



Banco del Centro, 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	4,533,035.89	32.03	14,151,847.23	14,667,806.16	13,299,615.53	13,750,852.92	23,012,959.73	25,613,012.70	27,955,614.38	12,315,949.02	21,929,291.58	12,830,410.69	12,147,051.94	21,275,916.25	18,684,883.12	
Depositos Locales en Bancos	-3,626.11	-52.50	6,906.57	8,701.78	12,120.42	3,022.33	9,357.07	8,172.67	11,443.09	12,568.37	6,774.32	7,961.09	9,586.30	9,062.19	3,280.46	
A la Vista	-3,626.11	-52.50	6,906.57	8,701.78	12,120.42	3,022.33	9,357.07	8,172.67	11,443.09	12,568.37	6,774.32	7,961.09	9,586.30	9,062.19	3,280.46	
Depositos Extranjeros en Bancos	4,536,662.00	32.07	14,144,740.66	14,658,904.38	13,287,295.11	13,747,630.59	23,003,402.66	25,604,640.03	27,943,971.29	12,303,180.65	21,922,317.26	12,822,249.60	12,137,265.64	21,266,654.06	18,681,402.66	
A la Vista	5,147,972.85	1,439.04	357,737.60	1,014,431.07	4,495,134.80	3,175,731.75	11,954,531.57	13,854,465.44	13,908,059.97	2,190,090.02	14,399,995.74	3,112,111.81	1,694,939.76	12,522,314.67	5,505,710.45	
A Plazo	-611,310.85	-4.43	13,787,003.06	13,644,473.31	8,792,160.31	10,571,898.84	11,048,871.09	11,750,174.59	14,035,911.32	10,113,090.63	7,522,321.52	9,710,137.79	10,442,325.88	8,744,339.39	13,175,692.21	
Otros	200.00	0.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	
CARTERA CREDITICIA	-10,794,629.85	-79.22	13,626,571.58	16,011,132.46	22,237,203.17	15,329,823.34	13,463,844.42	12,175,509.84	7,769,573.47	4,801,323.47	4,789,323.47	4,277,323.47	3,731,454.47	2,791,454.47	2,831,941.73	
Extranjero	-10,794,629.85	-79.22	13,626,571.58	16,011,132.46	22,237,203.17	15,329,823.34	13,463,844.42	12,175,509.84	7,769,573.47	4,801,323.47	4,789,323.47	4,277,323.47	3,731,454.47	2,791,454.47	2,831,941.73	
INVERSIONES EN VALORES	-444,912.90	-4.20	10,589,601.05	10,362,312.89	18,607,936.09	18,898,070.12	21,865,057.77	15,579,061.57	8,388,531.86	32,811,701.06	17,792,037.24	14,964,630.86	11,472,714.51	8,852,493.74	10,144,688.15	
Extranjero	-444,912.90	-4.20	10,589,601.05	10,362,312.89	18,607,936.09	18,898,070.12	21,865,057.77	15,579,061.57	8,388,531.86	32,811,701.06	17,792,037.24	14,964,630.86	11,472,714.51	8,852,493.74	10,144,688.15	
OTROS ACTIVOS	546,835.10	115.26	474,453.46	526,495.20	515,343.15	555,874.90	1,014,064.70	581,189.93	624,116.22	1,294,405.59	5,118,761.71	738,647.94	589,867.52	817,766.48	1,021,288.56	
Locales	-7,074.86	-2.22	319,389.92	332,348.86	330,768.06	366,304.64	360,327.69	354,204.20	347,997.40	341,883.77	335,680.26	329,473.31	323,621.56	317,920.43	312,315.06	
Extranjero	553,909.96	357.21	155,063.54	194,146.34	184,575.09	189,570.26	653,737.01	226,985.73	276,118.82	952,521.82	4,783,081.45	409,174.63	266,245.96	499,846.05	708,973.50	
TOTAL DE ACTIVOS	-6,159,671.76	-15.86	38,842,473.32	41,567,746.71	54,660,097.94	48,534,621.28	59,355,926.62	53,948,774.04	44,737,835.93	51,223,379.14	49,629,414.00	32,811,012.96	27,941,088.44	33,737,630.94	32,682,801.56	
DEPOSITOS	-7,921,128.00	-31.47	25,166,694.13	27,259,262.10	34,066,161.09	30,613,691.61	46,029,768.34	32,829,739.82	32,229,148.01	36,121,576.28	30,074,553.01	17,509,597.64	13,335,220.61	18,706,246.61	17,245,566.13	
Extranjero	-7,921,128.00	-31.47	25,166,694.13	27,259,262.10	34,066,161.09	30,613,691.61	46,029,768.34	32,829,739.82	32,229,148.01	36,121,576.28	30,074,553.01	17,509,597.64	13,335,220.61	18,706,246.61	17,245,566.13	
De Particulares	-7,938,128.00	-31.54	25,166,694.13	27,259,262.10	30,810,970.65	29,308,407.60	33,162,718.34	24,515,034.73	32,132,148.01	30,864,576.28	29,977,088.39	17,412,597.64	13,318,187.93	18,689,211.62	17,228,566.13	
A la Vista	9,659.41	26.71	36,161.17	36,162.32	866,835.24	100,223.38	50,770.67	50,772.49	50,772.25	50,772.07	50,771.88	50,769.64	50,767.46	45,822.76	45,820.58	
A Plazo	-7,947,787.41	-31.63	25,130,532.96	27,223,099.78	29,944,135.41	29,208,184.22	33,111,947.67	24,464,262.24	32,081,375.76	30,813,804.21	29,926,316.51	17,361,828.00	13,267,420.47	18,643,388.86	17,182,745.55	
De Bancos	17,000.00	0.00	0.00	0.00	3,255,190.44	1,305,284.01	12,867,050.00	8,314,705.09	97,000.00	5,257,000.00	97,464.62	97,000.00	17,032.68	17,034.99	17,000.00	
A la Vista	17,000.00	0.00	0.00	0.00	3,255,190.44	1,305,284.01	3,137,050.00	8,314,705.09	97,000.00	97,000.00	97,464.62	97,000.00	17,032.68	17,034.99	17,000.00	
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	9,730,000.00	0.00	0.00	5,160,000.00	0.00	0.00	0.00	0.00	0.00	
OBLIGACIONES	-2,840,033.65	-78.61	3,612,779.50	4,147,264.47	10,550,600.32	7,829,727.65	3,070,023.34	9,608,727.05	986,433.31	918,673.35	6,516,565.27	1,950,616.10	1,055,957.06	865,841.23	772,745.85	
Extranjero	-2,840,033.65	-78.61	3,612,779.50	4,147,264.47	10,550,600.32	7,829,727.65	3,070,023.34	9,608,727.05	986,433.31	918,673.35	6,516,565.27	1,950,616.10	1,055,957.06	865,841.23	772,745.85	
OTROS PASIVOS	130,391.07	155.02	84,110.58	700,329.84	515,828.56	172,172.30	104,332.37	96,774.77	76,485.49	1,859,266.91	416,696.30	286,305.47	66,735.68	78,168.75	214,501.65	
Locales	1,430.02	7.94	18,005.29	17,082.50	16,913.71	17,470.45	18,041.94	17,988.76	17,463.75	17,794.43	18,834.02	18,220.90	18,559.38	17,967.55	19,435.31	
Extranjero	128,961.05	195.08	66,105.29	683,247.34	498,914.85	154,701.85	86,290.43	78,786.01	59,021.74	1,841,472.48	397,862.28	268,084.57	48,176.30	60,201.20	195,066.34	
PATRIMONIO	4,471,098.82	44.81	9,978,889.11	9,460,890.30	9,527,507.97	9,919,029.70	10,151,802.57	11,413,532.40	11,445,769.12	12,323,862.60	12,621,599.42	13,064,493.75	13,483,175.09	14,087,374.35	14,449,987.93	
Capital	0.00	0.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	4,100,000.00	
Utilidad de Periodos Anteriores	704,128.09	13.61	5,174,761.02	5,878,889.11	5,878,889.11	5,878,889.11	5,878,889.11	5,878,889.11	5,878,889.11	5,878,889.11	5,878,889.11	5,878,889.11	5,878,889.11	5,878,889.11	5,878,889.11	
Utilidad de Periodo	3,766,970.73	534.98	704,128.09	-517,998.81	-451,381.14	-59,859.41	172,913.46	1,434,643.29	1,466,880.01	2,344,973.49	2,642,710.31	3,085,604.64	3,504,285.98	4,108,485.24	4,471,098.82	
PASIVO Y PATRIMONIO	-6,159,671.76	-15.86	38,842,473.32	41,567,746.71	54,660,097.94	48,534,621.26	59,355,926.62	53,948,774.04	44,737,835.93	51,223,379.14	49,629,414.00	32,811,012.96	27,941,088.44	33,737,630.94	32,682,801.56	