



Banco de Finanzas, S.A. (Lic. Intl)
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	-897,276.43	-10.75	8,348,439.13	8,826,097.48	8,378,235.12	11,440,926.33	8,312,918.42	11,325,350.79	7,691,647.88	7,916,420.73	7,231,183.58	8,600,586.70	8,041,219.05	7,834,813.94	7,451,162.70
Depositos Locales en Bancos	-1,401,360.40	-17.49	8,010,895.80	8,692,478.31	8,099,274.55	11,215,481.93	7,868,838.00	8,937,983.98	7,200,466.60	7,325,934.40	6,941,098.10	7,473,229.62	7,193,848.38	7,603,753.02	6,609,535.40
A la Vista	-205,139.60	-64.38	318,615.05	1,000,197.56	496,993.80	3,384,201.18	146,372.07	1,613,029.66	293,616.72	419,084.52	337,364.44	875,197.61	595,816.37	1,059,418.00	113,475.45
A Plazo	-1,196,220.80	-15.55	7,692,280.75	7,692,280.75	7,602,280.75	7,831,280.75	7,722,465.93	7,324,954.32	6,906,849.88	6,906,849.88	6,603,733.66	6,598,032.01	6,598,032.01	6,544,335.02	6,496,059.95
Depositos Extranjeros en Bancos	509,083.97	155.66	327,043.33	124,669.17	263,460.57	215,144.40	433,580.42	2,376,866.81	480,681.28	579,986.33	279,585.48	1,116,857.08	836,870.67	220,560.92	836,127.30
A la Vista	509,083.97	155.66	327,043.33	124,669.17	263,460.57	215,144.40	433,580.42	2,376,866.81	480,681.28	579,986.33	279,585.48	1,116,857.08	836,870.67	220,560.92	836,127.30
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
Otros	-5,000.00	-47.62	10,500.00	8,950.00	15,500.00	10,300.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	5,500.00
CARTERA CREDITICIA	2,255,929.12	16.52	13,656,768.33	13,653,148.78	13,995,319.03	7,714,095.69	9,992,491.91	7,721,191.93	11,855,220.01	14,299,074.04	15,052,863.53	15,230,839.42	15,268,382.07	16,069,294.34	15,912,697.45
Extranjero	2,255,929.12	16.52	13,656,768.33	13,653,148.78	13,995,319.03	7,714,095.69	9,992,491.91	7,721,191.93	11,855,220.01	14,299,074.04	15,052,863.53	15,230,839.42	15,268,382.07	16,069,294.34	15,912,697.45
INVERSIONES EN VALORES	231,250.00	4.20	5,500,000.00	5,500,000.00	5,500,000.00	6,316,983.02	6,316,983.02	6,316,983.02	6,316,983.02	6,316,983.02	6,316,983.02	6,316,983.02	6,316,983.02	5,731,250.00	5,731,250.00
Extranjero	231,250.00	4.20	5,500,000.00	5,500,000.00	5,500,000.00	6,316,983.02	6,316,983.02	6,316,983.02	6,316,983.02	6,316,983.02	6,316,983.02	6,316,983.02	6,316,983.02	5,731,250.00	5,731,250.00
OTROS ACTIVOS	-24,161.86	-0.54	4,507,196.68	4,789,841.12	5,006,171.10	4,731,652.51	4,630,728.16	4,606,299.18	4,550,702.10	4,691,605.34	4,402,629.06	4,307,569.89	4,485,964.70	4,520,801.25	4,483,034.82
Locales	-10,701.67	-0.31	3,493,553.23	3,504,762.89	3,501,072.61	3,497,828.13	3,494,300.00	3,492,974.54	3,491,433.07	3,491,073.67	3,491,313.74	3,488,846.60	3,486,885.63	3,484,381.67	3,482,851.56
Extranjero	-13,460.19	-1.33	1,013,643.45	1,285,078.23	1,505,098.49	1,233,824.38	1,136,428.16	1,113,324.64	1,059,269.03	1,200,531.67	911,315.32	818,723.29	999,079.07	1,036,419.58	1,000,183.26
TOTAL DE ACTIVOS	1,565,740.83	4.89	32,012,404.14	32,769,087.38	32,879,725.25	30,203,657.55	29,253,121.51	29,969,824.92	30,414,553.01	33,224,083.13	33,003,659.19	34,455,979.03	33,526,815.82	34,156,159.53	33,578,144.97
DEPOSITOS	3,040,433.40	11.31	26,877,030.11	27,646,888.29	28,045,621.30	26,298,443.88	25,452,085.34	25,943,466.25	26,658,187.49	29,540,799.78	29,301,068.32	30,436,347.80	29,431,630.41	29,858,684.94	29,917,463.51
Extranjero	3,040,433.40	11.31	26,877,030.11	27,646,888.29	28,045,621.30	26,298,443.88	25,452,085.34	25,943,466.25	26,658,187.49	29,540,799.78	29,301,068.32	30,436,347.80	29,431,630.41	29,858,684.94	29,917,463.51
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	3,040,433.40	11.31	26,877,030.11	27,646,888.29	28,045,621.30	26,298,443.88	25,452,085.34	25,943,466.25	26,658,187.49	29,540,799.78	29,301,068.32	30,436,347.80	29,431,630.41	29,858,684.94	29,917,463.51
A la Vista	-784,154.07	-24.97	3,139,837.43	3,023,058.82	2,841,027.65	3,092,245.20	2,035,880.09	3,602,910.92	2,046,862.75	1,918,774.60	1,752,805.42	2,797,639.76	1,860,205.75	1,974,935.91	2,355,683.36
A Plazo	3,816,963.95	16.08	23,737,192.68	24,623,829.47	25,204,593.65	23,206,198.68	23,416,205.25	22,340,555.33	24,611,324.74	27,615,655.18	27,541,871.56	27,632,295.06	27,564,990.67	27,876,400.01	27,554,156.63
De Ahorro	7,623.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,370.00	6,391.34	6,412.98	6,433.99	7,349.02	7,623.52
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 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	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
OBLIGACIONES	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	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
OTROS PASIVOS	-1,505,812.56	-77.80	1,935,423.25	1,917,892.32	1,627,995.68	695,049.87	590,470.57	812,513.52	537,072.78	460,460.35	479,590.05	794,734.07	868,143.71	1,067,281.57	429,610.69
Locales	-44,068.77	-45.28	97,325.29	86,127.76	23,542.46	97,226.21	119,614.75	34,605.04	35,434.52	38,980.13	42,785.72	44,030.79	108,476.15	364,828.79	53,256.52
Extranjero	-1,461,743.79	-79.52	1,838,097.96	1,831,764.56	1,604,453.22	597,823.66	470,855.82	777,908.48	501,638.26	421,480.22	436,804.33	750,703.28	759,667.56	702,452.78	376,354.17
PATRIMONIO	31,119.99	0.97	3,199,950.78	3,204,306.77	3,206,108.27	3,210,163.80	3,210,565.60	3,213,845.15	3,219,292.74	3,222,823.00	3,223,000.82	3,224,897.16	3,227,041.70	3,230,193.02	3,231,070.77
Capital	0.00	0.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
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	48,542.37	32.06	151,408.41	199,950.78	199,950.78	199,950.78	199,950.78	199,950.78	199,950.78	199,950.78	199,950.78	199,950.78	199,950.78	199,950.78	199,950.78
Utilidad de Periodo	-17,422.38	-35.89	48,542.37	4,355.99	6,157.49	10,213.02	10,614.82	13,894.37	19,341.96	22,872.22	23,050.04	24,946.38	27,090.92	30,242.24	31,119.99
Ganancia o Perdida en Valores Disponible para la Venta	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
PASIVO Y PATRIMONIO	1,565,740.83	4.89	32,012,404.14	32,769,087.38	32,879,725.25	30,203,657.55	29,253,121.51	29,969,824.92	30,414,553.01	33,224,083.13	33,003,659.19	34,455,979.03	33,526,815.82	34,156,159.53	33,578,144.97