



Banco Continental de 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	6,848,586.93	3.78	181,170,789.45	133,392,508.44	113,131,117.73	165,397,690.74	164,959,414.03	177,033,168.56	188,921,098.84	184,029,670.28	187,676,624.22	152,708,025.35	104,339,890.58	93,333,819.34	188,019,376.38
Depositos Locales en Bancos	-5,556,246.26	-11.18	49,701,287.12	37,081,382.22	40,309,929.68	43,344,217.34	43,042,149.05	47,130,460.06	44,482,915.59	43,503,510.81	50,711,979.03	39,287,220.01	33,029,016.45	45,604,255.38	44,145,040.86
A la Vista	3,080,359.58	17.04	18,072,701.48	9,276,525.75	9,371,073.21	13,009,360.87	10,190,292.58	14,586,603.59	13,692,059.12	13,712,654.34	15,134,122.56	10,958,363.54	10,752,159.98	14,562,275.58	21,153,061.06
A Plazo	-8,636,605.84	-27.31	31,628,585.64	27,804,856.47	30,938,856.47	30,334,856.47	32,851,856.47	32,543,856.47	30,790,856.47	29,790,856.47	35,577,856.47	28,328,856.47	22,276,856.47	31,041,979.80	22,991,979.80
Depositos Extranjeros en Bancos	10,005,425.55	7.96	125,704,024.66	90,946,831.42	66,646,550.48	116,589,223.59	116,803,634.62	124,920,719.07	139,013,480.28	134,651,465.77	130,991,715.30	107,207,625.48	65,293,106.03	40,857,134.43	135,709,450.21
A la Vista	4,234,616.74	35.61	11,890,747.47	8,978,109.73	5,619,264.14	5,947,975.65	4,023,316.23	2,595,578.20	9,513,660.83	3,491,210.63	5,333,572.65	4,986,042.79	9,853,072.20	5,069,304.90	16,125,364.21
A Plazo	5,770,808.81	5.07	113,813,277.19	81,968,721.69	61,027,286.34	110,641,247.94	112,780,318.39	122,325,140.87	129,499,819.45	131,160,255.14	125,658,142.65	102,221,582.69	55,440,033.83	35,787,829.53	119,584,086.00
Otros	2,399,407.64	41.62	5,765,477.67	5,364,294.80	6,174,637.57	5,464,249.81	5,113,630.36	4,981,989.43	5,424,702.97	5,874,693.70	5,972,929.89	6,213,179.86	6,017,768.10	6,872,429.53	8,164,885.31
CARTERA CREDITICIA	308,454,932.68	34.66	890,031,242.93	884,189,441.62	880,058,958.01	884,593,465.06	884,727,807.45	880,722,444.41	880,426,947.23	878,559,033.41	879,378,653.19	1,076,613,652.46	1,108,944,923.10	1,128,591,441.32	1,198,486,175.61
Locales	235,502,307.89	28.70	820,653,172.23	817,985,053.82	817,322,652.31	813,466,132.32	809,752,604.23	803,317,739.11	808,026,683.56	804,516,309.39	801,530,337.07	993,961,324.26	1,009,233,729.14	1,018,405,760.28	1,056,155,480.12
Extranjero	72,952,624.79	105.15	69,378,070.70	66,204,387.80	62,736,305.70	71,127,332.74	74,975,203.22	77,404,705.30	72,400,263.67	74,042,724.02	77,848,316.12	82,652,328.20	99,711,193.96	110,185,681.04	142,330,695.49
INVERSIONES EN VALORES	-104,016,041.63	-22.61	460,104,326.69	463,668,124.71	469,338,530.61	486,607,823.46	492,229,617.89	502,016,670.08	501,986,928.23	497,301,655.88	501,860,728.81	320,377,106.12	359,711,229.23	344,908,317.87	356,088,285.06
Locales	-164,738,536.46	-71.62	230,032,804.18	224,776,087.09	221,201,967.13	233,748,996.33	245,365,656.78	251,962,883.42	260,731,597.27	265,914,475.30	266,885,671.67	67,043,436.76	66,551,157.79	65,294,267.72	
Extranjero	60,722,494.83	26.39	230,071,522.51	238,892,037.62	248,136,563.48	252,858,827.13	246,863,961.11	250,053,786.66	241,255,330.96	231,387,180.58	234,975,057.14	253,333,669.36	293,168,012.57	278,357,160.08	290,794,017.34
OTROS ACTIVOS	-7,117,447.30	-8.44	84,330,348.00	79,143,137.67	88,254,375.86	84,398,558.01	85,334,457.61	82,318,261.46	76,023,909.89	74,514,122.72	81,435,269.70	78,333,691.34	79,656,423.77	84,751,388.06	77,212,900.70
Locales	-7,272,841.20	-8.93	81,442,493.23	76,139,066.24	85,225,119.96	81,819,052.29	82,724,580.57	79,820,481.41	73,312,251.92	71,793,579.80	78,613,567.52	75,658,089.78	76,666,146.90	81,740,917.15	74,169,652.03
Extranjero	155,393.90	5.38	2,887,854.77	3,004,071.43	3,029,255.90	2,579,505.72	2,609,877.04	2,497,780.05	2,711,657.97	2,720,542.92	2,821,702.18	2,675,601.56	2,990,276.87	3,010,470.91	3,043,248.67
TOTAL DE ACTIVOS	204,170,030.68	12.64	1,615,636,707.07	1,560,393,212.44	1,550,782,982.21	1,620,997,537.27	1,627,251,296.98	1,642,090,544.51	1,647,358,884.19	1,634,404,482.29	1,650,351,275.92	1,628,032,475.27	1,652,652,466.68	1,651,584,966.59	1,819,806,737.75
DEPOSITOS	54,028,980.74	4.78	1,129,627,709.66	1,093,695,386.06	1,069,664,278.10	1,086,362,966.27	1,061,906,831.99	1,067,176,658.43	1,071,836,968.76	1,093,910,401.93	1,100,012,024.88	1,072,707,400.39	1,084,328,145.75	1,106,337,481.09	1,183,656,690.40
Locales	62,973,898.42	6.27	1,004,508,950.36	984,803,601.33	969,803,286.88	985,180,406.23	962,830,020.31	954,743,744.18	959,167,893.25	987,119,369.21	1,001,474,394.70	989,166,600.18	988,347,506.10	1,017,260,862.33	1,067,482,848.78
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	48,640,528.16	5.49	885,512,365.15	861,240,394.75	857,823,298.55	861,662,461.09	856,250,189.21	861,647,288.50	872,527,688.34	865,978,766.07	884,264,425.77	880,576,475.14	880,222,740.68	895,932,648.63	934,152,893.31
A la Vista	-5,393,977.68	-4.23	127,619,440.13	113,247,991.88	113,599,486.77	118,829,003.26	116,529,029.32	120,956,418.99	118,897,676.42	96,996,459.33	98,970,310.51	96,527,435.16	94,680,821.50	108,002,038.16	122,225,462.45
A Plazo	11,268,110.10	1.85	607,532,547.49	587,555,233.98	587,969,144.72	578,659,463.92	565,675,418.54	563,114,879.57	573,090,897.10	593,292,829.97	606,486,493.36	608,817,802.63	610,293,004.14	604,986,796.51	618,800,657.59
De Ahorros	42,766,395.74	28.44	150,360,377.53	160,437,168.89	156,254,667.06	164,173,993.91	174,045,741.35	177,575,989.94	180,539,114.82	175,689,476.77	178,807,621.90	175,231,237.35	175,248,915.04	182,943,813.96	193,126,773.27
De Bancos	14,333,370.26	12.05	118,996,585.21	123,563,206.58	111,979,988.33	123,517,945.14	106,579,831.10	93,096,455.68	86,640,204.91	121,140,603.14	117,209,968.93	108,590,125.04	108,124,765.42	121,328,213.70	133,329,955.47
A la Vista	26,400,166.26	53.40	49,439,722.87	55,738,911.85	51,922,519.57	55,612,439.46	49,585,980.90	38,286,687.75	37,825,201.43	77,746,268.80	77,864,665.89	77,965,126.61	80,003,734.35	85,010,854.84	75,839,889.13
A Plazo	-12,066,796.00	-17.35	69,556,862.34	67,824,294.73	60,057,468.76	67,905,505.68	56,993,850.20	54,809,767.93	48,815,003.48	43,394,334.34	39,345,303.04	30,624,998.43	28,121,031.07	36,317,358.86	57,490,066.34
Extranjero	-8,944,917.68	-7.15	125,118,759.30	108,891,784.73	99,860,991.22	101,182,560.04	99,076,811.68	112,432,914.25	112,669,075.51	106,791,032.72	98,537,630.18	83,540,800.21	95,980,639.65	89,076,618.76	116,173,841.62
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	-21,537,383.31	-21.75	99,038,486.68	97,380,188.02	88,455,560.08	89,020,379.96	86,938,809.31	97,757,653.46	91,433,483.91	90,859,843.85	89,024,529.94	72,891,473.28	73,493,077.66	75,292,980.17	77,501,103.37
A la Vista	1,492,870.59	19.14	7,801,609.22	7,171,339.61	7,315,299.58	9,911,661.70	7,449,483.75	9,341,303.56	8,644,172.23	6,503,423.52	5,363,594.47	5,102,770.18	5,787,965.30	6,541,080.54	9,294,479.81
A Plazo	-23,247,146.74	-28.85	80,575,543.94	79,567,254.85	72,198,628.08	68,901,707.81	66,596,966.83	71,980,044.88	71,197,873.43	68,432,645.79	68,171,266.82	56,956,303.58	56,075,995.83	56,250,926.92	57,328,397.20
De Ahorro	216,892.84	2.03	10,661,333.52	10,641,593.56	8,941,632.42	10,207,010.45	12,892,358.73	16,436,305.02	11,591,438.25	15,923,774.54	15,489,668.65	10,832,399.52	11,629,116.53	12,500,972.71	10,878,226.36
De Bancos	12,592,465.63	48.28	26,080,272.62	11,511,596.71	11,405,431.14	12,162,180.08	12,138,002.37	14,675,260.79	21,235,591.60	15,931,188.87	9,513,100.24	10,649,326.93	22,487,561.99	13,783,638.59	38,672,738.25
A la Vista	15,663,179.82	259.93	6,025,843.87	1,069,570.32	280,511.39	849,337.88	807,410.17	1,397,554.45	1,810,734.24	1,923,232.53	1,793,100.24	697,702.61	863,847.43	633,924.03	21,689,023.69
A Plazo	-3,070,714.19	-15.31	20,054,428.75	10,442,026.39	11,124,919.75	11,312,842.20	11,330,592.20	13,277,706.34	19,424,857.36	14,007,956.34	7,720,000.00	9,951,624.32	21,623,714.56	13,149,714.56	16,983,714.56
OBLIGACIONES	118,260,553.29	48.42	244,236,779.53	218,213,469.63	230,610,469.63	271,010,469.63	311,923,142.90	315,349,557.39	311,469,687.05	289,286,899.93	276,530,587.51	291,818,738.71	286,661,002.98	276,884,354.47	362,497,332.82
Locales	-22,191,834.49	-25.06	88,560,621.25	19,500,000.00	86,544,000.00	105,444,000.00	119,772,518.29	123,997,522.89	97,107,488.96	93,689,542.01	90,777,987.70	89,292,595.31	63,055,265.61	55,363,653.19	66,368,786.76
Extranjero	140,452,387.78	90.22	155,676,158.28	198,713,469.63	144,066,469.63	165,566,469.63	192,150,624.61	191,352,034.50	214,362,198.09	195,597,357.92	185,752,599.81	202,526,143.40	223,605,737.37	221,520,701.28	296,128,546.06



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(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
OTROS PASIVOS	22,925,056.21	39.18	58,505,731.87	65,758,634.48	64,642,418.41	75,193,460.89	61,921,027.56	64,717,116.03	70,308,405.48	55,780,260.70	76,846,744.74	65,104,902.82	80,082,675.80	65,378,242.71	81,430,788.08
Locales	21,766,397.08	38.99	55,827,460.16	59,020,387.01	56,979,454.86	68,538,231.09	58,473,622.83	61,228,510.51	63,882,470.00	52,007,813.79	63,832,715.05	58,170,498.77	68,831,038.33	62,253,543.09	77,593,857.24
Extranjero	1,158,659.13	43.26	2,678,271.71	6,738,247.47	7,662,963.55	6,655,229.80	3,447,404.73	3,488,605.52	6,425,935.48	3,772,446.91	13,014,029.69	6,934,404.05	11,251,637.47	3,124,699.62	3,836,930.84
PATRIMONIO	8,955,440.44	4.89	183,266,486.01	182,725,722.27	185,865,816.83	188,430,640.45	191,500,294.53	194,847,212.67	193,743,822.90	195,426,919.73	196,961,918.79	198,401,433.34	201,580,642.15	202,984,888.32	192,221,926.45
Capital	0.00	0.00	151,517,296.00	148,402,000.00	148,402,000.00	151,517,296.00	151,517,296.00	151,517,296.00	151,517,296.00	151,517,296.00	151,517,296.00	151,517,296.00	151,517,296.00	151,517,296.00	151,517,296.00
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	10,011,853.76	90.44	11,070,000.13	31,501,492.51	31,538,363.04	29,657,166.43	29,863,641.57	29,867,969.57	27,986,431.12	27,973,571.93	27,986,431.12	26,110,054.77	26,104,772.94	26,104,772.94	21,081,853.89
Utilidad de Periodo	-1,839,218.82	-8.89	20,679,189.88	2,999,779.04	5,921,179.58	7,390,140.80	10,122,139.66	12,589,020.91	15,108,468.88	17,390,106.39	19,736,427.78	21,879,928.40	25,851,453.25	27,462,851.73	18,839,971.06
Ganancia o Perdida en Valores Disponible para la Venta	782,805.50	0.00	0.00	-177,549.28	4,274.21	-133,962.78	-2,782.70	872,926.19	-868,373.10	-1,454,054.59	-2,278,236.11	-1,105,845.83	-1,892,880.04	-2,100,032.35	782,805.50
PASIVO Y PATRIMONIO	204,170,030.68	12.64	1,615,636,707.07	1,560,393,212.44	1,550,782,982.97	1,620,997,537.24	1,627,251,296.98	1,642,090,544.52	1,647,358,884.19	1,634,404,482.29	1,650,351,275.92	1,628,032,475.26	1,652,652,466.68	1,651,584,966.59	1,819,806,737.75