



Banque Sudameris
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	-17,875,199.70	-12.64	141,450,012.25	118,307,471.65	94,676,990.82	101,637,414.25	90,123,614.74	88,927,646.08	97,652,061.80	117,347,489.24	106,959,189.79	111,774,384.16	97,762,198.64	105,451,140.63	123,574,812.55	
Depositos Locales en Bancos	3,724,257.82	225.01	1,655,170.80	1,488,982.60	1,552,627.14	1,433,948.08	1,343,414.38	1,360,434.54	1,321,543.48	1,353,179.07	1,378,805.80	16,303,536.60	5,298,829.50	17,249,408.92	5,379,428.62	
A la Vista	-215,742.18	-33.97	635,170.80	618,982.60	622,627.14	613,948.08	523,414.38	540,434.54	501,543.48	533,179.07	438,805.80	483,536.60	478,829.50	434,408.92	419,428.62	
A Plazo	3,940,000.00	386.27	1,020,000.00	870,000.00	930,000.00	820,000.00	820,000.00	820,000.00	820,000.00	820,000.00	940,000.00	15,820,000.00	4,820,000.00	16,815,000.00	4,960,000.00	
Depositos Extranjeros en Bancos	-21,732,283.20	-15.61	139,189,717.84	116,022,527.32	92,216,686.16	99,546,071.94	88,106,083.31	86,604,384.40	95,757,212.44	115,124,792.22	104,934,516.15	94,342,950.89	91,643,927.09	87,506,276.15	117,457,434.64	
A la Vista	-191,498.05	-4.62	4,148,932.69	2,759,439.49	1,989,234.16	2,600,920.09	2,987,494.56	2,590,337.90	3,826,462.95	2,790,830.04	2,196,666.15	2,394,530.89	3,986,897.09	2,403,776.15	3,957,434.64	
A Plazo	-21,540,785.15	-15.95	135,040,785.15	113,263,087.83	90,227,452.00	96,945,151.85	85,118,588.75	84,014,046.50	91,930,749.49	112,333,962.18	102,737,850.00	91,948,420.00	87,657,030.00	85,102,500.00	113,500,000.00	
Otros	132,825.68	21.95	605,123.61	795,961.73	907,677.52	657,394.23	674,117.05	962,827.14	573,305.88	869,517.95	645,867.84	1,127,896.67	819,442.05	695,455.56	737,949.29	
CARTERA CREDITICIA	-234,902,290.05	-86.18	272,580,515.31	255,735,286.32	267,431,385.58	228,369,068.75	204,713,532.36	184,563,327.32	133,943,708.49	85,976,340.50	51,953,172.70	47,332,979.70	43,868,978.96	43,978,084.66	37,678,225.26	
Locales	-4,676,188.40	-22.92	20,399,478.10	19,684,916.35	19,279,575.77	17,984,170.48	17,507,591.67	18,171,406.83	17,396,907.63	17,423,623.22	18,958,394.91	18,569,630.92	17,971,996.10	18,484,978.43	15,723,289.70	
Extranjero	-230,226,101.65	-91.29	252,181,037.21	236,050,369.97	248,151,809.81	210,384,898.27	187,205,940.69	166,391,920.49	116,546,800.86	68,552,717.28	32,994,777.79	28,763,348.78	25,896,982.86	25,493,106.23	21,954,935.56	
INVERSIONES EN VALORES	-21,282,574.89	-64.58	32,956,631.85	21,300,915.45	20,972,850.77	21,164,951.15	16,542,274.87	15,945,589.59	14,942,759.84	14,786,415.03	14,639,649.69	11,674,056.96	11,674,056.96	11,674,056.96	11,674,056.96	
Extranjero	-21,282,574.89	-64.58	32,956,631.85	21,300,915.45	20,972,850.77	21,164,951.15	16,542,274.87	15,945,589.59	14,942,759.84	14,786,415.03	14,639,649.69	11,674,056.96	11,674,056.96	11,674,056.96	11,674,056.96	
OTROS ACTIVOS	-16,102,407.09	-83.68	19,242,548.93	7,781,354.82	9,298,689.37	9,577,798.39	8,664,778.12	8,435,331.52	10,819,180.94	8,814,733.60	3,674,009.98	5,865,421.76	3,888,728.12	3,677,286.50	3,140,141.84	
Locales	-2,045,733.62	-47.44	4,312,398.40	4,046,285.63	5,715,362.31	5,919,505.34	5,772,943.53	5,336,440.66	5,192,695.27	4,242,336.29	2,589,314.65	2,324,135.30	2,525,121.65	2,371,554.09	2,266,664.78	
Extranjero	-14,056,673.47	-94.15	14,930,150.53	3,735,069.19	3,583,327.06	3,658,293.05	2,891,834.59	3,098,890.86	5,626,485.67	4,572,397.31	1,084,695.33	3,541,286.46	1,363,606.47	1,305,732.41	873,477.06	
TOTAL DE ACTIVOS	-290,162,471.73	-62.24	466,229,708.34	403,125,028.24	392,379,916.54	360,749,232.54	320,044,200.09	297,871,894.51	257,357,711.07	226,924,978.37	177,226,022.16	176,646,842.58	157,193,962.68	164,780,568.75	176,067,236.61	
DEPOSITOS	-286,571,086.63	-64.45	444,640,077.91	381,562,917.29	371,273,735.00	333,799,419.69	293,411,089.37	273,565,022.26	232,949,087.12	203,979,066.61	155,075,909.38	156,205,624.49	136,434,574.88	145,670,785.26	158,068,991.28	
Locales	-22,498,805.71	-55.18	40,770,047.86	38,658,013.75	28,791,961.14	30,604,548.43	29,787,633.41	31,490,818.97	33,413,165.05	39,217,740.61	32,740,159.80	29,684,704.00	22,581,275.76	17,757,806.59	18,271,242.15	
De Particulares	-10,727,508.30	-37.74	28,423,078.44	27,055,994.36	20,741,225.99	22,577,837.73	21,804,145.02	24,506,003.42	24,580,237.06	30,579,090.44	24,729,543.06	26,118,642.55	22,006,464.61	17,182,598.11	17,695,570.14	
A la Vista	-2,933,111.72	-47.71	6,147,423.18	4,252,511.53	3,583,821.36	5,166,116.60	4,336,926.26	5,240,465.08	4,388,811.29	4,967,454.91	4,344,164.99	5,444,416.85	3,297,321.43	3,687,481.23	3,214,311.46	
A Plazo	-7,687,693.30	-34.90	22,030,560.78	22,507,038.81	16,856,083.72	17,136,732.53	17,182,386.37	18,978,027.38	19,945,559.30	25,444,325.69	20,193,796.61	20,497,439.46	18,524,784.73	13,338,356.57	14,342,867.48	
De Ahorros	-106,703.28	-43.54	245,094.48	296,444.02	301,320.91	274,988.60	284,832.39	287,510.96	245,866.47	167,309.84	191,581.46	176,786.24	184,358.45	156,760.31	138,391.20	
De Bancos	-11,771,297.41	-95.34	12,346,969.42	11,602,019.39	8,050,735.15	8,026,710.70	7,983,488.39	6,984,815.55	8,832,927.99	8,638,650.17	8,010,616.74	3,566,061.45	574,811.15	575,208.48	575,672.01	
A Plazo	-11,771,297.41	-95.34	12,346,969.42	11,602,019.39	8,050,735.15	8,026,710.70	7,983,488.39	6,984,815.55	8,832,927.99	8,638,650.17	8,010,616.74	3,566,061.45	574,811.15	575,208.48	575,672.01	
Extranjero	-264,072,280.92	-65.39	403,870,030.05	342,904,903.54	342,481,773.86	303,194,871.26	263,623,455.96	242,074,203.29	199,535,922.07	164,761,326.00	122,335,749.58	126,520,920.49	113,853,299.12	127,912,978.67	139,797,749.13	
De Particulares	-54,435,241.34	-37.22	146,251,007.70	115,974,826.32	96,927,738.63	99,453,689.08	97,914,794.69	93,964,359.61	97,773,949.90	104,892,235.68	94,751,376.20	95,061,168.95	91,054,490.82	94,073,900.48	91,815,766.36	
A la Vista	2,376,682.77	14.68	16,187,245.23	13,783,033.38	11,432,606.67	14,409,343.84	15,757,082.78	12,791,080.85	14,720,401.40	15,083,081.14	13,762,305.29	14,950,420.59	15,063,036.42	17,761,867.84	18,563,928.00	
A Plazo	-56,549,176.20	-43.74	129,290,066.31	101,567,964.90	84,872,224.44	84,423,228.61	81,520,629.67	80,563,017.42	82,253,716.56	88,873,477.38	80,140,039.94	79,207,724.14	75,090,349.61	75,413,267.45	72,740,890.11	
De Ahorro	-262,747.91	-33.96	773,696.16	623,828.04	622,907.52	621,116.63	637,082.24	610,261.34	799,831.94	935,677.16	849,030.97	903,024.22	901,104.79	898,765.19	510,948.25	
De Bancos	-209,637,039.58	-81.37	257,619,022.35	226,930,077.22	245,554,035.23	203,741,182.18	165,708,661.27	148,109,843.68	101,761,972.17	59,869,090.32	27,584,373.38	31,459,751.54	22,798,808.30	33,839,078.19	47,981,982.77	
A la Vista	444,752.65	68.37	650,540.51	676,516.93	2,854,665.23	1,105,874.79	809,969.04	559,225.67	1,011,567.27	878,790.40	741,012.05	1,235,922.09	523,255.10	522,320.96	1,095,293.16	
A Plazo	-210,081,792.23	-81.75	256,968,481.84	226,253,560.29	242,699,370.00	202,635,307.39	164,898,692.23	147,550,618.01	100,750,404.90	58,990,299.92	26,843,361.33	30,223,829.45	22,275,553.20	33,316,757.23	46,886,689.61	
OBLIGACIONES	-36,577.08	-100.00	36,577.08	0.00	22,690.39	108,329.24	0.00	0.00	6,350.63	0.00	6,118.18	221,476.24	0.00	0.00	0.00	
Extranjero	-36,577.08	-100.00	36,577.08	0.00	22,690.39	108,329.24	0.00	0.00	6,350.63	0.00	6,118.18	221,476.24	0.00	0.00	0.00	
OTROS PASIVOS	-3,554,808.02	-30.77	11,553,053.35	11,058,992.06	10,296,538.68	15,759,993.60	14,910,431.13	13,426,239.95	11,836,096.73	12,240,641.00	12,143,994.60	10,219,741.85	10,759,387.80	9,109,783.49	7,998,245.33	
Locales	-461.82	-0.03	1,444,647.84	2,036,275.53	1,426,824.85	1,850,177.15	3,469,309.11	1,635,210.57	1,006,877.34	1,439,409.15	1,526,230.02	1,672,477.09	1,797,888.34	1,925,503.93	1,444,186.02	
Extranjero	-3,554,346.20	-35.16	10,108,405.51	9,022,716.53	8,869,713.83	13,909,816.45	11,441,122.02	11,791,029.38	10,829,219.39	10,801,231.85	10,617,764.58	8,547,264.76	8,961,499.46	7,184,279.56	6,554,059.31	
PATRIMONIO	0.00	0.00	10,000,000.00	10,503,118.89	10,786,952.47	11,081,490.01	11,722,679.59	10,880,632.30	12,566,176.59	10,705,270.76	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	
Capital	0.00	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	



Banque Sudameris
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
Otras Reservas	8,889,051.50	53.39	16,648,314.17	0.00	0.00	18,027,365.67	18,027,365.67	18,027,365.67	22,537,365.67	25,537,365.67	24,934,821.70	25,085,825.94	25,033,501.63	25,045,366.70	25,537,365.67
Utilidad de Periodo	-8,889,051.50	53.39	-16,648,314.17	503,118.89	786,952.47	-16,945,875.66	-16,304,686.08	-17,146,733.37	-19,971,189.08	-24,832,094.91	-24,934,821.70	-25,085,825.94	-25,033,501.63	-25,045,366.70	-25,537,365.67
PASIVO Y PATRIMONIO	-290,162,471.73	-62.24	466,229,708.34	403,125,028.24	392,379,916.54	360,749,232.54	320,044,200.09	297,871,894.51	257,357,711.07	226,924,978.37	177,226,022.16	176,646,842.58	157,193,962.68	164,780,568.75	176,067,236.61