



Banco Sudamericano , S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-42,954,454.19	-77.40	55,494,705.41	56,850,082.38	58,321,010.49	55,772,607.24	55,782,497.39	55,310,908.30	56,560,058.94	62,515,510.43	63,224,879.56	63,867,527.15	16,554,379.19	17,780,466.44	12,540,251.22
Depositos Locales en Bancos	-3,204.84	-60.21	5,322.50	5,335.41	6,497.58	5,358.06	7,780.37	7,241.96	6,266.78	5,470.94	14,122.92	8,003.29	6,070.79	4,179.42	2,117.66
A la Vista	-3,204.84	-60.21	5,322.50	5,335.41	6,497.58	5,358.06	7,780.37	7,241.96	6,266.78	5,470.94	14,122.92	8,003.29	6,070.79	4,179.42	2,117.66
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	-42,951,249.35	-77.40	55,489,182.91	56,844,546.97	58,314,312.91	55,767,118.48	55,774,517.02	55,303,542.90	56,553,768.21	62,509,893.65	63,210,731.53	63,859,370.88	16,548,259.24	17,776,220.07	12,537,933.56
A la Vista	-42,951,249.35	-77.40	55,489,182.91	56,844,546.97	58,314,312.91	55,767,118.48	55,774,517.02	55,303,542.90	56,553,768.21	62,509,893.65	63,210,731.53	63,859,370.88	16,548,259.24	17,776,220.07	12,537,933.56
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	0.00	0.00	200.00	200.00	200.00	130.70	200.00	123.44	23.95	145.84	25.11	152.98	49.16	66.95	200.00
CARTERA CREDITICIA	57,765,659.21	579.63	9,965,973.38	9,924,026.45	9,749,087.02	9,855,733.71	10,236,070.76	10,110,733.65	10,111,705.53	10,020,569.67	9,817,211.11	10,001,277.45	60,312,874.01	58,575,455.16	67,731,632.59
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	58,363,920.38	585.61	9,966,403.02	9,924,580.09	9,749,516.66	9,856,163.35	10,236,500.40	10,111,163.29	10,112,160.17	10,021,024.31	9,817,665.75	10,001,727.34	60,825,504.61	59,074,148.39	68,330,323.40
Menos Provisiones	598,261.17	#####	429.64	553.64	429.64	429.64	429.64	429.64	454.64	454.64	454.64	449.89	512,630.60	498,693.23	598,690.81
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	598,261.17	#####	429.64	553.64	429.64	429.64	429.64	429.64	454.64	454.64	449.89	512,630.60	498,693.23	598,690.81	
INVERSIONES EN VALORES	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
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	3,088,707.03	70.63	4,372,876.94	4,586,404.27	4,698,157.09	4,937,868.68	5,120,832.46	5,422,363.69	5,666,954.27	5,977,063.20	6,189,142.50	6,492,875.23	7,372,640.88	7,297,777.81	7,461,583.97
Locales	-4,545.11	-25.35	17,931.93	31,322.17	29,712.41	64,527.49	58,750.22	52,972.95	47,195.68	41,418.41	35,641.14	30,776.86	24,980.18	19,183.50	13,386.82
Extranjero	3,093,252.14	71.03	4,354,945.01	4,555,082.10	4,668,444.68	4,873,341.19	5,062,082.24	5,369,390.74	5,619,758.59	5,935,644.79	6,153,501.36	6,462,098.37	7,347,660.70	7,278,594.31	7,448,197.15
TOTAL DE ACTIVOS	17,899,912.05	25.63	69,833,555.73	71,360,513.10	72,768,254.60	70,566,209.63	71,139,400.61	70,844,005.64	72,338,718.74	78,513,143.30	79,231,233.17	80,361,679.83	84,239,894.08	83,653,699.41	87,733,467.78
DEPOSITOS	17,792,304.91	26.99	65,912,227.03	67,158,191.51	68,760,601.87	66,425,434.14	66,895,832.77	67,148,816.92	68,079,454.71	74,801,839.79	75,388,161.27	76,447,137.96	80,642,454.72	79,811,172.53	83,704,531.94
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	17,792,304.91	26.99	65,912,227.03	67,158,191.51	68,760,601.87	66,425,434.14	66,895,832.77	67,148,816.92	68,079,454.71	74,801,839.79	75,388,161.27	76,447,137.96	80,642,454.72	79,811,172.53	83,704,531.94
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	17,792,304.91	26.99	65,912,227.03	67,158,191.51	68,760,601.87	66,425,434.14	66,895,832.77	67,148,816.92	68,079,454.71	74,801,839.79	75,388,161.27	76,447,137.96	80,642,454.72	79,811,172.53	83,704,531.94



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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	17,048,160.33	26.87	63,455,429.70	63,878,747.67	64,055,815.38	62,997,430.11	63,586,999.20	63,119,653.87	63,722,787.44	71,714,975.60	71,941,261.90	72,995,536.47	76,013,589.19	76,038,115.16	80,503,590.03
De Ahorro	744,144.58	30.29	2,456,797.33	3,279,443.84	4,704,786.49	3,428,004.03	3,308,833.57	4,029,163.05	4,356,667.27	3,086,864.19	3,446,899.37	3,451,601.49	4,628,865.53	3,773,057.37	3,200,941.91
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
OBLIGACIONES	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 PASIVOS	480,636.59	105.43	455,862.39	724,962.70	520,196.44	640,655.84	735,245.76	570,857.99	1,136,724.51	523,666.76	597,673.20	621,821.83	731,425.78	776,317.94	936,498.98
Locales	6,951.53	229.38	3,030.51	2,879.51	3,617.27	4,838.87	4,266.60	6,352.82	9,685.03	10,340.30	8,625.92	8,309.02	8,981.85	11,888.65	9,982.04
Extranjero	473,685.06	104.61	452,831.88	722,083.19	516,579.17	635,816.97	730,979.16	564,505.17	1,127,039.48	513,326.46	589,047.28	613,512.81	722,443.93	764,429.29	926,516.94
PATRIMONIO	-373,029.45	-10.76	3,465,466.31	3,477,358.89	3,487,456.29	3,500,119.65	3,508,322.07	3,124,330.73	3,122,539.52	3,187,636.75	3,245,398.70	3,292,720.04	2,866,013.58	3,066,208.94	3,092,436.86
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	-100.00	420,009.27	465,466.31	465,466.31	465,466.31	465,466.31	45,457.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	46,979.82	103.35	45,457.04	11,892.58	21,989.98	34,653.34	42,855.76	78,873.69	122,539.52	187,636.75	245,398.70	292,720.04	-133,986.42	66,208.94	92,436.86
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
PASIVO Y PATRIMONIO	17,899,912.05	25.63	69,833,555.73	71,360,513.10	72,768,254.60	70,566,209.63	71,139,400.60	70,844,005.64	72,338,718.74	78,513,143.30	79,231,233.17	80,361,679.83	84,239,894.08	83,653,699.41	87,733,467.78