



Banco del Centro, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	21,560,887.50	115.39	18,684,883.12	13,081,172.28	8,455,398.74	12,994,558.93	12,402,950.87	23,147,556.47	27,872,791.72	16,360,352.32	28,827,205.96	27,016,919.40	39,433,101.41	39,843,927.32	40,245,770.62
Depositos Locales en Bancos	109,148.21	3,327.22	3,280.46	7,931.33	12,378.87	7,538.59	8,077.80	8,603.91	8,343.70	10,275.94	8,347.15	8,624.58	98,133.73	88,113.47	112,428.67
A la Vista	109,148.21	3,327.22	3,280.46	7,931.33	12,378.87	7,538.59	8,077.80	8,603.91	8,343.70	10,275.94	8,347.15	8,624.58	98,133.73	88,113.47	112,428.67
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	21,451,739.29	114.83	18,681,402.66	13,073,040.95	8,442,819.87	12,986,820.34	12,394,673.07	23,138,752.56	27,864,248.02	16,349,876.38	28,818,658.81	27,008,094.82	39,334,767.68	39,755,613.85	40,133,141.95
A la Vista	-4,769,340.43	-86.63	5,505,710.45	12,013,176.32	2,520,743.86	12,290,320.65	4,981,550.86	13,573,742.55	13,573,207.29	10,585,025.16	16,593,112.68	14,050,111.49	7,188,492.46	7,408,345.95	736,370.02
A Plazo	26,221,079.72	199.01	13,175,692.21	1,059,864.63	5,922,076.01	696,499.69	7,413,122.21	9,565,010.01	14,291,040.73	5,764,851.22	12,225,546.13	12,957,983.33	32,146,275.22	32,347,267.90	39,396,771.93
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
CARTERA CREDITICIA	1,482,463.46	52.35	2,831,941.73	2,825,941.73	3,819,941.73	3,813,941.73	4,748,412.73	4,521,876.19	4,515,876.19	3,509,876.19	5,003,876.19	4,057,405.19	3,826,405.19	3,320,405.19	4,314,405.19
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	1,554,463.46	52.86	2,940,487.26	2,940,487.26	3,940,487.26	3,940,487.26	4,880,958.26	4,660,421.72	4,660,421.72	3,660,421.72	5,160,421.72	4,219,950.72	3,994,950.72	3,494,950.72	4,494,950.72
Menos Provisiones	72,000.00	66.33	108,545.53	114,545.53	120,545.53	126,545.53	132,545.53	138,545.53	144,545.53	150,545.53	156,545.53	162,545.53	168,545.53	174,545.53	180,545.53
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	72,000.00	66.33	108,545.53	114,545.53	120,545.53	126,545.53	132,545.53	138,545.53	144,545.53	150,545.53	156,545.53	162,545.53	168,545.53	174,545.53	180,545.53
INVERSIONES EN VALORES	4,580,059.46	45.15	10,144,688.15	38,457,774.91	24,184,497.90	33,683,884.57	40,610,741.91	36,563,163.51	27,118,314.04	40,751,017.54	20,578,910.30	24,778,174.62	8,956,627.48	11,045,238.45	14,724,747.61
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	4,580,059.46	45.15	10,144,688.15	38,457,774.91	24,184,497.90	33,683,884.57	40,610,741.91	36,563,163.51	27,118,314.04	40,751,017.54	20,578,910.30	24,778,174.62	8,956,627.48	11,045,238.45	14,724,747.61
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	-421,408.88	-41.26	1,021,288.56	1,162,004.39	883,387.28	893,417.58	802,109.82	9,604,237.03	794,865.04	1,128,860.43	1,104,519.30	994,325.11	2,912,993.89	503,761.87	599,879.68
Locales	-3,383.72	-1.08	312,315.06	325,035.44	364,870.77	359,399.01	353,712.58	346,448.89	342,643.52	336,799.29	331,431.36	325,753.89	320,060.39	315,535.17	308,931.34
Extranjero	-418,025.16	-58.96	708,973.50	836,968.95	518,516.51	534,018.57	448,397.24	9,257,788.14	452,221.52	792,061.14	773,087.94	668,571.22	2,592,933.50	188,226.70	290,948.34
TOTAL DE ACTIVOS	27,202,001.54	83.23	32,682,801.56	55,526,893.31	37,343,225.65	51,385,802.81	58,564,215.33	73,836,833.20	60,301,846.99	61,750,106.48	55,514,511.75	56,846,824.32	55,129,127.97	54,713,332.83	59,884,803.10
DEPOSITOS	24,353,162.12	141.21	17,245,566.13	22,630,588.56	20,622,754.86	29,598,580.95	29,155,369.57	39,193,455.30	43,525,017.37	40,452,549.34	38,162,866.34	39,559,963.30	35,239,029.38	36,952,496.36	41,598,728.25
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	24,353,162.12	141.21	17,245,566.13	22,630,588.56	20,622,754.86	29,598,580.95	29,155,369.57	39,193,455.30	43,525,017.37	40,452,549.34	38,162,866.34	39,559,963.30	35,239,029.38	36,952,496.36	41,598,728.25
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	24,353,162.12	141.35	17,228,566.13	22,579,602.44	20,587,630.80	24,963,288.35	24,537,484.45	38,453,162.13	39,566,297.37	39,973,249.49	37,539,308.99	39,140,330.16	34,629,082.02	36,768,740.83	41,581,728.25



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(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	35,835.59	78.21	45,820.58	45,818.41	45,816.11	39,806.71	39,803.64	39,800.78	339,470.73	352,471.24	346,087.16	51,416.92	134,214.41	176,984.38	81,656.17
A Plazo	24,317,326.53	141.52	17,182,745.55	22,533,784.03	20,541,814.69	24,923,481.64	24,497,680.81	38,413,361.35	39,226,826.64	39,620,778.25	37,193,221.83	39,088,913.24	34,494,867.61	36,591,756.45	41,500,072.08
De Ahorro	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	17,000.00	50,986.12	35,124.06	4,635,292.60	4,617,885.12	740,293.17	3,958,720.00	479,299.85	623,557.35	419,633.14	609,947.36	183,755.53	17,000.00
A la Vista	0.00	0.00	17,000.00	50,986.12	35,124.06	135,292.60	617,885.12	740,293.17	3,958,720.00	479,299.85	623,557.35	419,633.14	609,947.36	183,755.53	17,000.00
A Plazo	0.00	0.00	0.00	0.00	0.00	4,500,000.00	4,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	-152,020.79	-19.67	772,745.85	18,892,558.37	3,016,650.14	7,360,910.18	8,212,147.01	18,160,920.49	682,173.13	4,873,523.31	568,551.72	552,114.71	2,823,350.56	590,698.93	620,725.06
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-152,020.79	-19.67	772,745.85	18,892,558.37	3,016,650.14	7,360,910.18	8,212,147.01	18,160,920.49	682,173.13	4,873,523.31	568,551.72	552,114.71	2,823,350.56	590,698.93	620,725.06
OTROS PASIVOS	480,632.91	224.07	214,501.65	542,697.77	240,898.59	300,605.21	6,668,279.15	2,164,234.05	521,375.84	636,083.25	644,832.41	234,009.19	342,926.64	357,125.06	695,134.56
Locales	1,650.30	8.49	19,435.31	18,427.19	18,358.93	19,099.85	19,596.90	19,238.70	19,218.38	19,218.38	20,429.78	20,140.79	19,940.80	19,665.77	21,085.61
Extranjero	478,982.61	245.55	195,066.34	524,270.58	222,539.66	281,505.36	6,648,682.25	2,144,995.35	502,157.46	616,864.87	624,402.63	213,868.40	322,985.84	337,459.29	674,048.95
PATRIMONIO	2,520,227.30	17.44	14,449,987.93	13,461,048.61	13,462,922.06	14,125,706.47	14,528,419.60	14,318,223.36	15,573,280.65	15,787,950.94	16,138,261.28	16,500,737.12	16,723,821.40	16,813,012.48	16,970,215.23
Capital	0.00	0.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	4,471,098.82	76.05	5,878,889.11	10,349,987.93	10,349,987.93	10,349,987.93	10,349,987.93	10,349,987.93	10,349,987.93	10,349,987.93	10,349,987.93	10,349,987.93	10,349,987.93	10,349,987.93	10,349,987.93
Utilidad de Periodo	-1,869,914.17	-41.82	4,471,098.82	-988,939.32	-987,065.87	-343,923.28	77,226.76	-108,767.88	1,162,965.64	1,359,127.08	1,734,609.62	2,104,036.45	2,326,209.84	2,426,488.03	2,601,184.65
Ganancia o Perdida en Valores Disponible para la Venta	-80,957.35	0.00	0.00	0.00	0.00	19,641.82	1,204.91	-22,996.69	-39,672.92	-21,164.07	-46,336.27	-53,287.26	-52,376.37	-63,463.48	-80,957.35
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	27,202,001.54	83.23	32,682,801.56	55,526,893.31	37,343,225.65	51,385,802.81	58,564,215.33	73,836,833.20	60,301,846.99	61,750,106.84	55,514,511.75	56,846,824.32	55,129,127.98	54,713,332.83	59,884,803.10