



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

Descripcion	2006		2007		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	143.241.993,66	219.373.361,93	196.275.342,52	229.171.639,37	203.057.634,98
Depósitos Internos en Bancos	62.397.307,75	82.630.577,57	106.313.821,27	135.138.279,72	141.578.028,59
A la Vista	5.383.131,17	3.596.549,45	5.523.463,20	6.012.270,38	7.750.497,32
A Plazo	57.014.176,58	79.034.028,12	100.790.358,07	129.126.009,34	133.827.531,27
Depósitos Externos en Bancos	61.291.833,10	123.988.262,85	74.946.554,45	77.438.245,98	50.318.465,63
A la Vista	30.871.351,11	67.561.652,64	47.585.837,10	64.560.229,20	45.044.580,00
A Plazo	30.420.481,99	56.426.610,21	27.360.717,35	12.878.016,78	5.273.885,63
Otros	19.552.852,81	12.754.521,51	15.014.966,80	16.595.113,67	11.161.140,76
<b>CARTERA CREDITICIA NETA</b>	589.849.882,43	635.251.056,95	680.788.325,44	706.647.725,39	705.325.536,48
Interna	546.690.892,36	602.013.557,03	647.324.483,41	687.924.327,41	694.807.628,62
Externa	54.965.083,27	66.222.547,40	64.340.352,72	49.732.041,77	50.073.443,35
Menos Provisiones	11.806.093,20	32.985.047,48	30.876.510,69	31.008.643,79	39.555.535,49
Interna	11.805.408,61	32.980.913,80	30.876.038,20	30.943.891,58	39.377.977,62
Externa	684,59	4.133,68	472,49	64.752,21	177.557,87
<b>INVERSIONES EN VALORES NETA</b>	138.222.876,02	107.574.744,70	118.856.213,93	81.784.506,43	24.944.830,49
Internas	18.883.798,57	14.326.950,65	26.225.003,67	35.925.416,83	20.863.082,17
Externas	119.339.077,45	93.247.794,05	92.631.210,26	45.859.089,60	4.081.748,32
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>	56.247.039,57	57.684.546,02	50.559.688,54	55.137.444,47	57.891.268,11



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Internos	53.800.674,10	55.724.094,62	48.685.762,45	53.670.732,85	56.886.433,41
Externos	2.446.365,47	1.960.451,40	1.873.926,09	1.466.711,62	1.004.834,70
<b>ACTIVO TOTAL NETO</b>	<b>927.561.791,68</b>	<b>1.019.883.709,60</b>	<b>1.046.479.570,43</b>	<b>1.072.741.315,66</b>	<b>991.219.270,06</b>
<b>DEPOSITOS</b>	<b>659.960.816,66</b>	<b>762.983.530,02</b>	<b>808.924.579,74</b>	<b>840.610.807,76</b>	<b>796.154.558,54</b>
Internos	525.394.966,05	605.632.967,01	647.213.020,94	658.825.776,98	620.767.948,15
Oficiales	0,00	0,00	12.000.000,02	12.000.000,02	12.000.000,02
De Particulares	496.547.303,68	579.730.302,44	610.230.962,56	631.613.909,59	605.586.217,44
A la Vista	48.420.925,31	49.927.928,39	53.072.396,09	68.329.344,76	68.990.488,14
A Plazo	387.047.360,69	461.286.351,00	483.959.190,61	481.502.572,94	449.421.887,32
De Ahorros	61.079.017,68	68.516.023,05	73.199.375,86	81.781.991,89	87.173.841,98
De Bancos	28.847.662,37	25.902.664,57	24.982.058,36	15.211.867,37	3.181.730,69
A la Vista	55.966,38	117.890,81	136.292,44	429.001,62	131.730,69
A Plazo	28.791.695,99	25.784.773,76	24.845.765,92	14.782.865,75	3.050.000,00
Externos	134.565.850,61	157.350.563,01	161.711.558,80	181.785.030,78	175.386.610,39
Oficiales	0,00	0,00	0,00	0,00	0,00
De Particulares	128.278.719,29	145.120.449,83	158.682.176,98	176.900.096,80	172.799.857,43
A la Vista	11.677.737,65	8.068.863,32	12.925.784,64	13.890.315,70	15.568.951,74
A Plazo	97.353.167,95	117.519.847,12	123.953.388,70	134.148.713,87	129.693.296,55
De Ahorros	19.247.813,69	19.531.739,39	21.803.003,64	28.861.067,23	27.537.609,14
De Bancos	6.287.131,32	12.230.113,18	3.029.381,82	4.884.933,98	2.586.752,96
A la Vista	6.287.131,32	12.230.113,18	2.029.381,82	3.876.167,31	1.561.656,44
A Plazo	0,00	0,00	1.000.000,00	1.008.766,67	1.025.096,52
<b>OBLIGACIONES</b>	<b>148.960.267,88</b>	<b>138.342.395,33</b>	<b>106.748.440,75</b>	<b>105.677.780,00</b>	<b>85.024.283,67</b>



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Internas	63.783.000,00	65.706.000,00	44.777.000,00	44.777.000,00	45.024.283,67
Externas	85.177.267,88	72.636.395,33	61.971.440,75	60.900.780,00	40.000.000,00
OTROS PASIVOS	36.341.791,20	33.992.232,16	43.133.538,77	44.196.810,95	41.420.006,38
Internos	33.722.776,45	32.074.386,12	41.706.844,45	42.397.510,59	39.950.971,86
Externos	2.619.014,75	1.917.846,04	1.426.694,32	1.799.300,36	1.469.034,52
PATRIMONIO	82.298.915,94	84.565.552,09	87.673.011,17	82.255.916,95	68.620.421,47
Capital	42.000.000,00	42.000.000,00	42.000.000,00	42.000.000,00	42.000.000,00
Reservas de Capital	602.060,91	0,00	0,00	0,00	0,00
Otras Reservas	2.955.528,59	2.904.921,83	2.904.921,83	2.758.134,85	2.581.016,80
Utilidad del periodo y de periodos anteriores	37.090.705,47	40.296.397,97	43.966.740,64	37.830.174,14	24.211.813,06
Gan/Perd en Inv. Dis. para la Venta	-349.379,03	-635.767,71	-1.198.651,30	-332.392,04	-172.408,39
Deuda Subordinada	0,00	0,00	0,00	0,00	0,00
PASIVO Y PATRIMONIO TOTAL	927.561.791,68	1.019.883.709,60	1.046.479.570,43	1.072.741.315,66	991.219.270,06