



**Banco Sudamericano , 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
<b>ACTIVOS LIQUIDOS</b>	2,513,250.81	4.74	52,981,454.60	47,749,590.14	51,153,896.79	54,571,422.10	54,053,373.82	53,932,153.44	54,726,233.48	54,457,721.22	55,914,559.56	56,185,533.92	55,889,596.33	55,507,550.00	55,494,705.41
Depositos Locales en Bancos	1,129.55	26.94	4,192.95	0.00	3,325.30	7,218.17	8,775.66	1,535.91	4,108.24	1,277.95	3,708.26	3,730.15	3,390.06	5,708.29	5,322.50
A la Vista	1,129.55	26.94	4,192.95	0.00	3,325.30	7,218.17	8,775.66	1,535.91	4,108.24	1,277.95	3,708.26	3,730.15	3,390.06	5,708.29	5,322.50
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	2,512,800.24	4.74	52,976,382.67	47,749,316.29	51,150,506.04	54,564,174.48	54,038,350.57	53,930,451.32	54,722,018.46	54,456,284.37	55,910,671.81	56,181,642.07	55,886,132.60	55,501,642.71	55,489,182.91
A la Vista	2,512,800.24	4.74	52,976,382.67	47,749,316.29	51,150,506.04	54,564,174.48	54,038,350.57	53,930,451.32	54,722,018.46	54,456,284.37	55,910,671.81	56,181,642.07	55,886,132.60	55,501,642.71	55,489,182.91
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
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	-678.98	-77.25	878.98	273.85	65.45	29.45	6,247.59	166.21	106.78	158.90	179.49	161.70	73.67	199.00	200.00
<b>CARTERA CREDITICIA</b>	-112,967.39	-1.12	10,078,940.77	10,033,786.15	10,062,959.61	8,710,941.84	8,601,744.94	8,554,498.27	8,488,050.46	8,657,592.38	8,873,382.13	9,277,634.83	9,401,132.33	9,779,990.51	9,965,973.38
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	-114,572.90	-1.14	10,080,975.92	10,035,308.95	10,064,475.15	8,712,449.53	8,603,245.26	8,555,990.89	8,489,535.59	8,659,049.88	8,874,832.02	9,279,077.05	9,402,566.56	9,781,702.30	9,966,403.02
Menos Provisiones	-1,605.51	-78.89	2,035.15	1,522.80	1,515.54	1,507.69	1,500.32	1,492.62	1,485.13	1,457.50	1,449.89	1,442.22	1,434.23	1,711.79	429.64
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	-1,605.51	-78.89	2,035.15	1,522.80	1,515.54	1,507.69	1,500.32	1,492.62	1,485.13	1,457.50	1,449.89	1,442.22	1,434.23	1,711.79	429.64
<b>INVERSIONES EN VALORES</b>	-4,412,787.09	-100.00	4,412,787.09	4,290,886.34	2,176,309.85	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	-4,481,321.33	-100.00	4,481,321.33	4,479,165.47	2,297,892.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	-68,534.24	-100.00	68,534.24	188,279.13	121,583.08	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	-68,534.24	-100.00	68,534.24	188,279.13	121,583.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	1,571,708.90	56.11	2,801,168.04	3,046,513.31	2,974,422.94	3,046,988.42	3,182,836.24	3,359,316.96	3,382,109.62	3,698,843.72	3,700,505.68	4,282,036.12	4,050,038.35	4,216,955.44	4,372,876.94
Locales	4,492.50	33.43	13,439.43	13,186.85	12,934.27	23,931.69	22,429.11	21,319.30	20,238.68	40,597.35	35,346.17	29,723.86	29,351.55	23,641.74	17,931.93
Extranjero	1,567,216.40	56.22	2,787,728.61	3,033,326.46	2,961,488.67	3,023,056.73	3,160,407.13	3,337,997.66	3,361,870.94	3,658,246.37	3,665,159.51	4,252,312.26	4,020,686.80	4,193,313.70	4,354,945.01
<b>TOTAL DE ACTIVOS</b>	-440,794.77	-0.63	70,274,350.50	65,120,775.94	66,367,589.19	66,329,352.36	65,837,955.00	65,845,968.67	66,596,393.56	66,814,157.32	68,488,447.37	69,745,204.87	69,340,767.01	69,504,495.95	69,833,555.73
<b>DEPOSITOS</b>	-358,427.39	-0.54	66,270,654.42	61,186,434.15	61,534,748.69	61,510,358.34	61,570,838.20	61,588,593.77	62,702,396.64	62,967,211.55	64,592,261.76	65,298,549.02	65,444,770.77	65,443,204.12	65,912,227.03
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	-358,427.39	-0.54	66,270,654.42	61,186,434.15	61,534,748.69	61,510,358.34	61,570,838.20	61,588,593.77	62,702,396.64	62,967,211.55	64,592,261.76	65,298,549.02	65,444,770.77	65,443,204.12	65,912,227.03
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	-358,427.39	-0.54	66,270,654.42	61,186,434.15	61,534,748.69	61,510,358.34	61,570,838.20	61,588,593.77	62,702,396.64	62,967,211.55	64,592,261.76	65,298,549.02	65,444,770.77	65,443,204.12	65,912,227.03



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	-2,325,807.43	-3.54	65,781,237.13	60,566,782.08	60,881,326.58	59,876,463.21	60,045,723.97	59,938,445.66	60,602,221.45	60,758,566.82	61,853,032.03	62,345,949.01	62,439,701.73	62,967,401.06	63,455,429.70
De Ahorro	1,967,380.04	401.98	489,417.29	619,652.07	653,422.11	1,633,895.13	1,525,114.23	1,650,148.11	2,100,175.19	2,208,644.73	2,739,229.73	2,952,600.01	3,005,069.04	2,475,803.06	2,456,797.33
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
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
<b>OTROS PASIVOS</b>	<b>-127,824.42</b>	<b>-21.90</b>	<b>583,686.81</b>	<b>645,810.23</b>	<b>1,400,606.96</b>	<b>1,374,070.11</b>	<b>827,072.43</b>	<b>828,058.43</b>	<b>461,555.74</b>	<b>407,086.20</b>	<b>448,381.75</b>	<b>998,301.53</b>	<b>442,897.23</b>	<b>601,587.65</b>	<b>455,862.39</b>
Locales	-6,900.77	-69.49	9,931.28	4,206.56	3,515.98	3,247.55	3,285.48	2,728.00	2,519.89	2,817.38	1,942.65	2,312.34	2,542.24	3,226.34	3,030.51
Extranjero	-120,923.65	-21.08	573,755.53	641,603.67	1,397,090.98	1,370,822.56	823,786.95	825,330.43	459,035.85	404,268.82	446,439.10	995,989.19	440,354.99	598,361.31	452,831.88
<b>PATRIMONIO</b>	<b>45,457.04</b>	<b>1.33</b>	<b>3,420,009.27</b>	<b>3,288,531.56</b>	<b>3,432,233.54</b>	<b>3,444,923.91</b>	<b>3,440,044.37</b>	<b>3,429,316.47</b>	<b>3,432,441.18</b>	<b>3,439,859.57</b>	<b>3,447,803.86</b>	<b>3,448,354.32</b>	<b>3,453,099.01</b>	<b>3,459,704.18</b>	<b>3,465,466.31</b>
Capital	0.00	0.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
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	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	420,009.27	0.00	0.00	420,009.27	420,009.27	420,009.27	420,009.27	420,009.27	420,009.27	420,009.27	420,009.27	420,009.27	420,009.27	420,009.27	420,009.27
Utilidad de Periodo	-374,552.23	-89.18	420,009.27	-131,477.71	12,224.27	24,914.64	20,035.10	9,307.20	12,431.91	19,850.30	27,794.59	28,345.05	33,089.74	39,694.91	45,457.04
Ganancia o Perdida en Valores Disponible para la Venta	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
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
<b>PASIVO Y PATRIMONIO</b>	<b>-440,794.77</b>	<b>-0.63</b>	<b>70,274,350.50</b>	<b>65,120,775.94</b>	<b>66,367,589.19</b>	<b>66,329,352.36</b>	<b>65,837,955.00</b>	<b>65,845,968.67</b>	<b>66,596,393.56</b>	<b>66,814,157.32</b>	<b>68,488,447.37</b>	<b>69,745,204.87</b>	<b>69,340,767.01</b>	<b>69,504,495.95</b>	<b>69,833,555.73</b>