



Banco Cuscatlán 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	-27,692,714.54	-17.81	155,533,139.01	150,607,666.74	156,643,753.22	115,291,125.44	105,548,086.62	109,721,095.07	103,187,116.31	111,372,904.66	129,561,700.35	150,143,808.90	107,863,445.20	103,643,904.82	127,840,424.47
Depositos Locales en Bancos	-38,007,551.77	-62.87	60,456,981.60	61,362,645.79	46,861,664.76	28,808,760.34	26,413,217.42	20,414,120.74	27,741,258.07	28,789,838.56	31,879,915.90	30,251,383.64	21,315,479.24	20,418,283.69	22,449,429.83
A la Vista	-4,597,603.44	-58.78	7,821,103.14	11,673,957.06	6,222,976.03	6,670,071.61	3,971,735.25	4,222,638.57	4,949,775.90	3,343,969.81	3,959,047.15	4,330,514.89	4,889,549.11	4,192,353.56	3,223,499.70
A Plazo	-33,409,948.33	-63.47	52,635,878.46	49,688,688.73	40,638,688.73	22,138,688.73	22,441,482.17	16,191,482.17	22,791,482.17	25,445,868.75	27,920,868.75	25,920,868.75	16,425,930.13	16,225,930.13	19,225,930.13
Depositos Extranjeros en Bancos	3,058,909.63	3.51	87,065,737.96	83,263,928.05	103,646,557.15	78,126,540.87	71,455,992.22	82,400,178.60	68,077,902.37	73,502,827.48	89,976,145.00	110,747,672.49	75,532,184.08	72,522,774.33	90,124,647.59
A la Vista	-7,461,626.12	-34.05	21,912,429.41	11,186,152.38	31,564,467.19	22,879,090.68	15,301,066.33	26,524,170.48	13,725,570.99	10,171,235.50	13,637,649.65	26,406,455.80	18,703,483.01	18,262,602.39	14,450,803.29
A Plazo	10,520,535.75	16.15	65,153,308.55	72,077,775.67	72,082,089.96	55,247,450.19	56,154,925.89	55,876,008.12	54,352,331.38	63,331,591.98	76,338,495.35	84,341,216.69	56,828,701.07	54,260,171.94	75,673,844.30
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	7,255,927.60	90.58	8,010,419.45	5,981,092.90	6,135,531.31	8,355,824.23	7,678,876.98	6,906,795.73	7,367,955.87	9,080,238.62	7,705,639.45	9,144,752.77	11,015,781.88	10,702,846.80	15,266,347.05
CARTERA CREDITICIA	121,002,060.19	33.32	363,196,736.44	365,341,353.57	370,774,678.37	375,821,416.55	390,955,154.44	406,388,418.05	418,353,329.76	427,849,081.79	433,968,533.76	452,595,358.56	468,145,355.98	484,207,797.66	484,198,796.63
Locales	88,382,728.51	25.77	342,995,550.78	347,432,101.71	349,586,931.71	356,497,280.78	367,685,784.96	378,635,959.55	389,664,379.46	398,078,526.69	406,568,805.51	415,801,153.76	426,532,799.35	432,401,402.71	431,378,279.29
Extranjero	32,145,419.12	121.34	26,491,323.41	23,275,339.83	26,638,834.63	25,068,295.24	29,037,931.94	33,606,020.96	34,556,016.62	35,721,621.42	33,435,794.57	42,397,079.65	47,265,847.04	57,544,685.36	58,636,742.53
Menos Provisiones	-473,912.56	-7.53	6,290,137.75	5,366,087.97	5,451,087.97	5,744,159.47	5,768,562.46	5,853,562.46	5,867,066.32	5,951,066.32	6,036,066.32	5,602,874.85	5,653,290.41	5,738,290.41	5,816,225.19
Locales	-361,057.18	-5.84	6,177,282.37	5,366,087.97	5,451,087.97	5,729,303.47	5,768,562.46	5,853,562.46	5,867,066.32	5,951,066.32	6,036,066.32	5,602,874.85	5,653,290.41	5,738,290.41	5,816,225.19
Extranjero	-112,855.38	-100.00	112,855.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	45,708,575.67	67.25	67,973,135.95	71,423,488.52	65,116,938.49	107,626,588.19	108,439,666.68	95,523,280.29	102,733,129.29	92,044,368.96	80,168,631.89	76,085,232.07	103,344,085.43	107,987,584.53	113,681,711.62
Locales	-9,197,267.70	-56.04	16,412,028.39	14,955,847.26	15,925,455.24	26,243,414.06	26,277,851.46	26,124,969.93	26,159,185.31	25,329,959.51	13,725,527.03	9,404,810.67	6,771,324.44	6,727,904.26	7,214,760.69
Extranjero	54,905,843.37	106.49	51,561,107.56	56,467,641.26	49,191,483.25	81,383,174.13	82,161,815.22	69,398,310.36	76,573,943.98	66,714,409.45	66,443,104.86	66,680,421.40	96,572,760.99	101,259,680.27	106,466,950.93
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	7,196,754.32	18.81	38,251,983.45	39,200,662.50	39,715,947.28	39,180,771.09	36,155,359.73	38,134,602.24	37,606,805.42	39,467,850.97	41,525,440.00	47,385,486.61	47,888,386.91	49,202,437.00	45,448,737.77
Locales	6,405,791.59	17.32	36,990,402.89	38,077,014.07	38,317,592.42	37,420,632.72	33,633,229.69	36,442,365.64	34,980,757.88	37,793,041.65	39,881,498.06	46,144,240.90	46,845,841.03	46,959,862.93	43,396,194.48
Extranjero	790,962.73	62.70	1,261,580.56	1,123,648.43	1,398,354.86	1,760,138.37	2,522,130.04	1,692,236.60	2,626,047.54	1,674,809.32	1,643,941.94	1,241,245.71	1,042,545.88	2,242,574.07	2,052,543.29
TOTAL DE ACTIVOS	146,214,675.64	23.40	624,954,994.85	626,573,171.33	632,251,317.36	637,919,901.27	641,098,267.47	649,767,395.65	661,880,380.78	670,734,206.38	685,224,306.00	726,209,886.14	727,241,273.52	745,041,724.01	771,169,670.49
DEPOSITOS	63,763,143.50	13.34	477,914,649.67	477,253,543.56	484,011,519.83	487,907,840.41	490,328,428.19	492,155,320.17	498,710,133.97	501,810,147.81	508,609,335.78	523,628,931.90	522,746,712.23	531,162,025.90	541,677,793.17
Locales	47,490,605.49	13.01	365,051,651.81	362,607,077.42	370,324,723.92	369,961,160.68	373,034,537.05	373,721,423.76	379,169,776.13	380,789,165.66	382,869,962.31	395,433,232.19	400,785,374.45	403,288,713.00	412,542,257.30
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	36,891,018.62	11.04	334,205,175.25	337,712,440.47	345,381,192.77	345,817,784.63	346,930,340.11	346,171,538.07	349,104,704.07	351,769,089.35	352,653,886.13	359,622,322.89	363,884,251.62	367,382,634.63	371,096,193.87
A la Vista	4,535,047.50	13.08	34,671,223.41	31,117,578.83	33,442,015.48	35,364,856.07	31,897,324.56	30,778,898.06	30,888,485.92	32,294,694.82	33,887,041.38	33,936,422.82	33,463,636.26	33,888,849.86	39,206,270.91
A Plazo	21,674,756.18	8.21	264,015,047.59	271,367,102.33	275,623,120.33	274,983,692.48	279,070,822.44	278,716,355.93	281,915,203.76	282,259,426.87	279,631,491.87	285,020,460.64	286,924,280.21	290,356,507.51	285,689,803.77
De Ahorros	10,681,214.94	30.07	35,518,904.25	35,227,759.31	36,316,056.96	35,469,236.08	35,962,193.11	36,676,284.08	36,301,014.39	37,214,967.66	39,135,352.88	40,665,439.43	43,496,335.15	43,137,277.26	46,200,119.19
De Bancos	10,599,586.87	34.36	30,846,476.56	24,894,636.95	24,943,531.15	24,143,376.05	26,104,196.94	27,549,885.69	30,065,072.06	29,020,076.31	30,216,076.18	35,810,909.30	36,901,122.83	35,906,078.37	41,446,063.43
A la Vista	-19,907.31	-37.47	53,135.26	53,270.40	50,041.46	47,643.97	12,196.94	55,133.81	62,231.85	57,315.00	60,985.86	47,290.62	85,775.79	50,939.76	33,227.95
A Plazo	10,619,494.18	34.49	30,793,341.30	24,841,366.55	24,893,489.69	24,095,732.08	26,092,000.00	27,494,751.88	30,002,840.21	28,962,761.31	30,155,090.32	35,763,618.68	36,815,347.04	35,855,138.61	41,412,835.48
Extranjero	16,272,538.01	14.42	112,862,997.86	114,646,466.14	113,686,795.91	117,946,679.73	117,293,891.14	118,433,896.41	119,540,357.84	121,020,982.15	125,739,373.47	128,195,699.71	121,961,337.78	127,873,312.90	129,135,535.87
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	8,272,011.95	8.47	97,613,866.62	100,340,700.93	98,925,350.50	102,189,530.26	106,760,814.22	103,821,349.42	105,759,747.23	103,460,710.55	107,739,092.90	107,215,741.06	105,276,313.97	106,256,931.46	105,885,878.57



Banco Cuscatlán 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
A la Vista	-64,717.91	-1.26	5,138,380.00	7,714,156.01	5,103,140.66	7,851,866.92	11,544,620.82	9,605,972.92	8,863,414.07	6,796,106.70	7,653,244.02	6,557,731.74	5,126,072.56	5,428,481.83	5,073,662.09
A Plazo	5,255,931.50	6.40	82,079,849.12	82,221,507.23	84,210,436.82	84,408,966.52	83,058,007.48	84,436,870.30	85,543,437.66	85,654,603.73	86,097,168.90	85,954,004.97	85,352,794.32	86,340,080.40	87,335,780.62
De Ahorro	3,080,798.36	29.64	10,395,637.50	10,405,037.69	9,611,773.02	9,928,696.82	12,158,185.92	9,778,506.20	11,352,895.50	11,010,000.12	13,988,679.98	14,704,004.35	14,797,447.09	14,488,369.23	13,476,435.86
De Bancos	8,000,526.06	52.47	15,249,131.24	14,305,765.21	14,761,445.41	15,757,149.47	10,533,076.92	14,612,546.99	13,780,610.61	17,560,271.60	18,000,280.57	20,979,958.65	16,685,023.81	21,616,381.44	23,249,657.30
A la Vista	2,900,526.06	377.12	769,131.24	1,325,765.21	1,781,445.41	4,777,149.47	2,553,076.92	2,632,546.99	1,800,610.61	2,568,473.21	7,120,280.57	10,089,618.98	10,105,023.81	2,036,381.44	3,669,657.30
A Plazo	5,100,000.00	35.22	14,480,000.00	12,980,000.00	12,980,000.00	10,980,000.00	7,980,000.00	11,980,000.00	11,980,000.00	14,991,798.39	10,880,000.00	10,890,339.67	6,580,000.00	19,580,000.00	19,580,000.00
OBLIGACIONES	73,939,154.66	97.23	76,043,770.28	74,758,724.54	73,511,324.20	77,887,207.94	76,985,229.86	79,862,995.10	88,428,171.99	90,287,954.93	88,976,602.65	126,335,257.74	124,828,861.95	131,578,098.46	149,982,924.94
Locales	11,876,655.20	23.44	50,675,841.56	50,135,920.82	51,681,295.48	56,152,281.90	52,939,437.13	53,638,305.77	53,683,682.63	55,830,815.57	56,860,095.42	63,154,521.24	62,433,482.78	64,764,439.39	62,552,496.76
Extranjero	62,062,499.46	244.65	25,367,928.72	24,622,803.72	21,830,028.72	21,734,926.04	24,045,792.73	26,224,689.33	34,744,489.36	34,457,139.36	32,116,507.23	63,180,736.50	62,395,379.17	66,813,659.07	87,430,428.18
OTROS PASIVOS	2,363,272.05	17.30	13,656,834.99	16,721,462.40	18,250,304.77	16,317,652.48	16,443,790.98	18,796,480.91	15,131,471.93	17,053,026.13	26,484,891.76	14,698,506.13	16,653,882.65	18,774,797.88	16,020,107.04
Locales	968,924.96	7.39	13,103,425.27	16,020,328.69	17,609,994.76	15,609,942.03	14,063,352.89	16,525,121.76	13,960,760.43	15,007,549.08	24,563,679.06	14,158,792.65	15,879,495.17	16,860,362.16	14,072,350.23
Extranjero	1,394,347.09	251.96	553,409.72	701,133.71	640,310.01	707,710.45	2,380,438.09	2,271,359.15	1,170,711.50	2,045,477.05	1,921,212.70	539,713.48	774,387.48	1,914,435.72	1,947,756.81
PATRIMONIO	6,149,105.43	10.72	57,339,739.91	57,839,440.83	56,478,168.56	55,807,200.44	57,340,818.44	58,952,599.47	59,610,602.89	61,583,077.51	61,153,475.81	61,547,190.37	63,011,816.69	63,526,801.77	63,488,845.34
Capital	0.00	0.00	42,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00
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	-103,852.65	-4.79	2,169,151.92	2,328,137.29	2,343,813.21	2,123,261.60	2,123,261.60	2,224,668.13	2,123,261.60	3,291,284.34	2,123,261.60	1,928,766.21	1,930,438.72	1,852,395.48	2,065,299.27
Utilidad de Periodos Anteriores	3,336,079.61	44.07	7,569,396.82	13,058,665.43	11,058,665.43	10,905,476.43	10,905,476.43	10,905,476.43	10,905,476.43	9,737,453.69	10,905,476.43	10,905,476.43	10,905,476.43	10,905,476.43	10,905,476.43
Utilidad de Periodo	2,916,878.47	52.08	5,601,191.17	452,638.11	1,075,689.92	1,763,111.35	2,621,501.19	3,721,048.38	4,581,921.86	5,386,316.74	6,153,264.59	6,712,947.73	8,175,901.54	8,768,929.86	8,518,069.64
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	-984,648.94	-309,420.78	101,406.53	-57.00	1,168,022.74	-28,526.81	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	146,214,675.64	23.40	624,954,994.85	626,573,171.33	632,251,317.36	637,919,901.27	641,098,267.47	649,767,395.65	661,880,380.78	670,734,206.38	685,224,306.00	726,209,886.14	727,241,273.52	745,041,724.01	771,169,670.49