



Banco Cuscatlán de Panama, 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	141,651,897.57	1,020.46	13,881,241.44	26,905,022.12	24,494,398.12	24,699,431.71	10,266,689.72	108,503,856.35	120,295,209.60	102,681,030.11	117,365,882.24	134,125,824.65	161,371,564.85	136,302,572.86	155,533,139.01
Depositos Locales en Bancos	58,893,574.75	3,767.00	1,563,406.85	3,432,093.98	5,511,044.45	5,726,695.09	5,290,756.18	100,835,782.56	51,174,153.31	40,899,540.56	46,589,298.46	50,032,027.06	72,230,451.05	54,121,359.14	60,456,981.60
A la Vista	7,675,696.29	5,278.77	145,406.85	214,093.98	447,044.45	446,695.09	473,756.18	2,811,337.95	3,320,609.32	4,515,418.16	6,005,176.06	4,846,865.68	6,944,572.59	4,235,480.68	7,821,103.14
A Plazo	51,217,878.46	3,611.98	1,418,000.00	3,218,000.00	5,064,000.00	5,280,000.00	4,817,000.00	98,024,444.61	47,853,543.99	36,384,122.40	40,584,122.40	45,185,161.38	65,285,878.46	49,885,878.46	52,635,878.46
Depositos Extranjeros en Bancos	74,783,988.54	608.90	12,281,749.42	23,445,513.59	18,930,872.89	18,928,250.28	4,881,400.13	4,606,267.88	61,896,363.57	54,682,726.15	62,652,154.43	77,251,287.91	81,571,251.19	75,936,682.08	87,065,737.96
A la Vista	21,597,495.86	6,857.79	314,933.55	602,026.64	702,273.71	373,521.04	223,400.13	1,398,200.94	5,924,883.22	3,529,642.82	4,999,153.97	7,557,386.63	19,013,768.68	17,296,665.26	21,912,429.41
A Plazo	53,186,492.68	444.45	11,966,815.87	22,843,486.95	18,228,599.18	18,554,729.24	4,658,000.00	3,208,066.94	55,971,480.35	51,153,083.33	57,653,000.46	69,693,901.28	62,557,482.51	58,640,016.82	65,153,308.55
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	7,974,334.28	22,098.65	36,085.17	27,414.55	52,480.78	44,486.34	94,533.41	3,061,805.91	7,224,692.72	7,098,763.40	8,124,429.35	6,842,509.68	7,569,862.61	6,244,531.64	8,010,419.45
CARTERA CREDITICIA	356,918,398.98	4,910.84	7,267,971.95	6,260,393.98	6,643,901.79	7,876,727.22	7,865,258.60	75,043,027.30	338,377,049.01	347,332,639.11	349,794,048.84	353,530,800.02	356,678,143.61	362,061,098.07	364,186,370.93
Locales	340,663,626.37	14,731.34	2,312,509.12	1,345,365.60	1,750,961.83	2,006,674.18	2,025,126.43	68,548,831.54	329,760,793.19	340,339,508.85	342,607,781.00	341,022,855.71	344,588,513.81	345,782,565.01	342,976,135.49
Extranjero	21,462,446.58	426.78	5,028,876.83	4,980,045.41	4,957,956.99	5,943,568.23	5,919,634.59	9,154,506.40	15,871,203.87	15,277,613.45	15,558,809.38	18,772,082.24	18,289,267.73	22,402,915.24	26,491,323.41
Menos Provisiones	5,207,673.97	7,093.57	73,414.00	65,017.03	65,017.03	73,515.19	79,502.42	2,660,310.64	7,254,948.05	8,284,483.19	8,372,541.54	6,264,137.93	6,199,637.93	6,124,382.18	5,281,087.97
Locales	5,266,461.04	36,005.24	14,626.93	14,626.93	14,626.93	23,125.09	20,066.74	2,600,874.96	7,254,948.05	8,284,483.19	8,372,541.54	6,264,137.93	6,199,637.93	6,124,382.18	5,281,087.97
Extranjero	-58,787.07	-100.00	58,787.07	50,390.10	50,390.10	-100.00	59,435.68	59,435.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	53,649,090.95	374.54	14,324,045.00	2,750,478.00	2,752,418.29	2,759,655.00	2,621,737.80	2,700,660.00	57,304,590.91	60,122,763.53	58,799,009.92	55,794,884.99	56,287,141.10	63,709,040.06	67,973,135.95
Locales	13,665,483.39	497.55	2,746,545.00	2,750,478.00	2,752,418.29	2,759,655.00	2,621,737.80	2,700,660.00	26,320,640.69	22,043,194.62	20,387,260.34	20,437,004.31	16,756,387.27	22,161,992.13	16,412,028.39
Extranjero	39,983,607.56	345.36	11,577,500.00	0.00	0.00	0.00	0.00	0.00	30,983,950.22	38,079,568.91	38,411,749.58	35,357,880.68	39,530,753.83	41,547,047.93	51,561,107.56
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	36,190,028.53	3,374.93	1,072,320.43	733,459.47	729,872.24	1,206,183.27	15,196,762.12	10,474,355.89	37,727,643.13	38,304,509.22	37,686,592.53	37,826,857.85	38,855,727.37	41,885,457.10	37,262,348.96
Locales	35,338,051.07	5,291.40	667,839.02	667,288.07	673,786.10	722,771.43	14,726,977.34	10,008,386.32	36,605,016.30	37,176,465.05	36,739,428.56	36,464,018.59	38,065,107.42	40,946,780.95	36,005,890.09
Extranjero	851,977.46	210.63	404,481.41	66,171.40	56,086.14	483,411.84	469,784.78	465,969.57	1,122,626.83	1,128,044.17	947,163.97	1,362,839.26	790,619.95	938,676.15	1,256,458.87
TOTAL DE ACTIVOS	588,409,416.03	1,610.07	36,545,578.82	36,649,353.57	34,620,590.44	36,541,997.20	35,950,448.24	196,721,899.54	553,704,492.65	548,440,941.97	563,645,533.53	581,278,367.51	613,192,576.93	603,958,168.09	624,954,994.85
DEPOSITOS	451,922,293.89	1,738.67	25,992,355.78	26,110,597.41	24,191,020.08	25,787,876.04	25,366,011.95	179,280,553.27	455,376,554.30	445,124,857.29	455,754,713.62	462,146,638.43	487,327,120.40	471,433,536.31	477,914,649.67
Locales	361,864,318.61	11,353.20	3,187,333.20	3,309,656.87	1,759,984.13	1,880,825.92	2,577,635.20	26,036,551.43	318,737,631.93	323,859,123.71	333,028,748.27	344,256,301.40	355,429,034.94	353,723,393.34	365,051,651.81
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	333,226,102.45	34,034.86	979,072.80	1,076,391.63	1,734,959.40	1,855,779.84	2,552,568.47	25,799,460.65	298,649,312.62	304,467,486.46	309,062,574.42	321,437,922.09	327,276,867.47	326,881,011.57	334,205,175.25
A la Vista	34,590,218.29	42,701.27	81,005.12	188,557.73	95,791.73	157,064.19	650,413.33	10,920,937.83	29,864,615.54	30,583,093.06	31,502,837.04	31,280,152.07	28,893,255.39	29,637,176.62	34,671,223.41
A Plazo	263,152,917.91	30,523.59	862,129.68	853,148.86	1,603,148.86	1,663,148.86	1,863,328.86	11,961,522.14	232,279,994.02	238,312,798.71	241,876,833.05	255,070,216.55	263,253,197.00	262,164,350.67	264,015,047.59
De Ahorros	35,482,966.25	98,733.84	35,938.00	34,685.04	36,018.81	35,566.79	38,826.28	2,917,000.68	36,504,703.06	35,571,594.69	35,682,904.33	35,087,553.47	35,130,415.08	35,079,484.28	35,518,904.25
De Bancos	28,638,216.16	1,296.87	2,208,260.40	2,233,265.24	25,024.73	25,046.08	25,066.73	237,090.78	20,088,319.31	19,391,637.25	23,966,173.85	22,818,379.31	28,152,167.47	26,842,381.77	30,846,476.56
A la Vista	53,135.26	0.00	0.00	25,004.84	25,024.73	25,046.08	25,066.73	237,090.78	53,054.88	55,333.64	53,797.39	35,878.37	16,263.61	51,549.46	53,135.26
A Plazo	28,585,080.90	1,294.46	2,208,260.40	2,208,260.40	0.00	0.00	0.00	0.00	20,035,264.43	19,336,303.61	23,912,376.46	22,782,500.94	28,135,903.86	26,790,832.31	30,793,341.30
Extranjero	90,057,975.28	394.90	22,805,022.58	22,800,940.54	22,431,035.95	23,907,050.12	22,788,376.75	153,244,001.84	136,638,922.37	121,265,733.58	122,725,965.35	117,890,337.03	131,898,085.46	117,710,142.97	112,862,997.86
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	77,064,344.59	375.02	20,549,522.03	21,161,009.30	20,403,121.46	22,914,571.20	21,198,894.32	150,630,044.34	117,867,391.33	104,480,156.08	102,892,656.17	98,656,549.73	111,742,434.09	100,358,611.74	97,613,866.62



Banco Cuscatlán de Panama, 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
A la Vista	5,128,629.31	52,597.60	9,750.69	17,778.21	257,791.35	502,965.93	491,335.24	7,818,534.56	7,074,114.23	6,054,518.21	7,072,461.51	7,411,623.01	19,237,699.08	5,395,569.55	5,138,380.00
A Plazo	61,699,800.14	302.75	20,380,048.98	20,771,138.50	19,731,138.50	21,304,254.55	19,777,263.68	54,926,285.08	91,453,356.00	86,036,718.78	83,669,235.10	82,066,721.82	83,429,475.47	85,445,311.04	82,079,849.12
De Ahorro	10,235,915.14	6,408.57	159,722.36	372,092.59	414,191.61	1,107,350.72	930,295.40	87,885,224.70	19,339,921.10	12,388,919.09	12,150,959.56	9,178,204.90	9,075,259.54	9,517,731.15	10,395,637.50
De Bancos	12,993,630.69	576.09	2,255,500.55	1,639,931.24	2,027,914.49	992,478.92	1,589,482.43	2,613,957.50	18,771,531.04	16,785,577.50	19,833,309.18	19,233,787.30	20,155,651.37	17,351,531.23	15,249,131.24
A la Vista	-186,369.31	-19.50	955,500.55	1,639,931.24	2,027,914.49	992,478.92	1,589,482.43	2,613,957.50	3,291,531.04	4,305,577.50	4,353,309.18	1,751,984.95	2,669,556.65	2,871,531.23	769,131.24
A Plazo	13,180,000.00	1,013.85	1,300,000.00	0.00	0.00	0.00	0.00	0.00	15,480,000.00	12,480,000.00	15,480,000.00	17,481,802.35	17,486,094.72	14,480,000.00	14,480,000.00
OBLIGACIONES	76,043,770.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,695,530.35	37,656,469.97	41,360,403.93	44,982,291.34	51,129,571.26	55,572,395.01	62,084,321.27
Locales	50,675,841.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,273,530.35	30,870,341.60	32,406,421.85	34,187,977.58	37,835,257.50	35,806,728.81	42,321,957.94
Extranjero	25,367,928.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	422,000.00	6,786,128.37	8,953,982.08	10,794,313.76	13,294,313.76	19,765,666.20	19,762,363.33
OTROS PASIVOS	13,552,289.15	6,573.94	206,151.84	257,127.29	191,426.83	555,802.43	577,238.12	3,305,642.96	12,712,569.69	13,405,503.08	13,586,803.86	17,167,875.80	18,178,910.90	16,634,262.77	13,758,440.99
Locales	13,108,657.70	13,601.92	96,373.57	148,107.69	72,490.37	446,056.57	98,272.69	3,198,456.52	12,450,729.54	13,078,200.60	13,166,318.52	16,699,371.14	17,567,728.67	15,899,247.79	13,205,031.27
Extranjero	443,631.45	404.12	109,778.27	109,019.60	118,936.46	109,745.86	478,965.43	107,186.44	261,840.15	327,302.48	420,485.34	468,504.66	611,182.23	735,014.98	553,409.72
PATRIMONIO	46,891,062.71	453.18	10,347,071.20	10,281,628.87	10,238,143.53	10,198,318.73	10,007,198.17	10,440,172.96	47,958,898.69	48,550,177.67	49,321,724.71	50,834,282.02	52,114,150.62	53,806,047.74	57,238,133.91
Capital	31,000,000.00	281.82	11,000,000.00	11,000,000.00	11,000,000.00	11,000,000.00	11,000,000.00	11,000,000.00	38,000,000.00	38,000,000.00	38,000,000.00	39,000,000.00	40,000,000.00	41,000,000.00	42,000,000.00
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	2,169,151.92	0.00	0.00	102,676.02	105,288.02	113,206.44	-24,029.05	55,574.86	-627,023.93	-546,408.42	-213,983.90	-183,684.71	-118,999.40	-104,906.36	2,169,151.92
Utilidad de Periodos Anteriores	7,569,396.82	0.00	0.00	-704,807.71	-704,807.71	-713,204.71	-710,146.36	-660,977.71	7,704,673.55	7,665,923.55	7,627,173.55	7,586,723.55	7,586,723.55	7,586,723.55	7,569,396.82
Utilidad de Periodo	6,160,562.85	-932.04	-660,977.68	-116,239.44	-162,336.78	-201,683.00	-258,626.42	45,575.81	2,881,249.07	3,430,662.54	3,908,535.06	4,431,243.18	4,646,426.47	5,324,230.55	5,499,585.17
Ganancia o Perdida en Valores Disponible para la Venta	-8,048.88	-100.00	8,048.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	588,409,416.03	1,610.07	36,545,578.82	36,649,353.57	34,620,590.44	36,541,997.20	35,950,448.24	196,721,899.54	553,704,492.65	548,440,941.97	563,645,533.53	581,278,367.51	613,192,576.93	603,958,168.09	624,954,994.85