



Fecha: 14 de Marzo de 2005

BANCA PANAMEÑA PRIVADA
BALANCE CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

| Descripcion | 2003 | | | 2004 | |
|------------------------------------|------------------|------------------|------------------|------------------|------------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| ACTIVOS LIQUIDOS NETO | 1,191,116,029.03 | 1,093,206,643.33 | 885,755,428.77 | 1,022,320,473.32 | 1,295,508,292.49 |
| Depósitos Internos en Bancos | 555,705,168.22 | 549,014,666.68 | 470,924,724.70 | 498,183,491.72 | 211,245,246.87 |
| A la Vista | 157,641,306.92 | 127,267,820.96 | 105,388,090.34 | 139,067,792.29 | 152,509,189.95 |
| A Plazo | 398,063,861.30 | 421,746,845.72 | 365,536,634.36 | 359,115,699.43 | 58,736,056.92 |
| Depósitos Externos en Bancos | 509,509,502.05 | 445,128,117.40 | 326,461,878.74 | 394,020,708.41 | 925,439,525.16 |
| A la Vista | 152,300,519.97 | 122,651,558.17 | 145,162,587.95 | 208,120,018.17 | 292,885,319.01 |
| A Plazo | 357,208,982.08 | 322,476,559.23 | 181,299,290.79 | 185,900,690.24 | 632,554,206.15 |
| Otros | 125,901,358.76 | 99,063,859.25 | 88,368,825.33 | 130,116,273.19 | 158,823,520.46 |
| CARTERA CREDITICIA NETA | 7,197,914,804.45 | 7,522,445,033.89 | 6,923,461,230.67 | 8,014,301,288.49 | 8,644,289,760.01 |
| Interna | 6,292,692,366.38 | 6,706,765,803.61 | 5,805,177,106.26 | 6,397,530,071.94 | 6,526,677,913.65 |
| Externa | 1,286,003,993.14 | 1,198,489,587.12 | 1,462,612,761.45 | 1,830,802,301.76 | 2,336,135,929.91 |
| Menos Provisiones | 380,781,555.07 | 382,810,356.84 | 344,328,637.04 | 214,031,085.21 | 218,524,083.55 |
| Interna | 169,874,368.45 | 362,328,058.84 | 319,754,421.15 | 173,826,733.21 | 167,918,487.55 |
| Externa | 210,907,186.62 | 20,482,298.00 | 24,574,215.89 | 40,204,352.00 | 50,605,596.00 |
| INVERSIONES EN VALORES NETA | 2,776,548,871.70 | 2,762,286,978.42 | 2,919,058,740.46 | 2,959,075,522.29 | 3,021,258,733.73 |
| Internas | 1,518,341,699.90 | 1,454,409,476.28 | 1,393,791,001.77 | 1,377,152,056.89 | 1,435,347,915.25 |
| Externas | 1,258,824,072.39 | 1,307,550,937.17 | 1,528,235,105.49 | 1,585,049,476.11 | 1,588,260,243.22 |
| Menos Provisiones | 616,900.59 | 406,564.97 | 2,967,366.80 | 3,126,010.71 | 2,349,424.74 |
| Interna | 546,825.34 | 318,850.81 | 2,827,403.68 | 2,863,772.76 | 1,846,502.00 |
| Externa | 70,075.25 | 87,714.16 | 139,963.12 | 262,237.95 | 502,922.74 |
| OTROS ACTIVOS | 930,215,759.14 | 1,085,070,029.74 | 1,009,173,409.05 | 1,148,792,359.49 | 1,163,175,552.88 |
| Internos | 723,864,720.64 | 880,111,853.03 | 792,843,050.00 | 764,645,338.26 | 732,873,539.93 |



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| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| Externos | 206,351,038.50 | 204,958,176.71 | 216,330,359.05 | 384,147,021.23 | 430,302,012.95 |
| ACTIVO TOTAL NETO | 12,095,795,464.32 | 12,463,008,685.38 | 11,737,448,808.95 | 13,144,489,643.59 | 14,124,232,339.11 |
| DEPOSITOS | 8,478,393,518.10 | 8,701,374,550.77 | 7,945,007,273.89 | 9,002,646,702.26 | 9,699,875,916.98 |
| Internos | 7,110,423,366.08 | 7,302,807,988.53 | 6,617,529,154.41 | 7,133,324,793.06 | 7,391,224,823.61 |
| Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| De Particulares | 6,880,356,168.03 | 6,299,467,708.68 | 6,308,180,591.62 | 6,838,232,012.63 | 7,077,178,308.64 |
| A la Vista | 787,820,378.28 | 679,593,201.05 | 706,171,653.15 | 814,779,334.14 | 897,583,752.42 |
| A Plazo | 4,779,435,493.29 | 4,248,926,651.72 | 4,342,639,318.35 | 4,649,570,693.66 | 4,792,997,645.56 |
| De Ahorros | 1,313,100,296.46 | 1,370,947,855.91 | 1,259,369,620.12 | 1,373,881,984.83 | 1,386,596,910.66 |
| De Bancos | 230,067,198.05 | 1,003,340,279.85 | 309,348,562.79 | 295,092,780.43 | 314,046,514.97 |
| A la Vista | 4,275,959.39 | 144,891,068.01 | 62,457,350.33 | 22,965,442.99 | 50,839,392.28 |
| A Plazo | 225,791,238.66 | 858,449,211.84 | 246,891,212.46 | 272,127,337.44 | 263,207,122.69 |
| Externos | 1,367,970,152.02 | 1,398,566,562.24 | 1,327,478,119.48 | 1,869,321,909.20 | 2,308,651,093.37 |
| Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| De Particulares | 1,275,240,365.71 | 985,383,408.31 | 1,220,727,907.98 | 1,770,852,310.87 | 2,191,598,242.86 |
| A la Vista | 310,028,408.03 | 225,190,704.79 | 310,511,759.41 | 379,355,824.96 | 496,731,988.53 |
| A Plazo | 869,478,785.95 | 672,749,973.17 | 812,169,946.90 | 1,059,686,176.84 | 1,272,677,953.14 |
| De Ahorros | 95,733,171.73 | 87,442,730.35 | 98,046,201.67 | 331,810,309.07 | 422,188,301.19 |
| De Bancos | 92,729,786.31 | 413,183,153.93 | 106,750,211.50 | 98,469,598.33 | 117,052,850.51 |
| A la Vista | 11,155,490.92 | 89,249,243.87 | 13,723,805.11 | 10,087,035.76 | 25,403,543.18 |
| A Plazo | 81,574,295.39 | 323,933,910.06 | 93,026,406.39 | 88,382,562.57 | 91,649,307.33 |
| OBLIGACIONES | 1,852,183,211.40 | 1,812,538,708.27 | 1,934,973,423.73 | 2,131,572,311.34 | 2,444,084,668.59 |



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| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| Internas | 928,351,401.00 | 1,315,381,383.02 | 1,424,888,284.73 | 1,516,603,826.34 | 1,189,875,944.59 |
| Externas | 923,831,810.40 | 497,157,325.25 | 510,085,139.00 | 614,968,485.00 | 1,254,208,724.00 |
| OTROS PASIVOS | 364,126,169.86 | 477,105,587.87 | 483,091,556.73 | 517,002,242.36 | 433,667,803.26 |
| Internos | 326,577,738.01 | 440,141,168.97 | 433,210,687.23 | 420,349,923.14 | 326,820,783.18 |
| Externos | 37,548,431.85 | 36,964,418.90 | 49,880,869.50 | 96,652,319.22 | 106,847,020.08 |
| PATRIMONIO | 1,401,092,564.78 | 1,471,989,838.31 | 1,374,376,555.58 | 1,493,268,386.13 | 1,546,603,951.28 |
| Capital | 1,120,864,958.00 | 1,165,029,165.00 | 1,095,696,247.00 | 1,149,697,277.00 | 1,158,840,619.00 |
| Reservas de Capital | 15,280,464.97 | 16,765,993.55 | 16,467,866.00 | 15,973,346.00 | 18,367,416.00 |
| Otras Reservas | 2,989,266.16 | 2,068,035.22 | -10,323,601.03 | -3,759,217.18 | -4,788,391.10 |
| Utilidad del periodo y de periodos anteriores | 274,675,906.65 | 292,847,571.28 | 292,910,517.61 | 343,350,470.61 | 389,423,417.66 |
| Gan/Perd en Inv. Dis. para la Venta | -12,718,031.00 | -4,720,926.74 | -20,374,474.00 | -11,993,490.30 | -15,239,110.28 |
| Deuda Subordinada | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PASIVO Y PATRIMONIO TOTAL | 12,095,795,464.14 | 12,463,008,685.22 | 11,737,448,809.93 | 13,144,489,642.09 | 14,124,232,340.11 |