



**BANCO CUSCATLÁN DE PANAMÁ, S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2005		2006		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	88.499.950,06	89.844.994,52	78.547.950,30	79.759.648,61	143.241.993,66
Depósitos Internos en Bancos	22.514.587,73	34.805.329,02	30.465.718,35	35.857.658,11	62.397.307,75
A la Vista	3.288.657,60	6.325.256,76	7.428.675,48	6.498.115,58	5.383.131,17
A Plazo	19.225.930,13	28.480.072,26	23.037.042,87	29.359.542,53	57.014.176,58
Depósitos Externos en Bancos	50.718.465,28	43.931.435,97	37.011.148,78	31.889.034,38	61.291.833,10
A la Vista	14.824.530,76	28.823.691,92	25.918.939,35	16.382.221,52	30.871.351,11
A Plazo	35.893.934,52	15.107.744,05	11.092.209,43	15.506.812,86	30.420.481,99
Otros	15.266.897,05	11.108.229,53	11.071.083,17	12.012.956,12	19.552.852,81
<b>CARTERA CREDITICIA NETA</b>	516.853.648,19	548.001.404,38	572.552.369,71	597.749.764,49	589.856.267,44
Interna	448.321.863,43	464.598.597,06	514.803.044,26	527.682.571,28	546.614.631,86
Externa	93.622.928,43	94.290.101,47	84.436.465,58	97.102.293,29	54.965.083,27
Menos Provisiones	25.091.143,67	10.887.294,15	26.687.140,13	27.035.100,08	11.723.447,69
Interna	25.091.143,67	10.887.294,15	26.687.140,13	27.035.100,08	11.722.763,10
Externa	0,00	0,00	0,00	0,00	684,59
<b>INVERSIONES EN VALORES NETA</b>	121.310.618,09	100.877.411,57	139.222.819,33	138.426.993,33	137.936.852,58
Internas	11.045.341,10	15.863.165,36	21.280.006,65	22.992.491,40	18.883.798,57
Externas	110.265.276,99	85.014.246,21	117.942.812,68	115.434.501,93	119.053.054,01
Menos Provisiones	0,00	0,00	0,00	0,00	0,00
Interna	0,00	0,00	0,00	0,00	0,00
Externa	0,00	0,00	0,00	0,00	0,00
<b>OTROS ACTIVOS</b>	51.793.253,55	47.301.249,51	52.651.912,70	51.190.133,10	56.366.238,06



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Internos	49.478.419,20	45.625.275,25	50.533.198,94	48.737.325,84	53.892.261,97
Externos	2.314.834,35	1.675.974,26	2.118.713,76	2.452.807,26	2.473.976,09
<b>ACTIVO TOTAL NETO</b>	<b>778.457.469,89</b>	<b>786.025.059,98</b>	<b>842.975.052,04</b>	<b>867.126.539,53</b>	<b>927.401.351,74</b>
<b>DEPOSITOS</b>	<b>537.246.994,01</b>	<b>563.118.584,96</b>	<b>591.464.377,49</b>	<b>621.910.741,04</b>	<b>659.960.816,66</b>
Internos	414.266.824,62	448.766.535,05	468.367.777,81	480.593.632,45	525.394.966,05
Oficiales	0,00	0,00	0,00	0,00	0,00
De Particulares	370.870.761,19	407.129.697,66	430.166.899,58	455.739.113,32	496.547.303,68
A la Vista	38.925.845,45	43.248.224,68	45.721.733,37	40.808.187,64	48.420.925,31
A Plazo	285.635.299,60	321.169.752,78	332.951.808,12	356.396.380,40	387.047.360,69
De Ahorros	46.309.616,14	42.711.720,20	51.493.358,09	58.534.545,28	61.079.017,68
De Bancos	43.396.063,43	41.636.837,39	38.200.878,23	24.854.519,13	28.847.662,37
A la Vista	33.227,95	67.819,20	84.684,81	63.110,89	55.966,38
A Plazo	43.362.835,48	41.569.018,19	38.116.193,42	24.791.408,24	28.791.695,99
Externos	122.980.169,39	114.352.049,91	123.096.599,68	141.317.108,59	134.565.850,61
Oficiales	0,00	0,00	0,00	0,00	0,00
De Particulares	116.310.512,09	112.149.759,61	119.108.255,45	138.860.108,60	128.278.719,29
A la Vista	5.837.813,92	5.332.504,96	9.266.984,10	17.609.661,91	11.677.737,65
A Plazo	98.357.157,90	91.687.468,57	92.759.245,34	105.005.111,83	97.353.167,95
De Ahorros	12.115.540,27	15.129.786,08	17.082.026,01	16.245.334,86	19.247.813,69
De Bancos	6.669.657,30	2.202.290,30	3.988.344,23	2.456.999,99	6.287.131,32
A la Vista	3.669.657,30	2.202.290,30	3.988.344,23	2.456.999,99	6.287.131,32
A Plazo	3.000.000,00	0,00	0,00	0,00	0,00
<b>OBLIGACIONES</b>	<b>139.873.872,61</b>	<b>127.074.612,69</b>	<b>150.704.550,19</b>	<b>141.079.691,32</b>	<b>148.960.267,88</b>



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Internas	52.443.444,43	56.452.506,93	58.417.000,00	57.272.000,00	63.783.000,00
Externas	87.430.428,18	70.622.105,76	92.287.550,19	83.807.691,32	85.177.267,88
OTROS PASIVOS	28.414.468,85	23.768.982,06	27.044.349,73	26.270.298,69	36.341.791,20
Internos	27.520.728,75	22.335.189,43	26.095.228,79	24.412.750,43	33.722.776,45
Externos	893.740,10	1.433.792,63	949.120,94	1.857.548,26	2.619.014,75
PATRIMONIO	72.922.134,42	72.062.880,27	73.761.774,63	77.865.807,48	82.138.476,00
Capital	42.000.000,00	42.000.000,00	42.000.000,00	42.000.000,00	42.000.000,00
Reservas de Capital	278.972,97	278.972,97	379.024,18	418.038,47	602.060,91
Otras Reservas	3.452.036,98	3.452.037,22	3.452.037,22	3.452.037,22	2.955.528,59
Utilidad del periodo y de periodos anteriores	27.704.739,05	27.375.038,43	29.829.846,31	33.075.395,86	36.863.265,53
Gan/Perd en Inv. Dis. para la Venta	-513.614,58	-1.043.168,35	-1.899.133,08	-1.079.664,07	-282.379,03
Deuda Subordinada	0,00	0,00	0,00	0,00	0,00
PASIVO Y PATRIMONIO TOTAL	778.457.469,89	786.025.059,98	842.975.052,04	867.126.538,53	927.401.351,74