



**Banco Cuscatlan de Panama, 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
<b>ACTIVOS LIQUIDOS</b>	13,881,241.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,790,920.84	9,650,966.84	11,771,600.06	13,627,015.18	11,908,772.16	14,978,861.47	13,881,241.44
Depositos Locales en Bancos	1,563,406.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	539,484.67	565,319.08	2,458,358.34	1,413,351.90	720,347.11	2,519,897.61	1,563,406.85
A la Vista	145,406.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	239,484.67	165,319.08	1,608,358.34	153,351.90	145,347.11	499,897.61	145,406.85
A Plazo	1,418,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300,000.00	400,000.00	850,000.00	1,260,000.00	575,000.00	2,020,000.00	1,418,000.00
Depositos Extranjeros en Bancos	12,281,749.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,250,936.17	9,056,241.26	9,283,698.68	12,188,325.13	11,147,334.09	12,420,507.93	12,281,749.42
A la Vista	314,933.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105,762.56	270,224.87	497,682.29	1,217,110.56	307,638.45	345,999.72	314,933.55
A Plazo	11,966,815.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,145,173.61	8,786,016.39	8,786,016.39	10,971,214.57	10,839,695.64	12,074,508.21	11,966,815.87
Otros	36,085.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	29,406.50	29,543.04	25,338.15	41,090.96	38,455.93	36,085.17
<b>CARTERA CREDITICIA</b>	6,426,552.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,452,388.01	2,152,301.86	4,151,151.79	5,871,247.92	6,415,369.26	5,410,175.74	6,426,552.66
Locales	1,448,065.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,879,674.10	1,191,013.39	731,013.39	1,448,065.93
Extranjero	4,978,486.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,452,388.01	2,152,301.86	4,151,151.79	3,991,573.82	5,224,355.87	4,679,162.35	4,978,486.73
<b>INVERSIONES EN VALORES</b>	15,173,861.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,012,500.00	1,946,025.00	6,096,739.20	13,562,055.90	15,267,241.27	15,173,861.26
Locales	3,596,361.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,012,500.00	1,946,025.00	2,961,739.20	2,758,747.20	3,355,521.82	3,596,361.26
Extranjero	11,577,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,135,000.00	10,803,308.70	11,911,719.45	11,577,500.00
<b>OTROS ACTIVOS</b>	1,020,093.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	688,903.21	681,163.58	709,271.70	619,796.62	775,222.97	715,213.53	1,020,093.43
Locales	615,612.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	628,906.11	620,635.86	617,468.77	544,534.79	529,015.99	606,998.61	615,612.02
Extranjero	404,481.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,997.10	60,527.72	91,802.93	75,261.83	246,206.98	108,214.92	404,481.41
<b>TOTAL DE ACTIVOS</b>	36,501,748.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,932,212.06	13,496,932.28	18,578,048.55	26,214,798.92	32,661,420.29	36,371,492.01	36,501,748.79
<b>DEPOSITOS</b>	25,992,355.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,871,619.73	2,874,271.74	8,266,824.53	16,001,917.83	21,673,332.97	25,727,096.40	25,992,355.78
Locales	3,187,333.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	171,619.73	172,675.74	1,869,027.67	3,008,566.16	3,566,288.65	3,889,613.67	3,187,333.20
De Particulares	979,072.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	171,619.73	172,675.74	669,027.67	808,566.16	1,366,288.65	1,689,613.67	979,072.80
A la Vista	81,005.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,619.73	1,170.83	10,294.50	38,162.08	194,255.49	415,503.72	81,005.12
A Plazo	862,129.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170,000.00	170,000.00	641,842.96	751,842.96	1,124,539.29	1,224,605.45	862,129.68
De Ahorros	35,938.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,504.91	16,890.21	18,561.12	47,493.87	49,504.50	35,938.00
De Bancos	2,208,260.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,200,000.00	2,200,000.00	2,200,000.00	2,200,000.00	2,208,260.40
A Plazo	2,208,260.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,200,000.00	2,200,000.00	2,200,000.00	2,200,000.00	2,208,260.40
Extranjero	22,805,022.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,700,000.00	2,701,596.00	6,397,796.86	12,993,351.67	18,107,044.32	21,837,482.73	22,805,022.58
De Particulares	20,549,522.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,579,335.03	10,814,986.60	16,315,213.87	20,249,224.72	20,549,522.03
A la Vista	9,750.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,198.98	52,184.51	61,847.15	1,365.30	9,750.69
A Plazo	20,380,048.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,517,000.00	10,725,847.55	16,102,477.55	19,158,906.12	20,380,048.98
De Ahorro	159,722.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24,136.05	36,954.54	150,889.17	1,088,953.30	159,722.36
De Bancos	2,255,500.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,700,000.00	2,701,596.00	2,818,461.83	2,178,365.07	1,791,830.45	1,588,258.01	2,255,500.55
A la Vista	955,500.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,596.00	118,461.83	178,365.07	491,830.45	288,258.01	955,500.55
A Plazo	1,300,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,700,000.00	2,700,000.00	2,700,000.00	2,000,000.00	1,300,000.00	1,300,000.00	1,300,000.00
<b>OTROS PASIVOS</b>	206,151.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154,199.83	305,512.19	103,246.79	145,735.26	198,590.86	172,942.40	206,151.84
Locales	96,373.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,675.98	183,802.73	81,588.49	106,457.99	135,740.17	85,112.21	96,373.57
Extranjero	109,778.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114,523.85	121,709.46	21,658.30	39,277.27	62,850.69	87,830.19	109,778.27
<b>PATRIMONIO</b>	10,303,241.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,906,392.50	10,317,148.35	10,207,977.23	10,067,145.83	10,789,496.46	10,471,453.21	10,303,241.17
Capital	11,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,000,000.00	10,500,000.00	10,500,000.00	10,500,000.00	11,000,000.00	11,000,000.00	11,000,000.00
Utilidad de Periodo	-704,807.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-93,607.50	-188,351.65	-297,522.77	-437,968.37	-521,734.74	-609,528.89	-704,807.71



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Ganancia o Perdida en Valores Disponible para la Venta	8,048.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,500.00	5,500.00	5,114.20	311,231.20	80,982.10	8,048.88
PASIVO Y PATRIMONIO	36,501,748.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,932,212.06	13,496,932.28	18,578,048.55	26,214,798.92	32,661,420.29	36,371,492.01	36,501,748.79	