



Banco Sudamericano , 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	51,981,958.18	5,200.81	999,496.42	53,082,395.73	53,388,086.45	54,472,701.79	55,429,208.89	53,491,574.25	52,133,039.07	55,785,641.23	54,563,714.73	55,132,610.57	55,248,614.91	54,346,581.06	52,981,454.60	
Depositos Locales en Bancos	4,192.95	0.00	0.00	35,027.83	1,154.13	2,545.21	839.94	566.82	1,098.79	1,592.64	2,854.23	2,460.31	2,460.31	3,367.74	4,192.95	
A la Vista	4,192.95	0.00	0.00	35,027.83	1,154.13	2,545.21	839.94	566.82	1,098.79	1,592.64	2,854.23	2,460.31	2,460.31	3,367.74	4,192.95	
Depositos Extranjeros en Bancos	51,976,886.25	5,200.31	999,496.42	53,044,905.23	53,385,104.15	54,468,447.75	55,426,912.42	53,489,709.38	52,131,158.39	55,783,710.10	54,560,362.96	55,129,410.06	55,244,792.77	54,341,763.32	52,976,382.67	
A la Vista	51,976,886.25	5,200.31	999,496.42	53,044,905.23	53,385,104.15	54,468,447.75	55,426,912.42	53,489,709.38	52,131,158.39	55,783,710.10	54,560,362.96	55,129,410.06	55,244,792.77	54,341,763.32	52,976,382.67	
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	
Otros	878.98	0.00	0.00	2,462.67	1,828.17	1,708.83	1,456.53	1,298.05	781.89	338.49	497.54	740.20	1,361.83	1,450.00	878.98	
CARTERA CREDITICIA	-3,354,416.48	-24.97	13,433,357.25	13,311,570.58	13,223,061.83	13,026,878.98	12,890,388.15	12,675,856.65	15,221,554.21	13,298,044.73	14,184,462.59	10,546,344.08	10,130,540.01	10,120,301.21	10,078,940.77	
Extranjero	-3,354,416.48	-24.97	13,433,357.25	13,311,570.58	13,223,061.83	13,026,878.98	12,890,388.15	12,675,856.65	15,221,554.21	13,298,044.73	14,184,462.59	10,546,344.08	10,130,540.01	10,120,301.21	10,078,940.77	
INVERSIONES EN VALORES	-609,091.78	-12.13	5,021,878.87	5,041,021.25	5,015,606.31	5,028,978.34	4,838,937.28	4,836,177.26	4,633,472.57	4,633,304.57	4,557,727.93	4,382,021.62	4,399,723.28	4,468,326.27	4,412,787.09	
Extranjero	-609,091.78	-12.13	5,021,878.87	5,041,021.25	5,015,606.31	5,028,978.34	4,838,937.28	4,836,177.26	4,633,472.57	4,633,304.57	4,557,727.93	4,382,021.62	4,399,723.28	4,468,326.27	4,412,787.09	
OTROS ACTIVOS	-51,994,958.59	-94.89	54,796,126.63	2,548,501.56	2,693,890.81	1,857,307.10	2,286,700.84	2,130,223.73	2,290,879.17	2,436,464.69	2,570,866.38	2,740,632.45	2,902,823.77	2,967,206.52	2,801,168.04	
Locales	-193,367.21	-93.50	206,806.64	226,244.26	272,672.13	66,676.00	60,679.87	55,457.49	49,454.91	43,452.33	37,449.75	31,447.17	25,444.59	19,442.01	13,439.43	
Extranjero	-51,801,591.38	-94.89	54,589,319.99	2,322,257.30	2,421,218.68	1,790,631.10	2,226,020.97	2,074,766.24	2,241,424.26	2,393,012.36	2,533,416.63	2,709,185.28	2,877,379.18	2,947,764.51	2,787,728.61	
TOTAL DE ACTIVOS	-3,976,508.67	-5.36	74,250,859.17	73,983,489.12	74,320,645.40	74,385,866.21	75,445,235.16	73,133,831.89	74,278,945.02	76,153,455.22	75,876,771.63	72,801,608.72	72,681,701.97	71,902,415.06	70,274,350.50	
DEPOSITOS	-4,509,672.05	-6.37	70,780,326.47	70,289,529.86	70,458,333.75	70,471,598.33	71,361,717.86	68,992,103.25	70,121,104.24	71,998,122.89	71,576,640.00	68,628,965.92	68,340,270.27	67,505,506.43	66,270,654.42	
Extranjero	-4,509,672.05	-6.37	70,780,326.47	70,289,529.86	70,458,333.75	70,471,598.33	71,361,717.86	68,992,103.25	70,121,104.24	71,998,122.89	71,576,640.00	68,628,965.92	68,340,270.27	67,505,506.43	66,270,654.42	
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	-4,509,672.05	-6.37	70,780,326.47	70,289,529.86	70,458,333.75	70,471,598.33	71,361,717.86	68,992,103.25	70,121,104.24	71,998,122.89	71,576,640.00	68,628,965.92	68,340,270.27	67,505,506.43	66,270,654.42	
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	-4,554,050.33	-6.47	70,335,287.46	69,630,454.34	69,705,991.31	69,878,221.01	70,508,785.22	68,543,095.66	69,639,983.45	71,297,998.33	70,953,299.27	67,740,429.97	67,254,918.15	66,973,541.58	65,781,237.13	
De Ahorro	44,378.28	9.97	445,039.01	659,075.52	752,342.44	593,377.32	852,932.64	449,007.59	481,120.79	700,124.56	623,340.73	888,535.95	1,085,352.12	531,964.85	489,417.29	
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	
OBLIGACIONES	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	0.00	0.00	0.00	0.00	0.00	0.00	
OTROS PASIVOS	143,285.58	32.54	440,401.23	556,147.29	639,440.77	639,650.80	781,950.33	766,541.40	765,807.25	761,826.52	866,315.24	858,099.07	1,001,030.25	987,159.10	583,686.81	
Locales	9,931.28	0.00	0.00	1,752.73	1,891.21	2,029.69	5,981.56	6,980.52	8,207.29	9,433.98	9,594.65	10,006.34	10,298.16	10,977.97	9,931.28	
Extranjero	133,354.30	30.28	440,401.23	554,394.56	637,549.56	637,621.11	775,968.77	759,560.88	757,599.96	752,392.54	856,720.59	848,092.73	990,732.09	976,181.13	573,755.53	
PATRIMONIO	389,877.80	12.87	3,030,131.47	3,137,811.97	3,222,870.88	3,274,617.08	3,301,566.97	3,375,187.22	3,392,033.53	3,393,505.81	3,433,816.39	3,314,543.73	3,340,401.45	3,409,749.53	3,420,009.27	
Capital	0.00	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	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	
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	0.00	0.00	0.00	30,131.47	30,131.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Utilidad de Periodo	389,877.80	1,293.92	30,131.47	107,680.50	192,739.41	274,617.08	301,566.97	375,187.22	392,033.53	393,505.81	433,816.39	314,543.73	340,401.45	409,749.53	420,009.27	
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	-3,976,508.67	-5.36	74,250,859.17	73,983,489.12	74,320,645.40	74,385,866.21	75,445,235.16	73,133,831.87	74,278,945.02	76,153,455.22	75,876,771.63	72,801,608.72	72,681,701.97	71,902,415.06	70,274,350.50	