



Multicredit Bank, Inc.
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	-9,964,471.83	-20.26	49,190,514.23	24,301,623.69	27,592,697.04	19,454,499.20	54,475,825.54	53,091,380.57	21,488,225.25	21,308,519.26	29,716,810.97	19,136,217.36	20,313,535.84	29,867,304.67	39,226,042.40
Depositos Locales en Bancos	-13,157,289.32	-43.78	30,055,161.16	14,642,845.36	10,358,626.03	10,502,792.08	33,252,252.90	26,665,822.53	13,878,545.93	10,173,350.45	17,591,029.06	8,909,509.74	8,559,694.59	15,057,332.52	16,897,871.84
A la Vista	-9,167,717.10	-77.33	11,854,723.64	4,390,756.08	4,554,182.15	4,500,895.97	5,867,189.27	3,078,343.07	4,877,810.67	5,171,754.54	5,388,912.04	2,705,137.85	2,059,333.46	2,323,814.36	2,687,006.54
A Plazo	-3,989,572.22	-21.92	18,200,437.52	10,252,089.28	5,804,443.88	6,001,896.11	27,385,063.63	23,587,479.46	9,000,735.26	5,001,595.91	12,202,117.02	6,204,371.89	6,500,361.13	12,733,518.16	14,210,865.30
Depositos Extranjeros en Bancos	3,000,383.27	36.70	8,175,338.50	3,930,015.24	12,759,602.78	3,990,680.42	15,669,926.73	21,791,520.15	3,027,916.13	6,445,962.20	6,534,978.15	3,348,716.94	3,448,249.88	5,662,405.36	11,175,721.77
A la Vista	2,307,714.66	28.67	8,050,338.50	3,930,015.24	12,759,602.78	3,990,680.42	14,169,926.73	16,786,507.40	3,018,924.95	6,445,962.20	6,534,978.15	3,348,716.94	3,280,847.16	5,662,405.36	10,358,053.16
A Plazo	692,668.61	554.13	125,000.00	0.00	0.00	0.00	1,500,000.00	5,005,012.75	8,991.18	0.00	0.00	0.00	167,402.72	0.00	817,668.61
Otros	192,434.22	1.76	10,960,014.57	5,728,763.09	4,474,468.23	4,961,026.70	5,553,645.91	4,634,037.89	4,581,763.19	4,689,206.61	5,590,803.76	6,877,990.68	8,305,591.37	9,147,566.79	11,152,448.79
CARTERA CREDITICIA	53,278,683.75	19.40	274,599,595.62	275,372,916.84	278,933,816.62	290,752,963.42	288,895,192.25	291,017,680.03	290,236,905.77	296,883,793.69	316,984,850.85	327,350,841.63	331,106,243.54	346,672,037.04	327,878,279.37
Locales	58,245,678.84	22.14	263,127,355.65	269,196,570.65	268,664,100.98	279,976,365.89	278,109,259.99	280,133,859.13	279,149,547.70	283,317,271.50	290,751,723.66	296,033,993.70	299,600,786.16	314,779,431.47	321,373,034.49
Extranjero	-4,966,995.09	-43.30	11,472,239.97	6,176,346.19	10,269,715.64	10,776,597.53	10,785,932.26	10,883,820.90	11,087,358.07	13,566,522.19	26,233,127.19	31,316,847.93	31,505,457.38	31,892,605.57	6,505,244.88
INVERSIONES EN VALORES	18,532,031.72	17.16	107,986,590.24	120,951,415.03	122,825,997.02	115,047,032.92	102,963,494.72	105,316,218.02	115,925,881.06	126,375,680.05	122,780,679.56	124,359,859.97	126,760,382.59	123,296,772.87	126,518,621.96
Locales	-12,977,179.17	-15.09	86,019,721.71	91,231,923.62	94,951,132.40	82,575,247.63	74,928,361.54	67,004,976.63	70,783,859.89	70,090,201.35	68,086,239.21	69,547,793.58	72,369,254.07	70,122,344.44	73,042,542.54
Extranjero	31,509,210.89	143.44	21,966,868.53	29,719,491.41	27,874,864.62	32,471,785.29	28,035,133.18	38,311,241.39	45,142,021.17	56,285,478.70	54,694,440.35	54,812,066.39	54,391,128.52	53,174,428.43	53,476,079.42
OTROS ACTIVOS	-2,961,371.48	-9.49	31,209,256.29	30,590,694.68	30,903,006.04	31,345,857.04	31,557,859.71	30,305,118.10	30,078,649.24	30,562,399.91	29,561,370.39	28,857,800.11	29,078,056.61	29,005,478.05	28,247,884.81
Locales	-3,982,822.22	-12.89	30,897,116.97	30,217,349.81	30,540,356.27	30,858,276.91	31,102,550.78	29,618,014.01	29,171,653.91	29,770,085.54	28,563,213.58	27,634,379.55	27,719,139.27	27,563,157.05	26,914,294.75
Extranjero	1,021,450.74	327.24	312,139.32	373,344.87	362,649.77	487,580.13	455,308.93	687,104.09	906,995.33	792,314.37	998,156.81	1,223,420.56	1,358,917.34	1,442,321.00	1,333,590.06
TOTAL DE ACTIVOS	58,884,872.16	12.72	462,985,956.38	451,216,650.24	460,255,516.72	456,600,352.58	477,892,372.22	479,730,396.72	457,729,661.32	475,130,392.91	499,043,711.77	499,704,719.07	507,258,218.58	528,841,592.63	521,870,828.54
DEPOSITOS	62,187,965.88	17.69	351,620,970.65	346,968,360.19	354,861,049.98	363,505,925.39	387,195,212.07	388,962,438.28	369,987,542.67	368,406,923.27	386,848,719.36	396,546,701.57	398,230,938.10	411,429,456.80	413,808,936.53
Locales	27,305,898.15	11.98	227,980,889.14	222,779,040.12	221,981,304.00	226,547,174.95	220,700,861.10	251,066,379.23	242,102,254.00	241,519,778.18	247,748,722.37	249,360,995.16	239,319,513.44	249,996,803.15	255,286,787.29
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	27,597,760.52	12.69	217,474,932.69	218,342,812.22	217,262,916.94	221,048,327.73	215,045,119.90	245,833,217.72	229,772,487.30	229,464,620.18	238,211,179.67	239,835,122.36	227,662,683.06	238,132,426.00	245,072,693.21
A la Vista	4,201,495.08	16.38	25,654,512.35	25,612,776.63	20,733,635.32	25,443,874.23	21,798,247.23	21,058,095.60	20,546,716.22	23,195,776.77	26,116,398.61	22,353,519.31	22,933,591.06	22,993,894.05	29,856,007.43
A Plazo	31,182,735.58	18.71	166,625,453.67	166,547,091.36	170,967,710.54	168,361,875.64	169,964,509.14	200,849,836.62	190,811,434.53	187,752,187.64	192,113,366.85	199,018,409.31	186,844,457.70	197,317,408.45	197,808,189.25
De Ahorros	-7,786,470.14	-30.90	25,194,966.67	26,182,944.23	25,561,571.08	27,242,577.86	23,282,363.53	23,925,285.50	18,414,336.55	18,516,655.77	19,981,414.21	18,463,193.74	17,884,634.30	17,821,123.50	17,408,496.53
De Bancos	-291,862.37	-2.78	10,505,956.45	4,436,227.90	4,718,387.06	5,498,847.22	5,655,741.20	5,233,161.51	12,329,766.70	12,055,158.00	9,537,542.70	9,525,872.80	11,656,830.38	11,864,377.15	10,214,094.08
A la Vista	8,137.63	0.25	3,205,956.45	2,436,227.90	2,718,387.06	3,498,847.22	3,655,741.20	3,233,161.51	2,329,766.70	2,534,897.05	2,517,281.75	2,005,611.85	1,627,099.94	1,834,646.71	3,214,094.08
A Plazo	-300,000.00	-4.11	7,300,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	10,000,000.00	9,520,260.95	7,020,260.95	7,520,260.95	10,029,730.44	10,029,730.44	7,000,000.00
Extranjero	34,882,067.73	28.21	123,640,081.51	124,189,320.07	132,879,745.98	136,958,750.44	166,494,350.97	137,896,059.05	127,885,288.67	126,887,145.09	139,099,996.99	147,185,706.41	158,911,424.66	161,432,653.65	158,522,149.24
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	38,549,177.08	93.68	41,149,532.56	41,898,039.50	50,455,319.12	50,998,822.61	82,312,815.43	66,853,096.29	59,316,250.21	59,213,039.91	72,200,565.42	80,727,152.25	90,799,803.78	91,375,048.84	79,698,709.64
A la Vista	14,428,618.24	464.40	3,106,920.99	3,299,207.33	3,348,794.97	3,424,871.50	31,576,225.35	17,150,318.13	7,305,603.24	7,140,852.26	9,782,938.54	9,561,127.53	8,366,176.22	9,009,003.68	17,535,539.23
A Plazo	21,448,901.21	65.85	32,573,843.96	33,273,430.14	41,586,774.09	42,108,357.91	43,952,626.26	41,630,881.59	46,898,123.08	47,140,940.33	56,675,382.65	65,125,931.45	73,733,334.91	74,435,561.30	54,022,745.17
De Ahorro	2,671,657.63	48.85	5,468,767.61	5,325,402.03	5,519,750.06	5,465,593.20	6,783,963.82	8,071,896.57	5,112,523.89	4,931,247.32	5,742,244.23	6,040,093.27	8,700,292.65	7,930,483.86	8,140,425.24
De Bancos	-3,667,109.35	-4.45	82,490,548.95	82,291,280.57	82,424,426.86	85,959,927.83	84,181,535.54	71,042,962.76	68,569,038.46	67,674,105.18	66,899,431.57	66,458,554.16	68,111,620.88	70,057,604.81	78,823,439.60
A la Vista	12,682,587.43	228.39	5,552,930.54	4,977,794.15	3,828,894.33	7,698,261.08	7,972,373.69	8,855,673.99	6,885,714.24	7,422,527.35	6,761,356.04	10,565,693.95	9,918,651.00	11,266,773.99	18,235,517.97
A Plazo	-16,349,696.78	-21.25	76,937,618.41	77,313,486.42	78,591,532.53	78,261,666.75	76,209,161.85	62,187,288.77	61,683,324.22	60,251,577.83	60,138,075.53	55,892,860.21	58,192,969.88	58,790,830.82	60,587,921.63
OBLIGACIONES	1,489,942.98	3.95	37,736,455.17	30,441,579.63	34,346,892.35	25,914,300.23	22,701,082.23	22,336,982.57	18,728,479.35	39,419,259.26	45,245,375.47	40,143,122.64	44,529,242.01	51,619,747.93	39,226,398.15
Locales	-4,699,200.13	-28.73	16,354,699.96	11,059,824.42	14,965,137.14	11,027,997.52	10,926,534.73	10,574,935.07	12,423,931.85	12,321,265.46	13,169,429.17	13,067,176.34	10,913,295.71	10,810,199.74	11,655,499.83
Extranjero	6,189,143.11	28.95	21,381,755.21	19,381,755.21	19,381,755.21	14,886,302.71	11,774,547.50	11,762,047.50	6,304,547.50	27,097,993.80	32,075,946.30	27,075,946.30	33,615,946.30	40,809,548.19	27,570,898.32



Multicredit Bank, Inc.
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
OTROS PASIVOS	-6,035,224.54	-27.27	22,127,718.42	22,169,564.50	20,530,841.59	16,064,136.11	16,551,243.78	16,809,865.70	18,469,758.37	18,817,183.47	19,940,473.98	14,744,286.17	15,888,400.96	16,953,356.95	16,092,493.88
Locales	-6,538,916.29	-34.07	19,195,181.55	18,464,858.27	15,776,654.04	14,870,278.72	14,217,642.51	13,691,618.21	14,775,305.28	14,047,517.13	15,116,202.05	12,805,658.76	13,709,432.57	14,420,762.95	12,656,265.26
Extranjero	503,691.75	17.18	2,932,536.87	3,704,706.23	4,754,187.55	1,193,857.39	2,333,601.27	3,118,247.49	3,694,453.09	4,769,666.34	4,824,271.93	1,938,627.41	2,178,968.39	2,532,594.00	3,436,228.62
PATRIMONIO	1,242,187.84	2.41	51,500,812.14	51,637,145.92	50,516,732.80	51,115,990.85	51,444,834.14	51,621,110.17	50,543,880.93	48,487,026.91	47,009,142.96	48,270,608.69	48,609,637.51	48,839,030.95	52,742,999.98
Capital	692,000.00	1.47	47,220,000.00	47,220,000.00	47,220,000.00	47,220,000.00	47,220,000.00	47,220,000.00	47,220,000.00	47,912,000.00	47,912,000.00	47,912,000.00	47,912,000.00	47,912,000.00	47,912,000.00
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	331,013.52	-30.44	-1,087,366.62	3,715,146.90	2,715,146.90	2,715,146.90	2,715,146.90	2,715,146.90	2,715,146.90	-529,853.10	-529,853.10	-529,853.10	-529,853.10	-529,853.10	-756,353.10
Utilidad de Periodo	1,206,432.83	23.93	5,042,513.52	389,321.91	674,595.49	883,832.42	1,212,675.71	1,388,951.74	998,989.20	1,484,135.18	1,527,618.23	1,764,792.25	2,264,912.29	2,586,824.55	6,248,946.35
Ganancia o Perdida en Valores Disponible para la Venta	-987,258.51	-303.15	325,665.24	312,677.11	-93,009.59	297,011.53	297,011.53	297,011.53	-390,255.17	-379,255.17	-1,900,622.17	-876,330.46	-1,037,421.68	-1,129,940.50	-661,593.27
PASIVO Y PATRIMONIO	58,884,872.16	12.72	462,985,956.38	451,216,650.24	460,255,516.72	456,600,352.58	477,892,372.22	479,730,396.72	457,729,661.32	475,130,392.91	499,043,711.77	499,704,719.07	507,258,218.58	528,841,592.63	521,870,828.54