



GNB Bank
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	-14,362,616.23	-76.04	18,888,426.51	1,963,252.30	11,752,172.48	11,778,563.88	12,167,039.83	12,384,347.79	12,963,741.82	14,578,383.72	12,193,935.17	4,444,219.71	2,169,517.55	2,466,856.77	4,525,810.28
Depositos Locales en Bancos	-139,483.08	-65.38	213,352.57	82,121.33	102,294.87	110,809.88	119,715.64	113,656.04	133,037.97	114,098.44	108,534.17	154,563.30	111,169.39	193,255.26	73,869.49
A la Vista	-139,483.08	-65.38	213,352.57	82,121.33	102,294.87	110,809.88	119,715.64	113,656.04	133,037.97	114,098.44	108,534.17	154,563.30	111,169.39	193,255.26	73,869.49
Depositos Extranjeros en Bancos	-14,207,935.32	-76.32	18,615,451.49	1,778,419.00	11,585,822.54	11,635,068.17	11,969,663.46	12,210,564.80	12,770,746.69	14,378,047.14	12,038,108.10	4,224,224.14	1,994,354.77	2,255,732.81	4,407,516.17
A la Vista	-15,007,935.32	-91.99	16,315,451.49	578,419.00	10,585,822.54	10,435,068.17	10,969,663.46	11,010,564.80	11,770,746.69	11,278,047.14	11,538,108.10	2,024,224.14	1,094,354.77	2,255,732.81	1,307,516.17
A Plazo	800,000.00	34.78	2,300,000.00	1,200,000.00	1,000,000.00	1,200,000.00	1,000,000.00	1,200,000.00	1,000,000.00	3,100,000.00	500,000.00	2,200,000.00	900,000.00	0.00	3,100,000.00
Otros	-15,197.83	-25.49	59,622.45	102,711.97	64,055.07	32,685.83	77,660.73	60,126.95	59,957.16	86,238.14	47,292.90	65,432.27	63,993.39	17,868.70	44,424.62
CARTERA CREDITICIA	-16,098,096.31	-99.12	16,241,613.41	16,325,871.76	16,483,171.86	21,313,545.16	21,125,687.68	21,419,985.78	21,450,400.02	21,528,752.34	21,773,455.21	1,594,383.69	1,610,116.37	767,049.73	143,517.10
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
Extranjero	-16,098,096.31	-99.12	16,241,613.41	16,325,871.76	16,483,171.86	21,313,545.16	21,125,687.68	21,419,985.78	21,450,400.02	21,528,752.34	21,773,455.21	1,594,383.69	1,610,116.37	767,049.73	143,517.10
INVERSIONES EN VALORES	41,570,686.14	110.74	37,539,951.86	53,084,411.14	37,425,937.14	47,425,483.14	47,425,029.14	46,400,000.00	47,400,000.00	47,400,000.00	47,400,000.00	79,700,000.00	79,700,000.00	79,306,640.00	79,110,638.00
Extranjero	41,570,686.14	110.74	37,539,951.86	53,084,411.14	37,425,937.14	47,425,483.14	47,425,029.14	46,400,000.00	47,400,000.00	47,400,000.00	47,400,000.00	79,700,000.00	79,700,000.00	79,306,640.00	79,110,638.00
OTROS ACTIVOS	8,020.88	1.94	412,842.39	582,341.87	802,946.03	1,146,110.38	901,516.51	978,335.40	1,072,647.87	1,539,781.91	1,292,633.15	1,407,763.50	1,746,955.59	1,905,840.41	420,863.27
Locales	53,895.45	15.82	340,770.53	389,806.34	381,242.88	372,453.83	359,786.22	353,625.01	349,649.74	399,672.28	357,193.96	345,871.49	637,829.72	391,462.95	394,665.98
Extranjero	-45,874.57	-63.65	72,071.86	192,535.53	421,703.15	773,656.55	541,730.29	624,710.39	722,998.13	1,140,109.63	935,439.19	1,061,892.01	1,109,125.87	1,514,377.46	26,197.29
TOTAL DE ACTIVOS	11,117,994.48	15.21	73,082,834.17	71,955,877.07	66,464,227.51	81,663,702.56	81,619,273.16	81,182,668.97	82,886,789.71	85,046,917.97	82,660,023.53	87,146,366.90	85,226,589.51	84,446,386.91	84,200,828.65
DEPOSITOS	9,521,441.54	15.09	63,108,786.23	61,783,102.27	57,046,625.70	72,169,763.11	71,945,841.19	72,320,631.80	70,881,135.56	72,967,523.61	70,447,035.86	74,879,146.36	72,988,618.73	72,049,485.57	72,630,227.77
Extranjero	9,521,441.54	15.09	63,108,786.23	61,783,102.27	57,046,625.70	72,169,763.11	71,945,841.19	72,320,631.80	70,881,135.56	72,967,523.61	70,447,035.86	74,879,146.36	72,988,618.73	72,049,485.57	72,630,227.77
De Particulares	5,488,110.85	27.50	19,959,713.76	19,530,636.39	19,920,641.45	26,035,401.61	26,833,130.34	28,514,772.99	28,433,874.95	27,997,590.53	26,050,700.61	25,701,490.43	24,395,880.89	25,223,149.86	25,447,824.61
A la Vista	3,900,096.20	57.50	6,782,361.68	6,290,187.77	6,600,772.66	12,776,705.07	13,667,079.62	15,252,920.43	14,538,625.52	13,509,689.20	12,655,632.20	10,991,104.91	9,766,949.10	10,582,646.05	10,682,457.88
A Plazo	1,588,014.65	12.05	13,177,352.08	13,240,448.62	13,319,868.79	13,258,696.54	13,166,050.72	13,261,852.56	13,895,249.43	14,487,901.33	13,395,068.41	14,710,385.52	14,628,931.79	14,640,503.81	14,765,366.73
De Bancos	4,033,330.69	9.35	43,149,072.47	42,252,465.88	37,125,984.25	46,134,361.50	45,112,710.85	43,805,858.81	42,447,260.61	44,969,933.08	44,396,335.25	49,177,655.93	48,592,737.84	46,826,335.71	47,182,403.16
A la Vista	4,033,330.69	9.35	43,149,072.47	42,252,465.88	37,125,984.25	46,134,361.50	45,112,710.85	43,805,858.81	42,447,260.61	44,969,933.08	44,396,335.25	49,177,655.93	48,592,737.84	46,826,335.71	47,182,403.16
OBLIGACIONES	2,100,000.00	233.33	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	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
Extranjero	2,100,000.00	233.33	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	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
OTROS PASIVOS	10,993.14	2.46	446,115.11	536,152.25	411,398.26	437,157.10	459,407.42	453,760.36	470,224.87	438,332.41	481,044.31	446,791.01	434,364.65	618,180.82	457,108.25
Locales	28,809.39	15.10	190,769.41	251,190.62	143,392.68	132,237.62	132,589.25	131,311.75	218,644.60	207,322.20	308,508.33	268,171.44	256,236.01	413,203.68	219,578.80
Extranjero	-17,816.25	-6.98	255,345.70	284,961.63	268,005.58	304,919.48	326,818.17	322,448.61	251,580.27	231,010.21	172,535.98	178,619.57	178,128.64	204,977.14	237,529.45
PATRIMONIO	-514,440.20	-5.96	8,627,932.83	8,736,622.55	8,106,203.55	8,156,782.35	8,314,024.55	8,408,276.81	8,535,429.28	8,641,061.95	8,731,943.36	8,820,429.53	8,803,606.13	8,778,720.52	8,113,492.63
Capital	0.00	0.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00
Utilidad de Periodos Anteriores	-1,961,474.89	0.00	0.00	38,525.11	38,525.11	38,525.11	38,525.11	38,525.11	38,525.11	38,525.11	38,525.11	38,525.11	38,525.11	38,525.11	-1,961,474.89
Utilidad de Periodo	2,036,442.41	5,286.01	38,525.11	63,776.44	67,678.44	118,257.24	275,499.44	369,751.70	496,904.17	602,536.84	693,418.25	781,904.42	765,081.02	740,195.41	2,074,967.52
Ganancia o Perdida en Valores Disponible para la Venta	-589,407.72	-100.00	589,407.72	634,321.00	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	11,117,994.48	15.21	73,082,834.17	71,955,877.07	66,464,227.51	81,663,702.56	81,619,273.16	81,182,668.97	82,886,789.71	85,046,917.97	82,660,023.53	87,146,366.90	85,226,589.51	84,446,386.91	84,200,828.65