



Banco Agrícola (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	17,861,954.75	33.41	53,465,216.01	39,173,663.89	41,411,597.05	36,512,180.61	46,456,440.58	41,143,614.25	58,892,618.80	12,269,781.80	23,666,350.97	19,729,554.11	24,411,523.06	55,133,109.77	71,327,170.76
Depositos Locales en Bancos	15,588.55	7.94	196,222.49	147,985.11	120,808.05	339,889.32	162,289.83	141,929.48	144,169.10	205,241.19	97,565.25	154,456.96	222,595.29	186,528.09	211,811.04
A la Vista	15,588.55	7.94	196,222.49	147,985.11	120,808.05	339,889.32	162,289.83	141,929.48	144,169.10	205,241.19	97,565.25	154,456.96	222,595.29	186,528.09	211,811.04
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	17,846,152.32	33.50	53,267,288.14	39,022,245.80	41,288,823.58	36,170,654.56	46,292,515.63	40,999,481.91	58,746,048.06	12,063,088.38	23,566,868.74	19,573,087.98	24,186,439.32	54,945,147.39	71,113,440.46
A la Vista	17,846,152.32	33.50	53,267,288.14	39,022,245.80	41,288,823.58	36,170,654.56	46,292,515.63	40,999,481.91	58,746,048.06	12,063,088.38	23,566,868.74	19,573,087.98	24,186,439.32	54,945,147.39	71,113,440.46
Otros	213.88	12.54	1,705.38	3,432.98	1,965.42	1,636.73	1,635.12	2,202.86	2,401.64	1,452.23	1,916.98	2,009.17	2,488.45	1,434.29	1,919.26
CARTERA CREDITICIA	46,463,578.54	111.56	41,649,389.22	58,028,740.17	53,538,548.94	49,910,789.95	49,409,456.13	50,152,735.79	48,588,272.24	102,874,933.74	94,337,655.24	104,767,246.18	101,767,065.48	92,165,012.17	88,112,967.76
Extranjero	46,463,578.54	111.56	41,649,389.22	58,028,740.17	53,538,548.94	49,910,789.95	49,409,456.13	50,152,735.79	48,588,272.24	102,874,933.74	94,337,655.24	104,767,246.18	101,767,065.48	92,165,012.17	88,112,967.76
INVERSIONES EN VALORES	-11,676,229.15	-100.00	11,676,229.15	11,653,809.25	11,630,616.25	8,357,837.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-11,676,229.15	-100.00	11,676,229.15	11,653,809.25	11,630,616.25	8,357,837.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	-423,587.04	-56.93	744,096.33	1,095,682.64	568,956.27	634,857.11	546,173.01	634,600.85	563,957.24	944,428.08	767,471.95	806,466.30	942,201.33	1,096,586.74	320,509.29
Locales	7,413.22	2.85	260,184.68	273,907.26	318,161.01	312,253.14	313,533.42	307,357.04	317,288.92	310,140.96	308,223.39	299,882.17	296,080.17	285,794.72	267,597.90
Extranjero	-431,000.26	-89.07	483,911.65	821,775.38	250,795.26	322,603.97	232,639.59	327,243.81	246,668.32	634,287.12	459,248.56	506,584.13	646,121.16	810,792.02	52,911.39
TOTAL DE ACTIVOS	52,225,717.10	48.57	107,534,930.71	109,951,895.95	107,149,718.51	95,415,665.12	96,412,069.72	91,930,950.89	108,044,848.28	116,089,143.62	118,771,478.16	125,303,266.59	127,120,789.87	148,394,708.68	159,760,647.81
DEPOSITOS	29,252,469.03	29.30	99,845,431.64	102,145,824.88	99,280,969.52	87,266,258.26	87,783,176.15	83,010,267.46	81,246,080.23	89,023,671.89	89,401,504.36	95,542,131.05	96,955,104.48	117,964,579.40	129,097,900.67
Locales	0.00	0.00	2,000,000.00	2,000,000.00	3,000,000.00	2,500,000.00	2,500,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
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 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 Bancos	0.00	0.00	2,000,000.00	2,000,000.00	3,000,000.00	2,500,000.00	2,500,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
A Plazo	0.00	0.00	2,000,000.00	2,000,000.00	3,000,000.00	2,500,000.00	2,500,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
Extranjero	29,252,469.03	29.90	97,845,431.64	100,145,824.88	96,280,969.52	84,766,258.26	85,283,176.15	81,010,267.46	79,246,080.23	87,023,671.89	87,401,504.36	93,542,131.05	94,955,104.48	115,964,579.40	127,097,900.67
De Particulares	30,613,843.72	40.92	74,809,056.95	76,653,052.14	72,821,165.35	63,684,579.56	67,680,880.87	60,772,754.22	62,778,086.44	65,685,832.84	68,575,137.28	75,041,628.04	76,079,601.48	91,899,530.72	105,422,900.67
A la Vista	-496,616.25	-65.24	761,159.75	310,660.95	290,965.33	1,262,207.48	739,407.52	247,807.58	336,888.00	218,491.91	216,923.69	329,314.22	117,461.99	438,725.42	264,543.50
A Plazo	30,906,231.77	41.88	73,795,077.26	75,993,371.17	72,179,460.23	62,035,025.12	66,494,522.91	60,174,121.56	62,124,143.92	65,147,764.57	68,040,305.06	74,386,216.41	75,534,588.03	90,822,031.28	104,701,309.03
De Ahorro	204,228.20	80.78	252,819.94	349,020.02	350,739.79	387,346.96	446,950.44	350,825.08	317,054.52	319,576.36	317,908.53	326,097.41	427,551.46	638,774.02	457,048.14
De Bancos	-1,361,374.69	-5.91	23,036,374.69	23,492,772.74	23,459,804.17	21,081,678.70	17,602,295.28	20,237,513.24	16,467,993.79	21,337,839.05	18,826,367.08	18,500,503.01	18,875,503.00	24,065,048.68	21,675,000.00
A Plazo	-1,361,374.69	-5.91	23,036,374.69	23,492,772.74	23,459,804.17	21,081,678.70	17,602,295.28	20,237,513.24	16,467,993.79	21,337,839.05	18,826,367.08	18,500,503.01	18,875,503.00	24,065,048.68	21,675,000.00
OBLIGACIONES	2,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000,000.00	2,000,000.00	2,000,000.00
Extranjero	2,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000,000.00	2,000,000.00	2,000,000.00
OTROS PASIVOS	146,296.62	55.74	262,439.50	278,816.27	225,125.06	247,436.57	481,039.86	521,866.36	568,292.62	521,455.86	2,470,277.39	2,519,637.78	589,517.56	546,890.98	408,736.12
Locales	-5,897.67	-24.84	23,745.36	22,824.44	27,575.29	30,842.80	28,939.48	28,406.33	27,080.34	32,467.88	28,809.30	27,284.62	31,940.77	39,149.64	17,847.69
Extranjero	152,194.29	63.76	238,694.14	255,991.83	197,549.77	216,593.77	452,100.38	493,460.03	541,212.28	488,987.98	2,441,468.09	2,492,353.16	557,576.79	507,741.34	390,888.43
PATRIMONIO	20,826,951.45	280.42	7,427,059.57	7,527,254.80	7,643,623.93	7,901,970.29	8,147,853.71	8,398,817.07	26,230,475.43	26,544,015.87	26,899,696.41	27,241,497.76	27,576,167.83	27,883,238.30	28,254,011.02
Capital	19,000,000.00	316.67	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00
Otras Reservas	27,059.57	0.00	0.00	0.00	0.00	1,427,059.57	1,427,059.57	1,427,059.57	27,059.57	27,059.57	27,059.57	27,059.57	27,059.57	27,059.57	27,059.57
Utilidad de Periodos Anteriores	0.00	0.00	0.00	1,427,059.57	1,427,059.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	1,799,891.88	126.13	1,427,059.57	100,195.23	216,564.36	474,910.72	720,794.14	971,757.50	1,203,415.86	1,516,956.30	1,872,636.84	2,214,438.19	2,549,108.26	2,856,178.73	3,226,951.45
PASIVO Y PATRIMONIO	52,225,717.10	48.57	107,534,930.71	109,951,895.95	107,149,718.51	95,415,665.12	96,412,069.72	91,930,950.89	108,044,848.28	116,089,143.62	118,771,478.16	125,303,266.59	127,120,789.87	148,394,708.68	159,760,647.81