



Banco Panamericano, S.A. (Panabank)
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	-18,881,732.25	-17.28	109,264,694.37	92,268,486.56	89,436,924.20	85,852,165.99	78,078,095.01	83,867,703.06	86,341,030.32	84,389,184.76	83,324,944.30	92,449,348.49	88,785,415.16	91,476,638.66	90,382,962.12
Depositos Locales en Bancos	-4,398,116.10	-9.86	44,595,955.07	36,781,147.20	40,128,787.87	39,565,688.68	31,454,885.40	36,643,503.64	40,812,758.37	31,424,031.68	34,575,477.41	37,717,118.18	38,076,674.78	36,672,483.06	40,197,838.97
A la Vista	-143,566.27	-6.21	2,311,405.24	1,725,713.08	2,431,855.48	1,725,013.43	1,754,211.59	1,463,503.64	1,551,494.45	1,551,930.52	2,873,421.40	1,906,764.83	2,275,498.63	1,922,450.56	2,167,838.97
A Plazo	-4,254,549.83	-10.06	42,284,549.83	35,055,434.12	37,696,932.39	37,840,675.25	29,700,673.81	35,180,000.00	39,261,263.92	29,872,101.16	31,702,056.01	35,810,353.35	35,801,176.15	34,750,032.50	38,030,000.00
Depositos Extranjeros en Bancos	-14,529,451.90	-24.26	59,900,398.06	51,449,802.21	45,479,541.03	42,441,147.10	42,059,457.20	42,528,040.27	41,233,711.45	48,280,635.61	43,646,324.58	49,690,044.48	45,859,049.24	49,547,325.33	45,370,946.16
A la Vista	-483,736.74	-17.21	2,811,501.86	2,348,461.41	1,879,893.38	2,368,473.94	1,985,832.13	2,455,622.43	2,184,989.66	5,617,582.15	2,463,258.36	3,013,648.57	2,817,708.53	6,504,194.41	2,327,765.12
A Plazo	-14,045,715.16	-24.60	57,088,896.20	49,101,340.80	43,599,647.65	40,072,673.16	40,073,625.07	40,072,417.84	39,048,721.79	42,663,053.46	41,183,066.22	46,676,395.91	43,041,340.71	43,043,130.92	43,043,181.04
Otros	45,835.75	0.96	4,768,341.24	4,037,537.15	3,828,595.30	3,845,330.21	4,563,752.41	4,696,159.15	4,294,560.50	4,684,517.47	5,103,142.31	5,042,185.83	4,849,691.14	5,256,830.27	4,814,176.99
CARTERA CREDITICIA	21,144,227.38	10.36	204,091,476.91	204,743,872.99	203,449,973.87	203,330,464.49	201,259,815.81	202,156,453.09	204,845,363.11	208,579,124.50	213,989,940.04	217,331,845.07	222,309,506.37	228,780,952.70	225,235,704.29
Locales	21,951,432.90	10.94	200,710,702.33	201,988,760.90	200,745,785.22	200,642,717.44	198,589,859.48	199,491,697.15	202,252,953.73	206,029,370.50	211,410,277.50	214,740,934.29	219,775,138.01	226,205,019.84	222,662,135.23
Extranjero	-807,205.52	-23.88	3,380,774.58	2,755,112.09	2,704,188.65	2,687,747.05	2,669,956.33	2,664,755.94	2,592,409.38	2,549,754.00	2,579,662.54	2,590,910.78	2,534,368.36	2,575,932.86	2,573,569.06
INVERSIONES EN VALORES	30,870,073.83	114.70	26,913,203.71	30,100,880.56	31,075,011.85	41,042,500.10	43,991,229.94	47,551,091.87	48,576,564.56	51,996,757.66	52,459,863.69	53,334,042.15	57,698,921.98	56,483,648.34	57,783,277.54
Locales	11,780,794.78	75.39	15,626,274.63	16,827,862.27	17,149,584.75	21,586,025.90	22,313,746.02	22,689,563.76	23,607,724.38	24,661,264.11	25,312,981.64	27,678,994.36	26,394,070.84	26,394,070.84	27,407,069.41
Extranjero	19,089,279.05	169.13	11,286,929.08	13,273,018.29	13,925,427.10	19,456,474.20	21,677,483.92	24,861,528.11	24,968,840.18	27,335,493.55	27,141,861.55	28,021,060.51	30,019,927.62	30,089,577.50	30,376,208.13
OTROS ACTIVOS	4,610,700.07	23.64	19,505,978.15	19,961,472.96	21,741,905.92	20,786,203.41	20,339,922.09	20,808,159.11	21,215,110.28	20,891,447.21	21,246,225.92	22,958,222.04	22,345,163.16	23,460,509.43	24,116,678.22
Locales	4,239,887.44	22.35	18,971,186.46	19,313,979.17	20,945,805.55	19,811,441.20	19,864,459.50	20,121,662.35	20,437,186.61	20,116,295.71	20,238,538.35	21,798,549.67	21,748,456.13	22,696,110.84	23,211,073.90
Extranjero	370,812.63	69.34	534,791.69	647,493.79	796,100.37	974,762.21	475,462.59	686,496.76	777,923.67	775,151.50	1,007,687.57	1,159,672.37	596,707.03	764,398.59	905,604.32
TOTAL DE ACTIVOS	37,743,269.03	10.49	359,775,353.14	347,074,713.07	345,703,815.84	351,011,333.99	343,669,062.85	354,383,407.13	360,978,068.27	365,856,514.13	371,020,973.95	386,073,457.75	391,139,006.67	400,201,749.13	397,518,622.17
DEPOSITOS	34,400,750.25	12.42	277,019,998.02	265,533,889.05	265,110,356.24	271,184,753.53	266,052,722.06	273,388,218.39	275,112,862.41	283,528,927.88	288,356,525.50	298,386,288.95	303,853,975.75	312,496,176.11	311,420,748.27
Locales	34,012,158.88	14.13	240,755,535.58	227,093,867.72	227,950,632.27	233,663,034.48	228,493,090.47	235,110,846.76	236,360,489.28	244,292,481.43	247,958,937.22	258,871,325.53	264,613,664.47	272,760,569.36	274,767,694.46
De Particulares	34,655,524.28	16.53	209,600,072.73	209,165,753.76	210,253,457.61	212,144,984.12	208,988,828.95	210,585,199.57	207,733,768.91	221,865,280.56	225,568,351.74	233,372,012.99	239,111,621.05	242,432,168.82	244,255,597.01
A la Vista	3,210,541.05	29.01	11,068,438.59	10,437,903.48	9,614,229.11	11,290,302.48	12,166,929.15	11,928,213.37	11,728,110.18	11,760,026.03	12,561,054.26	13,175,861.23	12,748,061.25	14,012,825.78	14,278,979.64
A Plazo	22,931,393.33	13.33	171,968,785.68	171,850,671.91	173,297,789.34	173,854,195.44	169,190,312.01	170,800,906.24	167,054,680.03	179,510,970.62	181,763,435.47	189,029,046.81	194,105,536.93	194,659,100.98	194,900,179.01
De Ahorros	8,513,589.90	32.05	26,562,848.46	26,877,178.37	27,341,439.16	27,000,486.20	27,631,587.79	27,856,079.96	28,950,978.70	30,594,283.91	31,243,862.01	31,167,104.95	32,258,022.87	33,760,242.06	35,076,438.36
De Bancos	-643,365.40	-2.07	31,155,462.85	17,928,113.96	17,697,174.66	21,518,050.36	19,504,261.52	24,525,647.19	28,626,720.37	22,427,200.87	22,390,585.48	25,499,312.54	25,502,043.42	30,328,400.54	30,512,097.45
A la Vista	-12,460.26	-27.78	44,855.79	18,305.11	47,174.66	67,085.95	50,078.16	48,704.07	26,308.41	26,624.06	54,048.66	66,640.63	39,014.74	54,234.27	32,395.53
A Plazo	-630,905.14	-2.03	31,110,607.06	17,909,808.85	17,650,000.00	21,450,964.41	19,454,183.36	24,476,943.12	28,600,411.96	22,400,576.81	22,336,536.82	25,432,671.91	25,463,028.68	30,274,166.27	30,479,701.92
Extranjero	388,591.37	1.07	36,264,462.44	38,440,021.33	37,159,723.97	37,521,719.05	37,559,631.59	38,277,371.63	38,752,373.13	39,236,446.45	40,397,588.28	39,514,963.42	39,240,311.28	39,735,606.75	36,653,053.81
De Particulares	344,085.71	1.17	29,484,462.44	32,160,021.33	31,235,411.92	31,436,767.98	32,775,618.39	32,970,938.39	32,372,149.59	32,385,398.22	32,209,751.93	32,586,574.87	32,352,924.21	33,161,506.90	29,828,548.15
A la Vista	-9,902.04	-4.20	235,701.99	999,265.62	248,352.03	220,441.29	238,638.14	1,008,931.67	472,700.18	453,823.13	248,149.39	288,474.73	173,170.97	682,799.74	225,799.95
A Plazo	-561,064.82	-1.99	28,221,224.35	29,832,741.71	29,702,766.81	29,641,793.63	30,901,288.68	30,468,874.23	30,309,960.77	30,306,986.08	30,307,012.28	30,307,037.68	30,397,063.12	30,642,295.77	27,660,159.53
De Ahorro	915,052.57	89.05	1,027,536.10	1,328,014.00	1,284,293.08	1,574,533.06	1,635,691.57	1,493,132.49	1,589,488.64	1,624,589.01	1,654,590.26	1,991,062.46	1,782,690.12	1,836,411.39	1,942,588.67
De Bancos	44,505.66	0.66	6,780,000.00	6,280,000.00	5,924,312.05	6,084,951.07	4,784,013.20	5,306,433.24	6,380,223.54	6,851,048.23	8,187,836.35	6,928,388.55	6,887,387.07	6,574,099.85	6,824,505.66
A la Vista	1,544,505.66	0.00	0.00	0.00	744,312.05	904,951.07	1,104,013.20	1,626,433.24	1,900,223.54	1,671,048.23	2,413,929.59	848,388.55	807,387.07	494,099.85	1,544,505.66
A Plazo	-1,500,000.00	-22.12	6,780,000.00	6,280,000.00	5,180,000.00	5,180,000.00	3,680,000.00	3,680,000.00	4,480,000.00	5,180,000.00	5,773,906.76	6,080,000.00	6,080,000.00	6,080,000.00	5,280,000.00
OBLIGACIONES	3,060,335.54	8.74	35,019,347.49	33,056,866.10	33,078,923.93	32,018,012.02	30,686,036.22	30,207,605.22	29,449,360.06	27,302,660.06	27,423,647.70	31,312,738.81	31,216,338.85	38,804,352.14	38,079,683.03
Locales	-894,302.66	-3.01	29,719,347.49	28,756,866.10	28,778,923.93	27,718,012.02	27,386,036.22	27,407,605.22	27,449,360.06	25,945,660.06	26,066,647.70	27,342,117.78	27,042,717.82	29,431,846.58	28,825,044.83
Extranjero	3,954,638.20	74.62	5,300,000.00	4,300,000.00	4,300,000.00	4,300,000.00	3,300,000.00	2,800,000.00	2,000,000.00	1,357,000.00	1,357,000.00	3,970,621.03	4,173,621.03	9,372,505.56	9,254,638.20
OTROS PASIVOS	-1,932,303.79	-15.39	12,557,153.59	13,072,243.77	11,922,594.38	12,064,916.46	11,340,507.99	14,833,550.40	19,512,022.26	19,132,084.01	18,648,989.84	19,190,550.21	18,454,531.19	10,896,135.14	10,624,849.80
Locales	-1,048,051.72	-9.06	11,569,375.41	10,275,946.59	9,858,415.72	9,961,611.07	9,752,722.02	11,219,062.55	11,762,599.33	12,173,842.51	11,623,650.06	12,158,617.80	12,580,478.09	10,603,045.60	10,521,323.69



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(En Balboas)

Descripcion	2002		2003												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Extranjero	-884,252.07	-89.52	987,778.18	2,796,297.18	2,064,178.66	2,103,305.39	1,587,785.97	3,614,487.85	7,749,422.93	6,958,241.50	7,025,339.78	7,031,932.41	5,874,053.10	293,089.54	103,526.11
PATRIMONIO	2,214,487.03	6.29	35,178,854.04	35,411,714.23	35,591,941.29	35,743,651.98	35,589,796.58	35,954,033.12	36,903,823.54	35,892,842.18	36,591,810.91	37,183,879.78	37,614,160.88	38,005,085.74	37,393,341.07
Capital	0.00	0.00	27,000,000.00	27,000,000.00	27,000,000.00	27,000,000.00	27,000,000.00	27,000,000.00	27,000,000.00	27,000,000.00	27,000,000.00	27,000,000.00	27,000,000.00	27,000,000.00	27,000,000.00
Otras Reservas	353,782.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-3,589.78	353,782.16
Utilidad de Periodos Anteriores	1,232,102.44	23.24	5,300,942.02	8,105,513.97	8,053,962.68	7,925,434.27	7,472,627.39	7,472,853.07	7,498,870.56	6,128,233.93	6,306,946.90	6,537,811.04	6,548,590.06	6,561,844.46	6,533,044.46
Utilidad de Periodo	628,602.43	21.84	2,877,912.02	306,200.26	537,978.61	818,217.71	1,117,169.19	1,481,180.05	2,404,952.98	2,764,608.25	3,284,864.01	3,646,068.74	4,065,570.82	4,446,831.06	3,506,514.45
PASIVO Y PATRIMONIO	37,743,269.03	10.49	359,775,353.14	347,074,713.15	345,703,815.84	351,011,333.99	343,669,062.85	354,383,407.13	360,978,068.27	365,856,514.13	371,020,973.95	386,073,457.75	391,139,006.67	400,201,749.13	397,518,622.17