



Banco del Pacífico (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	10,743,406.98	145.18	7,400,070.34	8,058,818.63	8,853,205.85	10,617,393.98	11,321,003.17	10,003,482.08	8,515,581.92	8,690,650.75	9,968,380.44	10,200,211.99	11,087,073.70	16,542,047.53	18,143,477.32
Depositos Locales en Bancos	4,471,491.59	211.96	2,109,640.69	4,192,287.99	4,035,761.59	4,842,294.41	5,266,386.34	5,059,082.16	4,585,261.51	4,888,555.35	4,388,495.45	4,331,166.32	4,610,401.29	4,764,294.01	6,581,132.28
A la Vista	435,193.75	298.36	145,860.40	161,825.66	128,569.97	234,831.96	158,457.79	176,325.14	427,287.82	165,672.54	166,175.17	108,528.32	137,410.64	141,303.36	581,054.15
A Plazo	4,036,297.84	205.54	1,963,780.29	4,030,462.33	3,907,191.62	4,607,462.45	5,107,928.55	4,882,757.02	4,157,973.69	4,722,882.81	4,222,320.28	4,222,638.00	4,472,990.65	4,622,990.65	6,000,078.13
Depositos Extranjeros en Bancos	6,260,549.02	119.47	5,240,411.87	3,750,728.38	4,771,397.38	5,698,099.37	5,998,527.23	4,881,826.77	3,914,293.00	3,729,014.92	5,515,107.18	5,814,747.17	6,429,186.17	11,697,565.30	11,500,960.89
A la Vista	741,501.92	79.10	937,458.97	1,228,728.38	949,397.38	1,376,099.37	1,376,527.23	1,359,826.77	1,592,293.00	1,307,014.92	1,393,107.18	1,792,747.17	1,907,186.17	1,575,565.30	1,678,960.89
A Plazo	5,519,047.10	128.26	4,302,952.90	2,522,000.00	3,822,000.00	4,322,000.00	4,622,000.00	3,522,000.00	2,322,000.00	2,422,000.00	4,122,000.00	4,022,000.00	4,522,000.00	10,122,000.00	9,822,000.00
Otros	11,366.37	22.72	50,017.78	115,802.26	46,046.88	77,000.20	56,089.60	62,573.15	16,027.41	73,080.48	64,777.81	54,298.50	47,486.24	80,188.22	61,384.15
CARTERA CREDITICIA	3,752,347.33	15.70	23,906,063.17	24,048,081.75	25,945,329.64	25,960,679.95	25,968,087.36	25,961,032.73	25,963,892.49	25,959,126.74	25,788,254.33	25,960,962.02	25,977,252.19	25,909,459.19	27,658,410.50
Extranjero	3,752,347.33	15.70	23,906,063.17	24,048,081.75	25,945,329.64	25,960,679.95	25,968,087.36	25,961,032.73	25,963,892.49	25,959,126.74	25,788,254.33	25,960,962.02	25,977,252.19	25,909,459.19	27,658,410.50
INVERSIONES EN VALORES	1,493,747.06	2,697.27	55,380.00	55,380.00	55,380.00	55,380.00	55,380.00	974,920.96	3,368,221.80	4,367,273.36	4,367,027.65	4,366,783.28	4,366,537.57	2,553,681.84	1,549,127.06
Locales	0.00	0.00	55,380.00	55,380.00	55,380.00	55,380.00	55,380.00	55,380.00	55,380.00	55,380.00	55,380.00	55,380.00	55,380.00	55,380.00	55,380.00
Extranjero	1,493,747.06	0.00	0.00	0.00	0.00	0.00	0.00	919,540.96	3,312,841.80	4,311,893.36	4,311,647.65	4,311,403.28	4,311,157.57	2,498,301.84	1,493,747.06
OTROS ACTIVOS	720,513.55	14.39	5,006,713.84	5,112,306.50	5,170,900.69	5,288,503.20	5,392,420.07	5,493,067.37	5,467,474.88	5,546,847.01	5,598,405.71	5,659,894.27	5,674,268.48	7,728,302.70	5,727,227.39
Locales	-220,309.96	-4.56	4,828,890.56	4,839,647.04	4,817,525.92	4,825,628.23	4,814,844.56	4,691,188.10	4,686,642.22	4,630,063.50	4,600,020.21	4,568,247.92	4,539,225.32	4,518,024.12	4,608,580.60
Extranjero	940,823.51	529.08	177,823.28	272,659.46	353,374.77	462,874.97	577,575.51	801,879.27	780,832.66	916,783.51	998,385.50	1,091,646.35	1,135,043.16	3,210,278.58	1,118,646.79
TOTAL DE ACTIVOS	16,710,014.92	45.95	36,368,227.35	37,274,586.88	40,024,816.18	41,921,957.13	42,736,890.60	42,432,503.14	43,315,171.09	44,563,897.86	45,722,068.13	46,187,851.56	47,105,131.94	52,733,491.26	53,078,242.27
DEPOSITOS	14,979,144.61	47.04	31,840,936.32	33,250,666.37	34,127,985.41	35,994,104.33	36,827,126.28	36,482,632.64	37,319,505.25	38,532,681.94	39,697,709.23	40,112,148.33	40,971,202.70	46,552,741.56	46,820,080.93
Extranjero	14,979,144.61	47.04	31,840,936.32	33,250,666.37	34,127,985.41	35,994,104.33	36,827,126.28	36,482,632.64	37,319,505.25	38,532,681.94	39,697,709.23	40,112,148.33	40,971,202.70	46,552,741.56	46,820,080.93
De Particulares	14,977,800.97	47.26	31,693,160.27	33,148,341.38	33,634,053.04	35,537,446.50	36,314,518.65	36,058,627.74	37,061,295.85	38,422,470.42	39,257,473.18	40,071,457.31	40,898,157.13	45,982,883.39	46,670,961.24
A la Vista	1,409,132.54	74.06	1,902,768.85	2,530,410.25	2,331,689.91	2,352,009.65	2,088,953.14	1,855,391.68	2,776,103.72	2,158,258.11	3,113,798.71	3,362,271.61	3,576,645.95	3,811,745.70	3,311,901.39
A Plazo	13,596,636.18	47.08	28,877,720.47	29,738,182.76	30,424,992.38	32,280,049.35	33,355,586.06	33,318,354.98	33,451,782.49	35,407,186.11	35,179,512.40	35,753,891.89	36,390,752.38	41,280,577.92	42,474,356.65
De Ahorro	-27,967.75	-3.06	912,670.95	879,748.37	877,370.75	905,387.50	869,979.45	884,881.08	833,409.64	857,026.20	964,162.07	955,293.81	930,758.80	890,559.77	884,703.20
De Bancos	1,343.64	0.91	147,776.05	102,324.99	493,932.37	456,657.83	512,607.63	424,004.90	258,209.40	110,211.52	440,236.05	40,691.02	73,045.57	569,858.17	149,119.69
A la Vista	1,343.64	0.91	147,776.05	102,324.99	493,932.37	456,657.83	512,607.63	424,004.90	258,209.40	110,211.52	440,236.05	40,691.02	73,045.57	569,858.17	149,119.69
OTROS PASIVOS	-492,581.40	-41.00	1,201,391.03	735,973.04	616,690.43	626,232.57	587,016.79	612,124.69	615,179.21	623,093.99	601,138.78	637,823.82	641,892.52	672,087.86	708,809.63
Locales	-574,804.25	-73.07	786,646.96	233,538.55	244,055.53	223,621.95	222,605.51	223,557.92	228,316.87	206,877.04	194,277.62	200,371.94	206,636.99	196,592.18	211,842.71
Extranjero	82,222.85	19.82	414,744.07	502,434.49	372,634.90	402,610.62	364,411.28	388,566.77	386,862.34	416,216.95	406,861.16	437,451.88	435,255.53	475,495.68	496,966.92
PATRIMONIO	2,223,451.71	66.85	3,325,900.00	3,287,947.47	5,280,140.34	5,301,620.23	5,322,747.53	5,337,745.81	5,380,486.63	5,408,121.93	5,423,220.12	5,437,879.41	5,492,036.72	5,508,661.84	5,549,351.71
Capital	-5,674,036.32	-51.58	10,999,936.32	3,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00	5,325,900.00
Utilidad de Periodos Anteriores	6,325,962.35	-103.66	-6,102,510.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223,451.71
Utilidad de Periodo	1,571,525.68	-100.00	-1,571,525.68	-37,952.53	-45,759.66	-24,279.77	-3,152.47	11,845.81	54,586.63	82,221.93	97,320.12	111,979.41	166,136.72	182,761.84	0.00
PASIVO Y PATRIMONIO	16,710,014.92	45.95	36,368,227.35	37,274,586.88	40,024,816.18	41,921,957.13	42,736,890.60	42,432,503.14	43,315,171.09	44,563,897.86	45,722,068.13	46,187,851.56	47,105,131.94	52,733,491.26	53,078,242.27