



Bancrédito (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	-27,128,377.90	-100.00	27,128,377.90	26,293,910.84	24,756,911.15	22,823,279.84	24,356,921.62	24,602,700.17	63,172,255.59	29,639,127.07	43,284,433.07	0.00	0.00	0.00	0.00
Depositos Locales en Bancos	-1,929,449.46	-100.00	1,929,449.46	1,922,922.27	1,888,105.26	1,396,402.11	2,412,910.80	2,407,204.12	1,912,094.42	953,305.19	845,068.95	0.00	0.00	0.00	0.00
A la Vista	-1,929,449.46	-100.00	1,929,449.46	1,922,922.27	1,888,105.26	1,396,402.11	2,412,910.80	2,407,204.12	1,912,094.42	953,305.19	845,068.95	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
Depositos Extranjeros en Bancos	-25,198,928.44	-100.00	25,198,928.44	24,370,988.57	22,868,805.89	21,426,877.73	21,944,010.82	22,195,496.05	61,260,161.17	28,685,821.88	42,439,364.12	0.00	0.00	0.00	0.00
A la Vista	-7,031,182.96	-100.00	7,031,182.96	6,123,494.95	4,550,420.29	4,482,245.13	4,928,557.01	5,106,442.72	44,099,462.23	7,491,156.71	8,302,738.11	0.00	0.00	0.00	0.00
A Plazo	-18,167,745.48	-100.00	18,167,745.48	18,247,493.62	18,318,385.60	16,944,632.60	17,015,453.81	17,089,053.33	17,160,698.94	21,194,665.17	34,136,626.01	0.00	0.00	0.00	0.00
CARTERA CREDITICIA	-152,558,563.61	-100.00	152,558,563.61	150,297,718.07	151,144,048.28	151,759,610.48	145,016,593.51	144,529,453.00	152,986,088.83	193,100,676.88	187,199,888.46	0.00	0.00	0.00	0.00
Extranjero	-152,558,563.61	-100.00	152,558,563.61	150,297,718.07	151,144,048.28	151,759,610.48	145,016,593.51	144,529,453.00	152,986,088.83	193,100,676.88	187,199,888.46	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	-107,938,083.50	-100.00	107,938,083.50	107,945,198.00	107,940,176.00	109,843,942.50	109,872,400.50	109,864,700.10	109,866,708.90	9,889,745.30	9,889,745.30	0.00	0.00	0.00	0.00
Locales	-38,083.50	-100.00	38,083.50	45,198.00	40,176.00	43,942.50	72,400.50	64,700.10	66,708.90	89,745.30	89,745.30	0.00	0.00	0.00	0.00
Extranjero	-107,900,000.00	-100.00	107,900,000.00	107,900,000.00	107,900,000.00	109,800,000.00	109,800,000.00	109,800,000.00	109,800,000.00	9,800,000.00	9,800,000.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	-4,517,099.22	-100.00	4,517,099.22	5,347,379.44	4,751,135.99	8,678,655.51	12,437,536.40	14,208,080.02	16,327,007.65	11,059,625.12	11,785,060.06	0.00	0.00	0.00	0.00
Locales	-304,635.60	-100.00	304,635.60	364,337.70	359,127.98	352,809.18	347,034.94	340,471.45	335,079.99	328,635.22	322,138.98	0.00	0.00	0.00	0.00
Extranjero	-4,212,463.62	-100.00	4,212,463.62	4,983,041.74	4,392,008.01	8,325,846.33	12,090,501.46	13,867,608.57	15,991,927.66	10,730,989.90	11,462,921.08	0.00	0.00	0.00	0.00
TOTAL DE ACTIVOS	-292,142,124.23	-100.00	292,142,124.23	289,884,206.35	288,592,271.42	293,105,488.33	291,683,452.03	293,204,933.29	342,352,060.97	243,689,174.37	252,159,126.89	0.00	0.00	0.00	0.00
DEPOSITOS	-196,706,131.56	-100.00	196,706,131.56	193,258,638.07	193,078,787.42	190,890,413.23	178,409,119.88	183,160,294.50	218,825,547.67	119,662,896.47	135,096,650.32	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
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 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	-196,706,131.56	-100.00	196,706,131.56	193,258,638.07	193,078,787.42	190,890,413.23	178,409,119.88	183,160,294.50	218,825,547.67	119,662,896.47	135,096,650.32	0.00	0.00	0.00	0.00
De Particulares	-153,172,703.03	-100.00	153,172,703.03	155,512,482.23	155,136,934.62	153,837,373.23	131,350,598.08	129,656,051.15	126,546,569.34	19,509,626.67	19,217,438.92	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	-153,172,703.03	-100.00	153,172,703.03	155,512,482.23	155,136,934.62	153,837,373.23	131,350,598.08	129,656,051.15	126,546,569.34	19,509,626.67	19,217,438.92	0.00	0.00	0.00	0.00
De Bancos	-43,533,428.53	-100.00	43,533,428.53	37,746,155.84	37,941,852.80	37,053,040.00	47,058,521.80	53,504,243.35	92,278,978.33	100,153,269.80	115,879,211.40	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	-43,533,428.53	-100.00	43,533,428.53	37,746,155.84	37,941,852.80	37,053,040.00	47,058,521.80	53,504,243.35	92,278,978.33	100,153,269.80	115,879,211.40	0.00	0.00	0.00	0.00
OBLIGACIONES	-68,828,238.12	-100.00	68,828,238.12	69,892,370.10	68,575,337.54	69,423,993.81	79,038,940.74	74,020,061.91	87,150,033.20	91,964,659.65	84,156,473.65	0.00	0.00	0.00	0.00
Locales	-5,665,255.37	-100.00	5,665,255.37	5,375,625.56	4,875,051.05	5,045,398.90	5,045,398.90	5,045,398.90	5,045,398.90	999,701.24	1,515,977.87	0.00	0.00	0.00	0.00
Extranjero	-63,162,982.75	-100.00	63,162,982.75	64,516,744.54	63,700,286.49	64,378,594.91	73,993,541.84	68,974,663.01	82,104,634.30	90,964,958.41	82,640,495.78	0.00	0.00	0.00	0.00
OTROS PASIVOS	-1,825,043.41	-100.00	1,825,043.41	1,955,664.96	1,994,474.22	5,778,769.26	7,015,533.07	8,590,138.97	10,180,700.93	2,508,731.88	3,327,143.76	0.00	0.00	0.00	0.00
Locales	-133,568.04	-100.00	133,568.04	148,306.80	153,093.30	175,392.72	191,130.69	201,745.44	221,247.57	46,655.23	53,385.17	0.00	0.00	0.00	0.00
Extranjero	-1,691,475.37	-100.00	1,691,475.37	1,807,358.16	1,841,380.92	5,603,376.54	6,824,402.38	8,388,393.53	9,959,453.36	2,462,076.65	3,273,758.59	0.00	0.00	0.00	0.00
PATRIMONIO	-24,782,711.14	-100.00	24,782,711.14	24,777,533.22	24,943,672.24	27,012,312.03	27,219,858.34	27,434,437.91	26,195,779.17	29,552,886.37	29,578,859.16	0.00	0.00	0.00	0.00
Capital	-21,203,000.00	-100.00	21,203,000.00	21,203,000.00	21,203,000.00	21,804,000.00	21,804,000.00	21,804,000.00	21,804,000.00	21,804,000.00	21,804,000.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	-673,674.57	-100.00	673,674.57	3,654,907.64	3,654,907.64	3,054,907.64	3,054,907.64	3,054,907.64	3,054,907.64	3,054,907.64	3,054,907.64	0.00	0.00	0.00	0.00
Utilidad de Periodo	-2,981,233.07	-100.00	2,981,233.07	-12,292.42	158,868.60	2,222,741.89	2,401,830.20	2,624,110.17	1,383,442.63	4,717,513.43	4,743,486.22	0.00	0.00	0.00	0.00
Ganancia o Perdida en Valores Disponible para la Venta	75,196.50	-100.00	-75,196.50	-68,082.00	-73,104.00	-69,337.50	-40,879.50	-48,579.90	-46,571.10	-23,534.70	-23,534.70	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	-292,142,124.23	-100.00	292,142,124.23	289,884,206.35	288,592,271.42	293,105,488.33	291,683,452.03	293,204,933.29	342,352,060.97	243,689,174.37	252,159,126.89	0.00	0.00	0.00	0.00