00	2,000,000.00
Extranjero	38,800,000.00	517.33	7,500,000.00	3,500,000.00	11,425,000.00	14,225,000.00	12,425,000.00	18,225,000.00	31,225,000.00	32,725,000.00	47,725,000.00	48,100,000.00	39,300,000.00	41,800,000.00	46,300,000.00
OTROS PASIVOS	562,279.32	83.89	670,228.26	604,198.87	590,970.80	667,256.73	1,147,637.55	5,863,529.92	881,929.01	1,981,605.87	1,052,833.60	1,177,405.39	1,314,903.61	1,188,547.75	1,232,507.58
Locales	34,386.51	152.18	22,595.59	29,773.64	36,807.56	25,943.17	23,227.88	24,384.97	28,249.98	33,077.99	39,011.36	43,234.75	49,609.75	56,587.18	56,982.10
Extranjero	527,892.81	81.51	647,632.67	574,425.23	554,163.24	641,313.56	1,124,409.67	5,839,144.95	853,679.03	1,948,527.88	1,013,822.24	1,134,170.64	1,265,293.86	1,131,960.57	1,175,525.48
PATRIMONIO	5,725,940.13	20.17	28,385,827.33	28,686,111.10	25,754,012.38	26,126,502.30	26,509,724.51	26,808,644.38	31,631,370.52	32,054,931.83	32,460,069.93	32,900,232.76	33,301,714.28	33,681,278.45	34,111,767.46
Capital	5,000,000.00	20.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00
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	330,856.31	413.72	79,971.02	79,971.02	410,827.33	410,827.33	410,827.33	410,827.33	410,827.33	410,827.33	410,827.33	410,827.33	410,827.33	410,827.33	410,827.33
Utilidad de Periodos Anteriores	0.00	0.00	0.00	3,305,856.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	395,083.82	11.95	3,305,856.31	300,283.77	343,185.05	715,674.97	1,098,897.18	1,397,817.05	1,220,543.19	1,644,104.50	2,049,242.60	2,489,405.43	2,890,886.95	3,270,451.12	3,700,940.13
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	34,970,557.43	17.56	199,120,801.61	188,081,043.33	193,675,284.31	184,528,125.33	202,040,640.83	183,557,294.24	207,009,738.10	205,593,634.81	227,460,954.16	229,873,853.72	221,008,283.49	226,013,608.87	234,091,359.04