



Fecha: 14 de Marzo de 2005

**BANCO AGRÍCOLA (PANAMÁ), S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	71,327,170.76	42,375,383.32	377,049.36	37,934,476.47	56,973,215.66
Depósitos Internos en Bancos	211,811.04	255,149.54	173,480.07	294,882.41	243,558.47
A la Vista	211,811.04	255,149.54	173,480.07	294,882.41	243,558.47
A Plazo	0.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	71,113,440.46	42,118,414.86	202,155.83	37,634,386.60	56,723,941.20
A la Vista	71,113,440.46	42,118,414.86	202,155.83	37,634,386.60	56,723,941.20
A Plazo	0.00	0.00	0.00	0.00	0.00
Otros	1,919.26	1,818.92	1,413.46	5,207.46	5,715.99
<b>CARTERA CREDITICIA NETA</b>	88,112,967.76	89,554,944.88	129,727,618.85	129,817,959.80	128,129,073.22
Interna	0.00	0.00	0.00	0.00	0.00
Externa	89,087,398.06	90,459,877.34	131,038,633.78	131,129,703.00	129,461,461.13
Menos Provisiones	974,430.30	904,932.46	1,311,014.93	1,311,743.20	1,332,387.91
Interna	0.00	0.00	0.00	0.00	0.00
Externa	974,430.30	904,932.46	1,311,014.93	1,311,743.20	1,332,387.91
<b>INVERSIONES EN VALORES NETA</b>	0.00	19,602,000.00	29,735,180.73	34,198,903.78	12,508,252.72
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	19,786,750.00	29,735,180.73	34,198,903.78	12,508,252.72
Menos Provisiones	0.00	184,750.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	184,750.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	320,509.29	1,509,129.51	8,124,725.27	1,479,912.76	1,510,260.01
Internos	267,597.90	331,929.14	322,490.01	749,334.87	777,967.74



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Externos	52,911.39	1,177,200.37	7,802,235.26	730,577.89	732,292.27
<b>ACTIVO TOTAL NETO</b>	<b>159,760,647.81</b>	<b>153,041,457.71</b>	<b>167,964,574.21</b>	<b>203,431,252.81</b>	<b>199,120,801.61</b>
<b>DEPOSITOS</b>	<b>129,097,900.67</b>	<b>127,315,204.24</b>	<b>136,903,277.24</b>	<b>162,367,406.19</b>	<b>162,564,746.02</b>
Internos	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	3,000,000.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	3,000,000.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	3,000,000.00
Externos	127,097,900.67	125,315,204.24	134,903,277.24	160,367,406.19	159,564,746.02
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	105,422,900.67	110,224,734.47	118,394,097.48	142,937,435.04	148,220,611.01
A la Vista	264,543.50	472,601.67	404,613.84	1,249,553.01	8,245,291.96
A Plazo	104,701,309.03	109,096,432.54	117,413,258.67	141,328,505.07	139,288,353.63
De Ahorros	457,048.14	655,700.26	576,224.97	359,376.96	686,965.42
De Bancos	21,675,000.00	15,090,469.77	16,509,179.76	17,429,971.15	11,344,135.01
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	21,675,000.00	15,090,469.77	16,509,179.76	17,429,971.15	11,344,135.01
<b>OBLIGACIONES</b>	<b>2,000,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>13,620,000.00</b>	<b>7,500,000.00</b>



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	2,000,000.00	0.00	0.00	13,620,000.00	7,500,000.00
OTROS PASIVOS	408,736.12	332,055.29	5,202,973.05	548,265.84	670,228.26
Internos	17,847.69	32,411.62	26,538.45	24,747.38	17,737.26
Externos	390,888.43	299,643.67	5,176,434.60	523,518.46	652,491.00
PATRIMONIO	28,254,011.02	25,394,198.18	25,858,323.92	26,895,580.78	28,385,827.33
Capital	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00
Reservas de Capital	27,059.57	79,971.02	79,971.02	79,971.02	79,971.02
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	3,226,951.45	498,977.16	778,352.90	1,699,724.56	3,305,856.31
Gan/Perd en Inv. Dis. para la Venta	0.00	-184,750.00	0.00	115,885.20	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	159,760,647.81	153,041,457.71	167,964,574.21	203,431,252.81	199,120,801.61