



BANCO PANAMÁ, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	30,522,375.00	39,358,250.00	48,679,960.00	34,288,888.00	46,274,533.00
Depósitos Internos en Bancos	26,206,990.00	31,333,133.00	33,345,161.00	25,517,685.00	26,595,048.00
A la Vista	2,475,233.00	699,403.00	1,261,667.00	4,446,909.00	900,012.00
A Plazo	23,731,757.00	30,633,730.00	32,083,494.00	21,070,776.00	25,695,036.00
Depósitos Externos en Bancos	3,876,722.00	4,239,968.00	12,087,246.00	7,739,136.00	15,958,274.00
A la Vista	513,222.00	875,536.00	644,897.00	698,085.00	817,644.00
A Plazo	3,363,500.00	3,364,432.00	11,442,349.00	7,041,051.00	15,140,630.00
Otros	438,663.00	3,785,149.00	3,247,553.00	1,032,067.00	3,721,211.00
CARTERA CREDITICIA NETA	62,270,020.00	68,162,019.00	76,427,631.00	96,386,681.00	111,667,645.00
Interna	61,396,828.00	66,896,173.00	76,078,450.00	96,840,436.00	112,551,466.00
Externa	1,632,000.00	2,141,825.00	1,234,091.00	632,863.00	431,582.00
Menos Provisiones	758,808.00	875,979.00	884,910.00	1,086,618.00	1,315,403.00
Interna	758,808.00	875,979.00	884,910.00	1,086,618.00	1,315,403.00
Externa	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	12,066,382.00	18,047,510.00	20,992,072.00	22,868,317.00	27,634,973.00
Internas	6,000,000.00	8,598,015.00	11,867,109.00	11,328,002.00	11,953,935.00
Externas	6,066,382.00	9,449,495.00	9,124,963.00	11,540,315.00	15,681,038.00
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
OTROS ACTIVOS	1,931,349.00	2,278,750.00	3,316,814.00	4,926,334.00	4,868,715.00



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Internos	1,848,377.00	2,209,405.00	3,097,517.00	4,759,845.00	4,670,975.00
Externos	82,972.00	69,345.00	219,297.00	166,489.00	197,740.00
ACTIVO TOTAL NETO	106,790,126.00	127,846,529.00	149,416,477.00	158,470,220.00	190,445,866.00
DEPOSITOS	77,173,727.00	97,730,054.00	118,638,363.00	126,069,393.00	158,456,322.00
Internos	73,843,256.00	92,317,905.00	110,728,141.00	116,854,517.00	146,853,508.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	69,778,060.00	92,317,905.00	107,692,494.00	116,854,517.00	141,353,161.00
A la Vista	9,672,003.00	10,196,115.00	12,803,180.00	16,342,027.00	20,514,379.00
A Plazo	53,055,437.00	70,837,912.00	78,877,376.00	86,978,330.00	105,013,414.00
De Ahorros	7,050,620.00	11,283,878.00	16,011,938.00	13,534,160.00	15,825,368.00
De Bancos	4,065,196.00	0.00	3,035,647.00	0.00	5,500,347.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	4,065,196.00	0.00	3,035,647.00	0.00	5,500,347.00
Externos	3,330,471.00	5,412,149.00	7,910,222.00	9,214,876.00	11,602,814.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	3,330,471.00	5,412,149.00	7,910,222.00	9,214,876.00	11,602,814.00
A la Vista	55,372.00	316,621.00	499,298.00	675,953.00	916,829.00
A Plazo	3,169,944.00	4,922,347.00	6,974,706.00	7,817,651.00	9,204,989.00
De Ahorros	105,155.00	173,181.00	436,218.00	721,272.00	1,480,996.00
De Bancos	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
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	1,193,050.00	1,305,973.00	1,176,312.00	2,617,283.00	1,970,078.00
Internos	1,185,238.00	1,099,366.00	1,130,645.00	2,541,971.00	1,833,858.00
Externos	7,812.00	206,607.00	45,667.00	75,312.00	136,220.00
PATRIMONIO	28,423,349.00	28,810,502.00	29,601,802.00	29,783,544.00	30,019,466.00
Capital	30,000,000.00	30,184,444.00	30,216,812.00	30,248,454.00	30,285,268.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	-1,576,651.00	-1,386,628.00	-615,010.00	-466,333.00	-273,482.00
Gan/Perd en Inv. Dis. para la Venta	0.00	12,686.00	0.00	1,423.00	7,680.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	106,790,126.00	127,846,529.00	149,416,477.00	158,470,220.00	190,445,866.00