



Banco Continental de 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	34,717,050.25	49.91	69,559,659.34	82,042,357.05	65,070,384.86	85,628,461.34	84,868,289.48	83,200,650.54	94,882,054.20	98,235,633.96	64,574,593.73	83,199,254.58	86,880,578.09	120,067,782.94	104,276,709.59
Depositos Locales en Bancos	13,299,634.81	48.08	27,661,439.96	26,013,961.27	24,575,169.32	37,010,037.60	32,918,273.28	44,810,758.28	27,194,353.11	35,273,540.13	30,321,251.49	33,557,546.87	29,977,667.79	30,198,584.37	40,961,074.77
A la Vista	14,053,634.81	101.67	13,822,583.49	11,910,104.80	12,067,312.85	12,554,087.21	15,230,416.81	13,865,901.81	14,879,496.64	18,548,447.55	13,069,395.02	15,053,690.40	12,631,196.74	13,078,974.19	27,876,218.30
A Plazo	-754,000.00	-5.45	13,838,856.47	14,103,856.47	12,507,856.47	24,455,950.39	17,687,856.47	30,944,856.47	12,314,856.47	16,725,092.58	17,251,856.47	18,503,856.47	17,346,471.05	17,119,610.18	13,084,856.47
Depositos Extranjeros en Bancos	17,887,387.50	59.89	29,865,305.46	46,966,526.51	31,343,396.45	36,669,216.01	41,217,397.86	28,090,955.92	56,852,024.53	52,289,557.02	21,727,628.35	39,011,636.39	44,973,201.50	76,371,849.69	47,752,692.96
A la Vista	3,923,773.23	58.20	6,742,432.63	14,571,812.26	6,160,495.91	10,852,190.36	11,269,396.52	12,385,417.10	8,361,834.19	6,140,695.75	6,630,156.57	3,404,309.89	7,342,208.51	8,991,461.69	10,666,205.86
A Plazo	13,963,614.27	60.39	23,122,872.83	32,394,714.25	25,182,900.54	25,817,025.65	29,948,001.34	15,705,538.82	48,490,190.35	46,148,861.27	15,097,471.78	35,607,326.50	37,630,992.99	67,380,388.00	37,086,487.10
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	3,530,027.94	29.34	12,032,913.92	9,061,869.27	9,151,819.09	11,949,207.73	10,732,618.34	10,298,936.34	10,835,676.56	10,672,536.81	12,525,713.89	10,630,071.32	11,929,708.80	13,497,348.88	15,562,941.86
CARTERA CREDITICIA	384,030,748.70	27.28	1,407,742,160.58	1,416,890,195.99	1,441,186,472.80	1,457,467,999.45	1,481,764,645.44	1,464,126,901.67	1,523,430,919.81	1,535,480,604.71	1,584,202,912.81	1,609,720,320.69	1,649,549,564.51	1,725,964,744.11	1,791,772,909.28
Locales	234,853,411.27	19.50	1,204,079,802.12	1,234,747,289.29	1,253,879,990.75	1,267,609,020.77	1,288,535,000.39	1,296,448,260.65	1,353,158,648.16	1,352,948,964.18	1,347,163,029.34	1,371,731,016.68	1,381,289,149.10	1,412,620,203.05	1,438,933,213.39
Extranjero	155,665,975.46	67.35	231,130,077.61	210,244,810.18	215,960,720.86	221,234,856.99	225,182,497.87	200,293,981.53	203,078,655.21	215,359,437.10	270,273,943.05	271,549,434.03	302,393,700.34	347,613,745.92	386,796,053.07
Menos Provisiones	6,488,638.03	23.62	27,467,719.15	28,101,903.48	28,654,238.81	31,375,878.31	31,952,852.82	32,615,340.51	32,806,383.56	32,827,796.57	33,234,059.58	33,560,130.02	34,133,284.93	34,269,204.86	33,956,357.18
Locales	6,487,285.12	23.62	27,467,719.15	28,101,903.48	28,654,238.81	31,375,878.31	31,838,421.41	32,599,658.18	32,792,993.29	32,816,264.89	33,223,151.25	33,549,997.08	34,076,662.85	34,252,525.14	33,955,004.27
Extranjero	1,352.91	0.00	0.00	0.00	0.00	0.00	114,431.41	15,682.33	13,390.27	11,531.68	10,908.33	10,132.94	56,622.08	16,679.72	1,352.91
INVERSIONES EN VALORES	118,750,158.68	20.58	577,122,264.00	613,996,237.53	658,613,341.41	636,462,377.89	649,586,278.47	656,387,505.62	696,585,364.90	699,027,543.87	706,625,729.49	709,736,948.14	711,386,499.30	717,015,047.65	695,872,422.68
Locales	795,708.63	1.05	75,455,308.66	71,243,157.72	74,350,556.17	76,657,781.48	76,995,496.70	80,933,840.92	82,232,209.94	81,246,615.40	83,489,850.84	71,324,046.13	80,643,150.76	84,787,629.26	76,251,017.29
Extranjero	116,027,348.05	23.04	503,594,057.34	544,680,181.81	586,189,887.24	561,731,696.41	574,517,883.77	577,380,766.70	616,280,256.96	619,708,030.47	625,062,980.65	640,340,004.01	632,670,450.54	632,227,418.39	619,621,405.39
Menos Provisiones	-1,927,102.00	-100.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	0.00
Locales	-1,927,102.00	-100.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	1,927,102.00	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	-3,651,841.25	-2.47	147,974,956.07	149,584,780.14	165,099,697.71	148,627,958.75	134,293,750.55	140,903,857.33	139,180,603.37	150,184,936.27	145,480,697.46	148,853,847.96	163,825,402.97	144,991,331.71	144,323,114.82
Locales	-6,970,719.33	-4.90	142,322,417.42	143,120,847.51	157,777,790.36	142,345,353.66	127,841,509.80	134,612,068.98	132,436,882.57	142,960,925.19	137,990,015.92	142,023,912.95	156,448,702.58	136,303,656.05	135,351,698.09
Extranjero	3,318,878.08	58.71	5,652,538.65	6,463,932.63	7,321,907.35	6,282,605.09	6,452,240.75	6,291,788.35	6,743,720.80	7,224,011.08	7,490,681.54	6,829,935.01	7,376,700.39	8,687,675.66	8,971,416.73
TOTAL DE ACTIVOS	533,846,116.38	24.24	2,202,399,039.99	2,262,513,570.71	2,329,969,896.78	2,328,186,797.43	2,350,512,963.94	2,344,618,915.16	2,454,078,942.28	2,482,928,718.81	2,500,883,933.49	2,551,510,371.37	2,611,642,044.87	2,708,038,906.41	2,736,245,156.37
DEPOSITOS	289,620,207.80	21.70	1,334,555,298.86	1,331,033,350.71	1,344,950,197.85	1,323,469,074.74	1,366,797,790.04	1,401,107,877.89	1,421,567,657.84	1,443,888,715.03	1,479,297,982.09	1,516,767,466.15	1,533,281,102.62	1,573,396,946.03	1,624,175,506.66
Locales	259,813,905.63	21.63	1,201,302,691.37	1,201,288,709.22	1,214,062,733.17	1,213,518,168.09	1,191,826,728.15	1,276,419,539.02	1,290,804,056.94	1,311,124,941.14	1,339,131,133.37	1,375,583,539.63	1,385,344,801.86	1,409,265,686.33	1,461,116,597.00
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	231,421,505.71	23.77	973,494,049.07	962,872,333.49	992,700,217.02	1,015,136,678.30	1,035,297,114.60	1,073,571,976.56	1,101,966,365.00	1,117,601,555.12	1,122,780,241.86	1,142,529,737.88	1,139,371,953.71	1,175,165,851.29	1,204,915,554.78
A la Vista	34,312,462.20	28.92	118,642,606.49	111,575,034.95	111,992,246.94	109,790,840.39	120,291,379.43	125,895,912.41	119,089,483.44	125,378,012.43	129,609,303.46	137,480,914.84	134,848,502.67	140,323,528.52	152,955,068.69
A Plazo	183,542,637.00	27.52	666,998,916.48	654,222,276.57	687,495,062.68	712,915,565.13	728,829,974.09	763,424,870.90	797,175,807.25	806,195,754.02	811,811,911.47	823,234,002.11	820,140,332.13	847,637,429.57	850,541,553.48
De Ahorros	13,566,406.51	7.22	187,852,526.10	197,075,021.97	193,212,907.40	192,430,272.78	186,175,761.08	184,251,193.25	185,701,074.31	186,027,788.67	181,359,026.93	181,814,820.93	184,383,118.91	187,204,893.20	201,418,932.61
De Bancos	28,392,399.92	12.46	227,808,642.30	238,416,375.73	221,362,516.15	198,381,489.79	156,529,613.55	202,847,562.46	188,837,691.94	193,523,386.02	216,350,891.51	233,053,801.75	245,972,848.15	234,099,835.04	256,201,042.22
A la Vista	9,536,927.91	7.00	136,243,408.37	136,168,223.28	128,213,952.40	112,610,204.53	70,631,651.93	100,326,407.66	112,600,782.70	127,134,464.09	116,947,962.16	144,902,659.35	137,795,045.70	134,117,977.35	145,780,336.28
A Plazo	18,855,472.01	20.59	91,565,233.93	102,248,152.45	93,148,563.75	85,771,285.26	85,897,961.62	102,521,154.80	76,236,909.24	66,388,921.93	99,402,929.35	88,151,142.40	108,177,802.45	99,981,857.69	110,420,705.94
Extranjero	29,806,302.17	22.37	133,252,607.49	129,744,641.49	130,887,464.68	109,950,906.65	174,971,061.89	124,688,338.87	130,763,600.90	132,763,773.89	140,166,848.72	141,183,926.52	147,936,300.76	164,131,259.70	163,058,909.66
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	24,125,346.57	21.57	111,840,369.20	110,750,014.61	105,669,114.97	99,974,676.43	106,288,490.35	112,675,632.02	120,569,010.47	121,538,043.43	128,794,646.62	126,460,290.93	128,302,025.91	144,982,797.19	135,965,715.77



Banco Continental de Panamá, S.A.
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(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-1,909,415.02	-10.79	17,692,115.42	15,990,561.97	13,807,244.68	17,848,744.83	15,772,485.03	16,918,273.64	14,639,191.25	14,235,235.86	15,824,811.54	14,726,427.42	16,320,730.83	14,241,553.00	15,782,700.40
A Plazo	22,964,905.60	30.22	75,989,206.25	77,756,397.13	76,302,939.71	67,000,755.73	72,607,183.46	79,744,658.10	87,521,430.55	90,792,541.92	93,169,537.68	91,218,319.18	93,803,353.19	107,582,053.67	98,954,111.85
De Ahorro	3,069,855.99	16.91	18,159,047.53	17,003,055.51	15,558,930.58	15,125,175.87	17,908,821.86	16,012,700.28	18,408,388.67	16,510,265.65	19,800,297.40	20,515,544.33	18,177,941.89	23,159,190.52	21,228,903.52
De Bancos	5,680,955.60	26.53	21,412,238.29	18,994,626.88	25,218,349.71	9,976,230.22	68,682,571.54	12,012,706.85	10,194,590.43	11,225,730.46	11,372,202.10	14,723,635.59	19,634,274.85	19,148,462.51	27,093,193.89
A la Vista	-7,189,538.13	-49.19	14,615,094.74	14,210,455.01	23,916,177.84	6,457,613.88	65,087,818.35	6,963,944.86	6,467,040.94	8,903,377.54	9,631,650.86	10,362,545.46	7,888,377.55	9,481,351.45	7,425,556.61
A Plazo	12,870,493.73	189.35	6,797,143.55	4,784,171.87	1,302,171.87	3,518,616.34	3,594,753.19	5,048,761.99	3,727,549.49	2,322,352.92	1,740,551.24	4,361,090.13	11,745,897.30	9,667,111.06	19,667,637.28
OBLIGACIONES	200,928,378.62	36.39	552,168,785.95	583,746,529.53	635,576,803.15	688,726,894.28	671,062,810.13	624,904,861.66	698,622,229.29	696,255,441.22	681,383,355.04	664,863,092.04	729,488,987.31	771,022,118.66	753,097,164.57
Locales	-34,609,466.69	-31.65	109,342,466.70	99,491,755.42	96,681,297.74	101,993,681.58	91,572,025.48	77,692,544.42	69,430,831.28	65,339,577.48	57,923,302.97	71,626,707.90	80,247,964.83	83,202,299.08	74,733,000.01
Extranjero	235,537,845.31	53.19	442,826,319.25	484,254,774.11	538,895,505.41	586,733,212.70	579,490,784.65	547,212,317.24	629,191,398.01	630,915,863.74	623,460,052.07	593,236,384.14	649,241,022.48	687,819,819.58	678,364,164.56
OTROS PASIVOS	32,431,485.26	39.51	82,080,670.19	111,369,091.43	112,236,002.75	82,837,925.09	77,326,442.11	80,652,595.79	95,602,000.57	100,163,225.29	94,333,149.32	126,319,306.10	106,997,194.28	117,052,369.88	114,512,155.45
Locales	33,000,888.95	43.40	76,033,426.42	103,980,708.67	102,448,513.39	70,575,883.57	70,987,890.43	74,857,659.47	87,329,053.30	97,303,071.29	90,947,204.06	122,012,352.24	101,767,712.61	111,947,193.02	109,034,315.37
Extranjero	-569,403.69	-9.42	6,047,243.77	7,388,382.76	9,787,489.36	12,262,041.52	6,338,551.68	5,794,936.32	8,272,947.27	2,860,154.00	3,385,945.26	4,306,953.86	5,229,481.67	5,105,176.86	5,477,840.08
PATRIMONIO	10,866,044.69	4.65	233,594,285.00	236,364,599.04	237,206,893.03	233,152,903.32	235,325,921.66	237,953,579.82	238,287,054.58	242,621,337.27	245,869,447.04	243,560,507.08	241,874,760.66	246,567,471.84	244,460,329.69
Capital	0.00	0.00	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	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	14,609,821.34	49.23	29,677,277.80	53,865,368.71	53,620,368.71	50,292,851.44	49,875,789.34	49,875,789.34	49,741,764.90	49,741,705.78	49,741,705.78	47,014,492.58	47,014,492.58	47,014,492.58	44,287,099.14
Utilidad de Periodo	8,439,943.25	35.20	23,976,943.00	2,135,748.78	4,561,118.23	8,298,497.61	9,873,300.49	11,715,079.03	14,304,944.06	17,185,771.89	19,788,938.93	23,774,742.98	26,820,004.31	30,771,771.65	32,416,886.25
Ganancia o Perdida en Valores Disponible para la Venta	-12,183,719.90	240.79	-5,059,935.80	-4,636,518.45	-5,974,593.91	-10,438,445.73	-9,423,168.17	-8,637,288.55	-10,759,654.38	-9,306,140.40	-8,661,197.67	-12,228,728.48	-16,959,736.23	-16,218,792.39	-17,243,655.70
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	533,846,116.37	24.24	2,202,399,040.00	2,262,513,570.71	2,329,969,896.78	2,328,186,797.43	2,350,512,963.94	2,344,618,915.16	2,454,078,942.28	2,482,928,718.81	2,500,883,933.49	2,551,510,371.37	2,611,642,044.87	2,708,038,906.41	2,736,245,156.37