



Banco Alemán Platina, 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	-9,343,207.86	-15.39	60,703,381.25	64,247,704.58	61,252,889.75	61,549,383.16	54,423,275.54	42,338,447.05	47,426,811.63	58,619,690.83	55,962,249.61	56,917,013.75	59,389,914.04	63,031,929.49	51,360,173.39
Depositos Locales en Bancos	-2,126,342.40	-4.16	51,160,484.25	55,669,085.13	52,017,590.47	55,144,565.50	49,868,866.89	37,908,208.34	31,555,101.87	55,834,387.70	53,855,324.23	54,704,226.08	56,386,330.27	61,039,184.05	49,034,141.85
A la Vista	-2,126,342.40	-4.16	51,160,484.25	55,669,085.13	52,017,590.47	55,144,565.50	49,868,866.89	37,908,208.34	31,555,101.87	55,834,387.70	53,855,324.23	54,704,226.08	56,386,330.27	61,039,184.05	49,034,141.85
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
Depositos Extranjeros en Bancos	-7,216,865.46	-75.63	9,542,897.00	8,578,619.45	9,235,299.28	6,404,817.66	4,554,408.65	4,430,238.71	15,871,709.76	2,785,303.13	2,106,925.38	2,212,787.67	3,003,583.77	1,992,745.44	2,326,031.54
A la Vista	-2,281,510.13	-79.73	2,861,558.94	1,667,762.73	3,966,179.85	1,787,454.33	1,328,508.83	3,970,903.21	1,732,589.93	627,845.55	751,281.64	806,463.32	625,446.29	543,348.69	580,048.81
A Plazo	-4,935,355.33	-73.87	6,681,338.06	6,910,856.72	5,269,119.43	4,617,363.33	3,225,899.82	459,335.50	14,139,119.83	2,157,457.58	1,355,643.74	1,406,324.35	2,378,137.48	1,449,396.75	1,745,982.73
Otros	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
CARTERA CREDITICIA	-7,714,678.34	-5.81	132,691,163.34	132,226,389.23	135,997,640.02	135,917,959.78	136,733,698.33	143,858,183.53	141,794,457.59	121,604,777.04	122,549,439.16	121,631,454.64	117,481,158.85	114,100,358.40	124,976,485.00
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	-7,714,678.34	-5.81	132,691,163.34	132,226,389.23	135,997,640.02	135,917,959.78	136,733,698.33	143,858,183.53	141,794,457.59	121,604,777.04	122,549,439.16	121,631,454.64	117,481,158.85	114,100,358.40	124,976,485.00
INVERSIONES EN VALORES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,061.11	28,135.93	28,135.93	28,135.93	28,135.93	0.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,061.11	28,135.93	28,135.93	28,135.93	28,135.93	0.00
OTROS ACTIVOS	947,790.15	28.91	3,278,416.83	13,304,181.00	13,956,675.95	13,753,954.94	4,716,803.90	6,069,131.04	5,153,916.52	17,288,058.62	3,175,099.30	4,832,373.99	5,023,295.55	3,851,924.27	4,226,206.98
Locales	-921,267.08	-78.38	1,175,367.08	11,424,949.47	11,787,136.69	12,732,943.44	3,547,937.81	3,367,782.08	2,007,216.84	14,756,066.80	983,021.14	1,335,586.44	2,964,515.74	2,028,531.19	254,100.00
Extranjero	1,869,057.23	88.87	2,103,049.75	1,879,231.53	2,169,539.26	1,021,011.50	1,168,866.09	2,701,348.96	3,146,699.68	2,531,991.82	2,192,078.16	3,496,787.55	2,058,779.81	1,823,393.08	3,972,106.98
TOTAL DE ACTIVOS	-16,110,096.05	-8.19	196,672,961.42	209,778,274.81	211,207,205.72	211,221,297.88	195,873,777.77	192,265,761.62	194,375,185.74	197,539,587.60	181,714,924.00	183,408,978.31	181,922,504.37	181,012,348.09	180,562,865.37
DEPOSITOS	-21,057,757.45	-12.14	173,442,959.73	176,220,014.59	176,958,912.49	174,529,142.03	168,684,467.05	168,938,629.44	168,715,952.78	163,186,900.36	157,288,954.04	157,848,326.53	154,642,364.59	154,919,673.51	152,385,202.28
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
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	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
De Ahorros	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 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
Extranjero	-21,057,757.45	-12.14	173,442,959.73	176,220,014.59	176,958,912.49	174,529,142.03	168,684,467.05	168,938,629.44	168,715,952.78	163,186,900.36	157,288,954.04	157,848,326.53	154,642,364.59	154,919,673.51	152,385,202.28
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	-21,890,736.63	-12.66	172,932,075.32	175,544,332.35	176,491,281.99	172,837,077.70	166,884,549.68	167,004,794.58	167,062,711.84	161,470,226.36	155,767,759.81	156,503,737.03	153,298,502.69	153,341,409.00	151,041,338.69
A la Vista	-592,074.97	-2.02	29,296,765.76	37,638,109.36	39,326,198.71	39,300,406.94	37,604,931.16	34,067,463.15	33,274,852.10	39,544,508.52	27,863,415.31	27,781,341.01	28,209,097.46	28,419,246.56	28,704,690.79
A Plazo	-21,298,661.66	-14.83	143,635,309.56	137,906,222.99	137,165,083.28	133,536,670.76	129,279,618.52	132,937,331.43	133,787,859.74	121,925,717.84	127,904,344.50	128,722,396.02	125,089,405.23	124,922,162.44	122,336,647.90
De Ahorro	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 Bancos	832,979.18	163.05	510,884.41	675,682.24	467,630.50	1,692,064.33	1,799,917.37	1,933,834.86	1,653,240.94	1,716,674.00	1,521,194.23	1,344,589.50	1,343,861.90	1,578,264.51	1,343,863.59
A la Vista	-474,711.88	-99.99	474,782.41	675,682.24	467,630.50	348,271.27	456,124.31	590,041.80	309,447.88	372,880.94	177,401.17	796.44	68.84	234,471.45	70.53
A Plazo	1,307,691.06	3,622.21	36,102.00	0.00	0.00	1,343,793.06	1,343,793.06	1,343,793.06	1,343,793.06	1,343,793.06	1,343,793.06	1,343,793.06	1,343,793.06	1,343,793.06	1,343,793.06
OBLIGACIONES	80,822.10	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	80,822.10
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	80,822.10	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	80,822.10



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OTROS PASIVOS	-1,261,029.30	-29.16	4,324,461.72	14,500,052.03	15,236,952.19	18,326,331.50	8,237,043.71	3,212,919.83	4,716,344.99	13,532,401.11	3,354,761.43	3,882,176.99	4,682,108.70	2,755,824.25	3,063,432.42
Locales	-2,217,184.77	-99.68	2,224,206.78	11,312,879.14	11,499,870.76	12,399,287.45	734,546.33	913,089.20	2,652,456.40	8,579,923.72	664,426.69	473,985.25	714,308.07	1,127,451.75	7,022.01
Extranjero	956,155.47	45.53	2,100,254.94	3,187,172.89	3,737,081.43	5,927,044.05	7,502,497.38	2,299,830.63	2,063,888.59	4,952,477.39	2,690,334.74	3,408,191.74	3,967,800.63	1,628,372.50	3,056,410.41
PATRIMONIO	6,127,868.60	32.41	18,905,539.97	19,058,208.19	19,011,341.05	18,365,824.36	18,952,267.01	20,114,212.35	20,942,887.97	20,820,286.14	21,071,208.53	21,678,474.79	22,598,031.08	23,336,850.33	25,033,408.57
Capital	0.00	0.00	17,152,000.00	17,152,000.00	17,152,000.00	17,152,000.00	17,152,000.00	17,152,000.00	17,152,000.00	17,152,000.00	17,152,000.00	17,152,000.00	17,152,000.00	17,152,000.00	17,152,000.00
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	10,315,454.97	10,315,454.97	10,315,454.97	10,315,454.97	10,315,454.97	10,315,454.97	10,315,454.97	10,315,454.97	10,315,454.97	10,315,454.97	10,315,454.97	10,315,454.97	10,315,454.97
Utilidad de Periodos Anteriores	-1,358,609.55	18.86	-7,203,305.57	-8,133,368.25	-8,153,368.25	-8,562,713.12	-8,562,713.12	-8,561,915.12	-8,561,915.12	-8,561,915.12	-8,561,915.12	-8,561,915.12	-8,561,915.12	-8,561,915.12	-8,561,915.12
Utilidad de Periodo	7,486,478.15	-551.04	-1,358,609.43	-275,878.53	-302,745.67	-538,917.49	47,525.16	1,208,672.50	2,037,348.12	1,914,746.29	2,165,668.68	2,772,934.94	3,692,491.23	4,431,310.48	6,127,868.72
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	-16,110,096.05	-8.19	196,672,961.42	209,778,274.81	211,207,205.73	211,221,297.89	195,873,777.77	192,265,761.62	194,375,185.74	197,539,587.61	181,714,924.00	183,408,978.31	181,922,504.37	181,012,348.09	180,562,865.37