

AL 31 DE DICIEMBRE DE 1995

ASSETS	ACTIVOS	BANCO CENTRAL ISPANOAMERICANO S. A.	%	BANCO GANADERO, S. A. AND SUBSIDIARIES	%	BANCO DE BOGOTA, S. A. AND SUBSIDIARY	%	BANCAFE (PANAMA), S. A. AND SUBSIDIARIES	%	BANCO ANDINO (PANAMA), S. A. AND SUBSIDIARIES	%
Cash and cash items	Efectivo y Efectos de caja	US\$ 6,154	23.70%	212	(3.20%)	235	(37.00%)	2,494	(29.37%)	0	0.00%
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras										
Demand deposits:	Depósitos a la vista										
Local	Local	2,933	(2.91%)	697	117.81%	244	0.00%	638	(27.58%)	79	14.49%
Foreign	Extranjero	6,526	(55.47%)	9,109	16.05%	2,094	1.45%	2,614	(28.03%)	47,565	407.96%
Time deposits:	Depósitos a plazo										
Local	Local	67	0.00%	29,706	323.28%	5,267	112.38%	10,078	(73.38%)	0	0.00%
Foreign	Extranjero	2,276	139.83%	25,727	138.21%	31,250	69.38%	7,000	100.00%	8,210	(81.78%)
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		11,802	(36.86%)	65,239	151.04%	38,855	67.20%	20,330	(52.02%)	55,854	2.48%
Negotiable securities - short term	Valores negociables - corto plazo	0	0.00%	0	0.00%	0	0.00%	0	0.00%	31,795	(20.97%)
Loans:	Préstamos										
Local	Local	76,959	18.79%	1,997	(82.58%)	13,382	(12.92%)	60,755	17.99%	0	0.00%
Foreign	Extranjero	280,225	40.78%	244,194	67.65%	273,695	12.08%	262,011	(14.04%)	220,157	61.26%
		357,184	35.38%	246,191	56.68%	287,077	10.60%	322,766	(9.41%)	220,157	61.26%
Less:	Menos:										
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	4,192	52.77%	2,426	188.12%	1,577	57.70%	24,506	(17.09%)	0	0.00%
Unearned interest	Intereses descontados no ganados	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		352,992	35.20%	243,765	55.98%	285,500	10.41%	298,260	(8.71%)	220,157	61.26%
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	33,731	(38.21%)	0	0.00%	2,352	268.65%	0	0.00%
Other Investment Securities	Otras Inversiones	0	0.00%	16,618	(19.82%)	16,168	(17.52%)	3,033	(24.21%)	11,849	1206.39%
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other assets:	Otros activos:										
Premises and equipment	Propiedad, mobiliario y equipo	330	(10.81%)	2,492	0.77%	188	35.25%	940	35.45%	2,367	(1.95%)
Various debtors	Deudores varios	3,937	22.92%	10,973	14.80%	4,040	16.33%	14,744	7.54%	12,068	829.02%
Other	Otros	122	(73.07%)	109	(94.00%)	4,917	4.64%	287	8.30%	2,038	397.07%
		4,389	9.02%	13,574	(1.98%)	9,145	10.03%	15,971	8.88%	16,473	299.54%
Total assets	Total activo	US\$ 375,337	29.97%	373,138	37.36%	349,803	12.84%	342,440	(12.63%)	336,128	42.25%
LIABILITIES AND CAPITAL	PASIVO Y CAPITAL										
Due to depositors:	Depósitos										
Demand deposits:	A la vista										
Local	Local	7,631	(33.04%)	241	(71.58%)	1,168	(7.30%)	5,937	6.76%	0	0.00%
Foreign	Extranjero	2,031	(29.80%)	16,115	38.86%	9,274	(50.37%)	11,254	(29.33%)	88,245	59.47%
Saving deposits	Ahorros	86	(44.52%)	54	(32.50%)	144	(5.26%)	1,201	(10.84%)	0	0.00%
Time deposits:	Depósito a plazo										
Local	Local	33,932	0.37%	25,599	47.69%	2,635	(71.32%)	31,208	4.62%	0	0.00%
Foreign	Extranjero	305,353	41.20%	61,780	(27.99%)	264,043	12.21%	205,747	(16.63%)	220,224	35.93%
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		349,033	31.95%	103,789	(10.26%)	277,264	4.79%	255,347	(14.73%)	308,469	41.92%
Obligations	Obligaciones	0	0.00%	221,635	88.34%	50,000	100.00%	40,698	(7.87%)	4,202	460.27%
Other liabilities and reserves:	Otros pasivos y reservas										
Various creditors	Acreedores varios	3,426	(15.74%)	3,486	15.70%	5,083	10.72%	10,620	21.04%	5,207	93.42%
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other liabilities	Otros pasivos	471	(17.94%)	0	0.00%	0	0.00%	5,844	(41.48%)	487	100.00%
		3,897	(16.01%)	3,486	15.70%	5,083	10.72%	16,464	(12.24%)	5,694	111.52%
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital and capital reserves:	Capital y Reservas de Capital										
Capital	Capital	5,000	0.00%	39,047	18.41%	12,362	0.00%	29,100	5.43%	1,898	0.00%
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital reserves	Reservas de capital	0	0.00%	374	54.55%	0	0.00%	0	0.00%	1,997	0.00%
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Retained earnings	Utilidades retenidas	17,407	18.92%	4,807	130.33%	5,194	46.06%	831	(57.32%)	13,868	19.47%
		22,407	14.11%	44,228	25.27%	17,556	10.29%	29,931	1.30%	17,763	14.58%
Total liabilities and capital	Total pasivo y capital	US\$ 375,337	29.97%	373,138	37.36%	349,803	12.84%	342,440	(12.63%)	336,128	42.25%

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		BANCO DEL PACIFICO (PANAMA), S. A. AND SUBSIDIARIES		BANCO EXTERIOR, S. A.		MIDLAND BANK plc		BANCO BILBAO VIZCAYA (PANAMA), S. A.		BANCO ALEMAN- PLATINA S. A.	
		US\$	%		%		%		%		%
ASSETS	ACTIVOS										
Cash and cash items	Efectivo y Efectos de caja										
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras										
Demand deposits:	Depósitos a la vista										
Local	Local	449	42.54%	4,137	0.00%	3,737	100.00%	321	(87.78%)	2,943	109.91%
Foreign	Extranjero	6,540	45.53%	2,174	(37.56%)	8,180	100.00%	3,516	8.22%	7,759	(15.65%)
Time deposits:	Depósitos a plazo										
Local	Local	11,575	(66.18%)	16,516	10006.67%	34,888	100.00%	1,350	(42.06%)	15,027	200.54%
Foreign	Extranjero	72,685	26.17%	38,179	(53.30%)	24,144	100.00%	3,390	(82.62%)	89,173	25.83%
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		91,249	(5.58%)	61,006	(31.75%)	70,949	100.00%	8,577	(69.05%)	114,902	32.89%
Negotiable securities - short term	Valores negociables - corto plazo	0	(100.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Loans:	Préstamos										
Local	Local	30,293	100.00%	183,689	14.80%	137,578	100.00%	97,178	51.76%	0	0.00%
Foreign	Extranjero	192,790	15.24%	52,639	70.33%	23,571	100.00%	144,367	7.09%	144,763	(10.46%)
		223,083	33.35%	236,328	23.79%	161,149	100.00%	241,545	21.47%	144,763	(10.46%)
Less:	Menos:										
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	2,358	(27.09%)	5,122	477.45%	571	100.00%	11,490	75.42%	3,474	(57.29%)
Unearned interest	Intereses descontados no ganados	586	1026.92%	106	(25.87%)	0	0.00%	420	(65.80%)	0	0.00%
		220,139	34.22%	231,100	21.71%	160,578	100.00%	229,635	20.18%	141,289	(7.98%)
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other Investment Securities	Otras Inversiones	0	0.00%	8,820	179.47%	2,150	100.00%	1,987	0.15%	8,010	(21.87%)
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other assets:	Otros activos:										
Premises and equipment	Propiedad, mobiliario y equipo	5,048	50.24%	10,784	(2.10%)	1,900	100.00%	218	(39.61%)	1,026	4.69%
Various debtors	Deudores varios	15,822	141.67%	4,706	(20.75%)	14,783	100.00%	28,769	(27.90%)	4,202	(3.65%)
Other	Otros	453	824.49%	476	0.21%	193	100.00%	603	726.03%	247	(91.04%)
		21,323	114.17%	15,966	(8.39%)	16,876	100.00%	29,590	(26.64%)	5,475	(32.38%)
Total assets	Total activo	332,943	20.75%	319,277	5.52%	281,057	100.00%	272,669	4.05%	270,068	4.45%
LIABILITIES AND CAPITAL		PASIVO Y CAPITAL									
Due to depositors:	Depósitos										
Demand deposits:	A la vista										
Local	Local	0	0.00%	35,305	37.15%	39,235	100.00%	5,456	(33.74%)	0	0.00%
Foreign	Extranjero	28,304	(6.82%)	8,813	47.10%	2,860	100.00%	12,944	45.65%	34,262	(3.31%)
Saving deposits	Ahorros	0	0.00%	11,651	(20.37%)	12,412	100.00%	0	0.00%	0	0.00%
Time deposits:	Depósito a plazo										
Local	Local	0	0.00%	86,722	22.72%	186,827	100.00%	42,354	(14.06%)	0	0.00%
Foreign	Extranjero	232,505	4.92%	148,358	(7.24%)	24,851	100.00%	146,747	26.18%	202,284	6.38%
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		260,809	3.50%	290,849	5.01%	266,185	100.00%	207,501	13.57%	236,546	4.86%
Obligations	Obligaciones	46,250	1139.95%	1,244	911.38%	0	0.00%	0	0.00%	0	0.00%
Other liabilities and reserves:	Otros pasivos y reservas										
Various creditors	Acreedores varios	5,184	22.79%	5,169	41.15%	8,081	100.00%	27,731	(33.12%)	2,837	(41.08%)
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other liabilities	Otros pasivos	1,695	213.89%	467	(40.28%)	0	0.00%	590	(32.11%)	3,861	14.84%
		6,879	44.46%	5,636	26.82%	8,081	100.00%	28,321	(33.10%)	6,698	(18.09%)
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital and capital reserves:	Capital y Reservas de Capital										
Capital	Capital	6,000	0.00%	21,041	0.00%	1,000	100.00%	10,000	0.00%	6,000	0.00%
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital reserves	Reservas de capital	0	0.00%	0	0.00%	5,233	100.00%	0	0.00%	15,802	1.95%
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Retained earnings	Utilidades retenidas	13,005	40.63%	507	100.00%	558	100.00%	26,847	(0.61%)	5,022	52.09%
		19,005	24.64%	21,548	2.41%	6,791	100.00%	36,847	(0.45%)	26,824	8.15%
Total liabilities and capital	Total pasivo y capital	332,943	20.75%	319,277	5.52%	281,057	100.00%	272,669	4.05%	270,068	4.45%

AL 31 DE DICIEMBRE DE 1995

ASSETS	ACTIVOS	BANCO REAL, S. A.	%	BANCO INTERNACIONAL DE PANAMA, S. A. AND SUBSIDIARY	%	BANCO COMERCIAL ANTIOQUEÑO, S. A. AND SUBSIDIARY	%	TOWERBANK INTERNATIONAL, INC. AND SUBSIDIARY	%
Cash and cash items	Efectivo y Efectos de caja	US\$ 155	(38.25%)	7,919	6.58%	303	(28.20%)	6,970	(35.97%)
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras								
Demand deposits:	Depósitos a la vista								
Local	Local	275	(75.09%)	6,212	7.81%	1,185	115.45%	940	(36.49%)
Foreign	Extranjero	17,549	46.51%	2,247	31.56%	4,132	122.03%	64	(14.67%)
Time deposits:	Depósitos a plazo								
Local	Local	2,650	(67.48%)	44,177	13.16%	6,550	537.78%	8,324	3.79%
Foreign	Extranjero	184,203	54.77%	8,403	(25.69%)	8,797	(63.77%)	16,643	(31.99%)
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		204,677	45.94%	61,039	5.57%	20,664	(25.45%)	25,971	(23.72%)
Negotiable securities - short term	Valores negociables - corto plazo	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Loans:	Préstamos								
Local	Local	3,996	(41.79%)	161,089	11.63%	1,824	(47.10%)	129,380	15.81%
Foreign	Extranjero	84,861	(34.27%)	1,319	12.16%	212,981	(0.58%)	55,415	26.16%
		88,857	(34.65%)	162,408	11.63%	214,785	(1.32%)	184,795	18.73%
Less:	Menos:								
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	28,930	(0.68%)	1,601	17.72%	0	0.00%	179	100.00%
Unearned interest	Intereses descontados no ganados	54	(32.50%)	3,412	32.15%	312	(20.61%)	13	(80.00%)
		59,873	(43.92%)	157,395	11.20%	214,473	(1.28%)	184,603	18.66%
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	7,399	20.07%	884	(25.53%)	0	0.00%
Other Investment Securities	Otras Inversiones	309	209.00%	23,476	(19.64%)	17,637	58.02%	14,071	373.29%
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other assets:	Otros activos:								
Premises and equipment	Propiedad, mobiliario y equipo	1,274	5.20%	3,970	6.26%	1,357	16.08%	3,101	(11.07%)
Various debtors	Deudores varios	2,253	(7.44%)	3,652	2.24%	5,475	(1.05%)	22,216	(48.94%)
Other	Otros	165	17.02%	803	(11.95%)	394	488.06%	209	(34.28%)
		3,692	(2.48%)	8,425	2.49%	7,226	6.75%	25,526	(46.05%)
Total assets	Total activo	US\$ 266,708	6.99%	265,653	6.10%	261,187	(1.26%)	257,141	2.53%
LIABILITIES AND CAPITAL	PASIVO Y CAPITAL								
Due to depositors:	Depósitos								
Demand deposits:	A la vista								
Local	Local	480	(11.93%)	27,731	(9.26%)	225	(51.72%)	9,040	(15.32%)
Foreign	Extranjero	1,267	(56.58%)	2,130	(31.40%)	12,320	(19.45%)	15,113	82.41%
Saving deposits	Ahorros	0	0.00%	13,620	50.96%	22	(26.67%)	515	(19.78%)
Time deposits:	Depósito a plazo								
Local	Local	190,693	9.05%	144,074	11.61%	2,548	3760.61%	96,309	(10.59%)
Foreign	Extranjero	52,484	(3.53%)	28,887	(4.96%)	168,910	(10.65%)	72,208	75.35%
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		244,924	5.24%	216,442	7.06%	184,025	(10.18%)	193,185	14.65%
Obligations	Obligaciones	0	0.00%	15,734	(20.85%)	41,073	42.09%	22,910	2.63%
Other liabilities and reserves:	Otros pasivos y reservas								
Various creditors	Acreedores varios	2,043	(23.14%)	6,350	11.62%	3,677	(5.04%)	21,469	(48.60%)
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other liabilities	Otros pasivos	0	0.00%	3,185	106.42%	1,067	7.45%	2,287	169.06%
		2,043	(23.14%)	9,535	31.84%	4,744	(2.49%)	23,756	(44.26%)
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital and capital reserves:	Capital y Reservas de Capital								
Capital	Capital	8,000	300.00%	12,500	0.00%	5,000	0.00%	16,000	0.00%
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital reserves	Reservas de capital	0	0.00%	1,000	0.00%	16,242	0.00%	0	0.00%
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Retained earnings	Utilidades retenidas	13,739	(0.19%)	10,442	37.29%	10,103	119.15%	1,290	(5.08%)
		21,739	37.89%	23,942	13.44%	31,345	21.25%	17,290	(0.40%)
Total liabilities and capital	Total pasivo y capital	US\$ 266,708	6.99%	265,653	6.10%	261,187	(1.26%)	257,141	2.53%

BALANCE SHEETS OF BANKS OPERATING IN PANAMA
AS PUBLISHED IN LOCAL NEWSPAPERS
(IN ORDER OF TOTAL ASSETS - IN THOUSANDS)
AS OF DECEMBER 31, 1995

BALANZES DE SITUACION DE BANCOS QUE OPERAN
EN PANAMA PUBLICADOS EN PERIODICOS LOCALES
(EN ORDEN DE TOTAL DE ACTIVOS-
EN MILES DE US\$)
AL 31 DE DICIEMBRE DE 1995

AS OF DECEMBER 31, 1995		EN MILES DE US\$		AL 31 DE DICIEMBRE DE 1995		BANCO DE		INDUSTRIAL		BANQUE		THE FIRST		BANCO	
						IBEROAMERICA,		COLOMBIANO		NATIONALE DE PARIS		NATIONAL BANK		PANAMERICANO,	
						S. A. AND		DE PANAMA, S. A.		(PANAMA), S. A.		OF BOSTON		S. A. (PANABANK)	
						SUBSIDIARIES		AND SUBSIDIARY		AND SUBSIDIARIES		AND SUBSIDIARIES		AND SUBSIDIARIES	
ASSETS		ACTIVOS				%		%		%		%		%	
Cash and cash items	Efectivo y Efectos de caja	US\$	6,591	16.97%	220	(44.72%)	6,112	38.47%	547	(30.76%)	6,436	45.97%			
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras														
Demand deposits:	Depósitos a la vista														
Local	Local	4,032	(2.66%)	100	(7.41%)	3,191	(5.95%)	8,190	78.43%	1,936	(34.84%)				
Foreign	Extranjero	3,884	22.91%	1,996	(4.73%)	763	(50.16%)	628	(87.04%)	1,973	78.55%				
Time deposits:	Depósitos a plazo														
Local	Local	4,633	(2.50%)	4,647	(42.01%)	1,400	100.00%	29,321	154.72%	13,977	(12.82%)				
Foreign	Extranjero	5,352	(48.20%)	19,883	108.13%	20,926	(58.18%)	33,000	(34.00%)	19,602	201.29%				
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%				
		17,901	(20.04%)	26,626	34.69%	26,280	(52.78%)	71,139	0.27%	37,488	40.86%				
Negotiable securities - short term	Valores negociables - corto plazo	0	0.00%	0	0.00%	0	0.00%	0	0.00%	8,818	27.01%				
Loans:	Préstamos														
Local	Local	182,972	7.92%	3,495	(6.25%)	131,034	11.31%	122,121	31.24%	131,241	17.78%				
Foreign	Extranjero	27,172	(62.36%)	149,339	6.81%	21,986	(24.52%)	24,956	(65.89%)	26,950	(4.88%)				
		210,144	(13.07%)	152,834	6.47%	153,020	4.20%	147,077	(11.52%)	158,191	13.18%				
Less:	Menos:														
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	1,710	5.17%	1,407	45.95%	3,199	44.82%	240	(4.38%)	824	106.00%				
Unearned interest	Intereses descontados no ganados	897	(24.11%)	0	(100.00%)	1,133	100.00%	36	414.29%	8,224	2.90%				
		207,537	(13.14%)	151,427	6.49%	148,688	2.80%	146,801	(11.55%)	149,143	13.53%				
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	25,914	1187.97%	0	0.00%	0	0.00%	0	(100.00%)				
Other Investment Securities	Otras Inversiones	1,696	(51.05%)	29,067	(26.68%)	2,121	(9.94%)	500	(80.00%)	6,471	(30.65%)				
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%				
Other assets:	Otros activos:														
Premises and equipment	Propiedad, mobiliario y equipo	2,102	(1.50%)	395	4.50%	3,821	5.41%	1,054	(40.85%)	1,179	5.83%				
Various debtors	Deudores varios	6,619	(21.03%)	2,471	(3.14%)	44,388	(16.45%)	2,535	23.90%	8,810	77.87%				
Other	Otros	2,468	8.77%	437	38.73%	1,679	(42.79%)	39	105.26%	384	(22.74%)				
		11,189	(12.48%)	3,303	1.82%	49,888	(16.42%)	3,628	(5.69%)	10,373	58.03%				
Total assets	Total activo	US\$	244,814	(13.52%)	236,557	14.13%	233,088	(12.62%)	222,819	(8.78%)	218,729	17.92%			
LIABILITIES AND CAPITAL		PASIVO Y CAPITAL													
Due to depositors:	Depósitos														
Demand deposits:	A la vista														
Local	Local	25,329	(11.67%)	385	1.05%	22,701	(18.95%)	15,903	15.90%	9,159	(26.39%)				
Foreign	Extranjero	11,883	(16.16%)	33,779	16.25%	2,994	(38.75%)	1,801	32.82%	2,254	(29.19%)				
Saving deposits	Ahorros	4,396	(26.33%)	100	63.93%	4,045	(31.10%)	853	44.09%	8,197	27.24%				
Time deposits:	Depósito a plazo														
Local	Local	83,118	(1.13%)	24,579	(14.69%)	69,061	(0.96%)	74,646	(23.79%)	147,713	23.14%				
Foreign	Extranjero	72,868	(28.79%)	142,605	14.84%	62,443	(17.52%)	115,458	(2.30%)	11,583	(3.96%)				
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%				
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	(100.00%)	0	0.00%	0	0.00%				
		197,594	(15.99%)	201,448	10.39%	161,244	(12.48%)	208,661	(9.98%)	178,906	16.11%				
Obligations	Obligaciones	87	(97.10%)	23,911	64.30%	0	0.00%	0	0.00%	13,236	17.94%				
Other liabilities and reserves:	Otros pasivos y reservas														
Various creditors	Acreedores varios	14,911	(7.45%)	2,470	4.88%	47,522	(18.04%)	4,524	(14.80%)	11,947	32.88%				
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%				
Other liabilities	Otros pasivos	478	24.80%	519	74.75%	5,922	(0.87%)	69	(29.59%)	0	0.00%				
		15,389	(6.71%)	2,989	12.71%	53,444	(16.42%)	4,593	(15.07%)	11,947	32.88%				
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%				
Capital and capital reserves:	Capital y Reservas de Capital														
Capital	Capital	19,586	0.00%	4,000	0.00%	6,600	0.00%	1,000	0.00%	11,500	15.00%				
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%				
Capital reserves	Reservas de capital	0	0.00%	1,000	0.00%	6,409	0.00%	5,939	77.44%	0	0.00%				
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%				
Equity adjustment from foreign	Ajuste patrimonial por traducción														
currency translation	de moneda extranjera	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%				
Retained earnings	Utilidades retenidas	12,258	37.48%	3,209	24.57%	5,392	(3.39%)	2,422	(3.39%)	3,140	163.87%				
		31,844	11.73%	8,209	8.36%	18,401	(1.02%)	9,361	36.58%	14,640	30.83%				
Total liabilities and capital	Total pasivo y capital	US\$	244,814	(13.52%)	236,557	14.13%	233,088	(12.62%)	222,819	(8.78%)	218,729	17.92%			

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		BANCO DE LATINOAMERICA, S.A. (BANCOLAT) AND SUBSIDIARIES				BANCO MERCANTIL DEL ISTMO, S.A.				MULTI CREDIT BANK INC. AND SUBSIDIARIES				DISCOUNT BANK AND TRUST COMPANY				BANCO ALIADO S.A.			
ASSETS		ACTIVOS			%		%		%		%		%		%		%				
Cash and cash items	Efectivo y Efectos de caja	US\$	2,012	35.40%	0	0.00%	2,226	39.56%	1	(50.00%)	883	115.37%									
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras																				
Demand deposits:	Depósitos a la vista																				
Local	Local	6,493	26.59%	0	0.00%	8,949	48.95%	18	20.00%	4,634	(21.83%)										
Foreign	Extranjero	1,450	(25.94%)	0	0.00%	4,242	160.41%	0	0.00%	3,433	110.36%										
Time deposits:	Depósitos a plazo																				
Local	Local	17,768	(10.71%)	0	0.00%	9,177	118.86%	0	0.00%	20,520	101.24%										
Foreign	Extranjero	13,325	577.77%	0	0.00%	5,000	0.00%	155,704	(17.48%)	23,897	25.40%										
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%										
		39,036	34.83%	0	0.00%	27,368	62.61%	155,722	(17.48%)	52,484	42.57%										
Negotiable securities - short term	Valores negociables - corto plazo	9,560	9.63%	0	0.00%	0.00%	0	0.00%	6,809	65.87%											
Loans:	Préstamos																				
Local	Local	135,450	23.33%	0	0.00%	140,324	0.93%	0	0.00%	82,388	14.73%										
Foreign	Extranjero	6,839	208.76%	0	0.00%	0	0.00%	0	0.00%	9,480	79.41%										
		142,289	27.00%	0	0.00%	140,324	0.93%	0	0.00%	91,868	19.17%										
Less:	Menos:																				
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	1,001	94.75%	0	0.00%	1,175	36.63%	0	0.00%	300	100.00%										
Unearned interest	Intereses descontados no ganados	16	(50.00%)	0	0.00%	3,415	5.53%	0	0.00%	18	100.00%										
		141,272	26.71%	0	0.00%	135,734	0.59%	0	0.00%	91,550	18.98%										
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%										
Other Investment Securities	Otras Inversiones	2,546	30.23%	0	0.00%	4,766	237.06%	250	0.00%	0	0.00%										
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%										
Other assets:	Otros activos:																				
Premises and equipment	Propiedad, mobiliario y equipo	6,989	8.91%	0	0.00%	1,351	50.45%	55	(6.78%)	342	(4.47%)										
Various debtors	Deudores varios	2,642	29.00%	0	0.00%	2,537	54.04%	10,547	131.80%	3,338	152.31%										
Other	Otros	659	137.05%	0	0.00%	39	14.71%	90	200.00%	80	33.33%										
		10,290	17.69%	0	0.00%	3,927	52.27%	10,692	130.48%	3,760	115.97%										
Total assets	Total activo	US\$	204,716	26.58%	0	0.00%	174,621	10.88%	166,665	(13.81%)	155,466	29.56%									
LIABILITIES AND CAPITAL		PASIVO Y CAPITAL																			
Due to depositors:	Depósitos																				
Demand deposits:	A la vista																				
Local	Local	12,031	25.77%	0	0.00%	12,457	62.84%	0	0.00%	8,708	1.23%										
Foreign	Extranjero	3,504	38.12%	0	0.00%	146	15.87%	1,488	2.06%	552	8.24%										
Saving deposits	Ahorros	12,519	33.65%	0	0.00%	1,293	(11.74%)	0	0.00%	210	73.55%										
Time deposits:	Depósito a plazo																				
Local	Local	116,099	16.04%	0	0.00%	98,735	(0.51%)	0	0.00%	69,357	2.49%										
Foreign	Extranjero	24,769	111.30%	0	0.00%	32,690	12.35%	162,651	(14.14%)	59,869	83.60%										
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%										
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%										
		168,922	26.78%	0	0.00%	145,321	5.63%	164,139	(14.02%)	138,696	26.65%										
Obligations	Obligaciones	11,378	18.57%	0	0.00%	4,203	1169.79%	0	0.00%	3,000	100.00%										
Other liabilities and reserves:	Otros pasivos y reservas																				
Various creditors	Acreedores varios	6,824	2.09%	0	0.00%	4,484	13.92%	1,405	(10.57%)	3,608	21.20%										
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%										
Other liabilities	Otros pasivos	0	0.00%	0	0.00%	0	0.00%	121	0.00%	163	(31.80%)										
		6,824	2.09%	0	0.00%	4,484	13.92%	1,526	(9.81%)	3,771	17.26%										
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%										
Capital and capital reserves:	Capital y Reservas de Capital																				
Capital	Capital	13,520	35.20%	0	0.00%	9,350	5.65%	1,000	0.00%	7,000	16.67%										
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%										
Capital reserves	Reservas de capital	266	100.00%	0	0.00%	5,000	117.39%	0	0.00%	0	0.00%										
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%										
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%										
Retained earnings	Utilidades retenidas	3,806	108.32%	0	0.00%	5,663	29.80%	0	0.00%	3,019	135.49%										
		17,592	48.74%	0	0.00%	20,013	29.01%	1,000	0.00%	10,019	37.59%										
Total liabilities and capital	Total pasivo y capital	US\$	204,716	26.88%	0	0.00%	174,621	10.58%	166,665	(13.81%)	155,466	29.56%									

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ASSETS	ACTIVOS	KOREA EXCHANGE BANK		BANCO DISA, S.A. AND SUBSIDIARIES		COMMERCE OVERSEAS BANK, S.A. AND SUBSIDIARIES		THE BANK OF NOVA SCOTIA		BANCO DE OCCIDENTE (PANAMA), S. A.	
		US\$	%		%		%		%		%
Cash and cash items	Efectivo y Efectos de caja	309	85.03%	1,853	(0.05%)	6,259	100.00%	325	(37.74%)	50	61.29%
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras										
Demand deposits:	Depósitos a la vista										
Local	Local	1,420	(49.25%)	429	45.42%	0	0.00%	2,854	190.05%	256	(20.50%)
Foreign	Extranjero	1,510	72.18%	281	(49.09%)	0	(100.00%)	0	(100.00%)	729	31.12%
Time deposits:	Depósitos a plazo										
Local	Local	190	(53.32%)	8,964	171.55%	0	0.00%	570	(14.93%)	9,075	(58.58%)
Foreign	Extranjero	0	(100.00%)	1,313	(63.02%)	0	0.00%	1,966	(11.12%)	46,532	22.42%
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		3,120	(36.09%)	10,987	42.71%	0	(100.00%)	5,190	(20.41%)	56,592	(6.91%)
Negotiable securities - short term	Valores negociables - corto plazo	0	0.00%	44,240	67.50%	3,065	103.79%	0	0.00%	0	0.00%
Loans:	Préstamos										
Local	Local	59,364	39.73%	71,991	42.80%	0	0.00%	73,161	76.18%	0	0.00%
Foreign	Extranjero	77,685	(4.47%)	2,053	(54.08%)	99,549	34.79%	33,125	64.60%	44,377	23.03%
		137,049	10.70%	74,044	34.91%	99,549	34.79%	106,286	72.40%	44,377	23.03%
Less:	Menos:										
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	250	0.00%	918	1.44%	2,562	66.80%	0	0.00%	614	0.00%
Unearned interest	Intereses descontados no ganados	0	0.00%	0	(100.00%)	0	0.00%	0	0.00%	0	0.00%
		136,799	10.72%	73,126	35.47%	96,987	34.11%	106,286	72.40%	43,763	23.43%
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	2,288	(19.44%)	0	0.00%	0	0.00%	0	0.00%
Other Investment Securities	Otras Inversiones	9,363	0.36%	1,004	(10.52%)	2,673	295.41%	1,659	0.00%	8,046	(3.92%)
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other assets:	Otros activos:										
Premises and equipment	Propiedad, mobiliario y equipo	487	(7.59%)	1,537	(1.35%)	450	(90.12%)	318	(0.62%)	54	(26.03%)
Various debtors	Deudores varios	1,601	42.44%	4,168	25.88%	7,034	(3.55%)	640	(60.44%)	687	(16.93%)
Other	Otros	539	(58.81%)	578	28.44%	497	(41.74%)	161	847.06%	16	(11.11%)
		2,627	(9.38%)	6,283	18.12%	7,981	(37.17%)	1,119	(42.76%)	757	(17.54%)
Total assets	Total activo	162,218	8.08%	139,781	40.87%	116,988	33.38%	114,578	58.46%	109,208	3.44%
LIABILITIES AND CAPITAL PASIVO Y CAPITAL											
Due to depositors:	Depósitos										
Demand deposits:	A la vista										
Local	Local	10,117	116.87%	4,360	24.93%	0	0.00%	4,874	7.62%	0	0.00%
Foreign	Extranjero	1,121	(71.71%)	5,716	556.26%	11,778	100.00%	507	114.83%	7,884	(37.32%)
Saving deposits	Ahorros	190	(45.87%)	642	65.04%	0	0.00%	471	(22.02%)	0	0.00%
Time deposits:	Depósito a plazo										
Local	Local	4,259	(17.25%)	74,568	44.79%	0	0.00%	11,796	(35.81%)	0	0.00%
Foreign	Extranjero	130,700	7.44%	16,126	682.06%	88,042	24.13%	90,875	100.62%	91,313	9.72%
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		146,387	7.82%	101,412	73.91%	99,820	40.73%	108,123	57.25%	99,197	3.54%
Obligations	Obligaciones	0	0.00%	15,197	(32.07%)	1,958	(17.73%)	1,202	100.00%	0	0.00%
Other liabilities and reserves:	Otros pasivos y reservas										
Various creditors	Acreedores varios	2,831	40.36%	6,040	61.54%	9,180	18.06%	1,610	(29.94%)	876	(14.62%)
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other liabilities	Otros pasivos	0	0.00%	0	0.00%	297	(30.28%)	144	(5.88%)	0	0.00%
		2,831	40.36%	6,040	61.54%	9,477	15.54%	1,754	(28.44%)	876	(14.62%)
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital and capital reserves:	Capital y Reservas de Capital										
Capital	Capital	3,000	0.00%	9,041	0.00%	5,649	1.64%	1,000	0.00%	7,770	68.44%
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	(100.00%)
Capital reserves	Reservas de capital	0	0.00%	0	0.00%	0	0.00%	2,500	2400.00%	0	0.00%
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	(334)	(100.00%)	0	0.00%	0	0.00%
Retained earnings	Utilidades retenidas	0	(100.00%)	8,091	40.42%	395	(38.28%)	0	0.00%	1,365	40.43%
		3,000	(1.22%)	17,132	15.73%	5,710	(7.87%)	3,500	218.18%	9,135	4.48%
Total liabilities and capital	Total pasivo y capital	162,218	8.08%	139,781	40.87%	116,988	33.38%	114,578	58.46%	109,208	3.44%

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ASSETS	ACTIVOS	BANCO TRASATLANTICO, S. A.	%	CREDICORP BANK, S.A.	%	BANCO PANAMEÑO DE LA VIVIENDA, S.A. (BANVIVIENDA)	%	BANCO DE SANTA CRUZ DE LA SIERRA (PANAMA), S. A.	%	THE INTERNATIONAL COMMERCIAL BANK OF CHINA	%
Cash and cash items	Efectivo y Efectos de caja	US\$ 620	(25.57%)	1,058	65.05%	2,678	28.50%	0	0.00%	1,436	88.95%
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras										
Demand deposits:	Depósitos a la vista										
Local	Local	642	(42.73%)	6,161	40.89%	4,774	57.25%	354	(27.61%)	3,108	(44.49%)
Foreign	Extranjero	298	(29.72%)	1,779	(60.06%)	215	15.59%	3,219	43.39%	9,919	57.44%
Time deposits:	Depósitos a plazo										
Local	Local	28,392	(0.23%)	4,066	(55.01%)	23,625	9.25%	0	0.00%	0	(100.00%)
Foreign	Extranjero	400	(50.00%)	5,494	100.00%	0	0.00%	0	0.00%	9,000	(60.87%)
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	(100.00%)	0	0.00%
		29,732	(3.47%)	17,500	(2.04%)	28,614	15.16%	3,573	(69.21%)	22,027	(38.44%)
Negotiable securities - short term	Valores negociables - corto plazo	2,434	185.01%	6,888	84.62%	0	0.00%	0	0.00%	0	0.00%
Loans:	Préstamos										
Local	Local	49,850	10.65%	72,892	141.36%	54,897	23.15%	0	0.00%	68,123	13.44%
Foreign	Extranjero	15,030	50.19%	0	(100.00%)	0	0.00%	81,782	24.13%	18	(98.24%)
		64,880	17.84%	72,892	137.32%	54,897	23.15%	81,782	24.13%	68,141	11.57%
Less:	Menos:										
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	585	5.60%	0	0.00%	40	29.03%	260	0.00%	1,717	7.65%
Unearned interest	Intereses descontados no ganados	84	5.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		64,211	17.98%	72,892	137.32%	54,857	23.14%	81,522	24.23%	66,424	11.68%
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	0	0.00%	820	1.23%	0	0.00%	0	0.00%
Other Investment Securities	Otras Inversiones	4,978	24.79%	0	0.00%	1,695	(15.88%)	2,260	5.31%	0	0.00%
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other assets:	Otros activos:										
Premises and equipment	Propiedad, mobiliario y equipo	114	(21.92%)	1,001	18.60%	3,695	19.27%	671	4.03%	491	50.15%
Various debtors	Deudores varios	599	14.31%	2,295	58.06%	1,912	6.70%	4,553	(37.54%)	1,456	(7.56%)
Other	Otros	200	70.94%	116	7.41%	474	(2.67%)	221	36.42%	365	22.07%
		913	16.01%	3,412	41.93%	6,081	13.09%	5,445	(32.74%)	2,312	5.04%
Total assets	Total activo	US\$ 102,888	12.21%	101,750	83.81%	94,745	18.91%	92,800	6.10%	82,199	(8.13%)
LIABILITIES AND CAPITAL	PASIVO Y CAPITAL										
Due to depositors:	Depósitos										
Demand deposits:	A la vista										
Local	Local	4,664	11.13%	10,252	49.05%	7,425	17.73%	0	0.00%	14,750	(5.74%)
Foreign	Extranjero	440	1.85%	4,220	(7.50%)	1	0.00%	19,034	3.90%	7,152	24.12%
Saving deposits	Ahorros	1,684	10.43%	1,689	152.84%	8,925	(5.40%)	878	19.78%	5,200	(47.68%)
Time deposits:	Depósito a plazo										
Local	Local	56,098	9.88%	44,451	68.43%	64,360	20.21%	0	0.00%	17,504	4.70%
Foreign	Extranjero	30,671	15.95%	32,096	283.42%	1,356	5.28%	65,066	7.65%	39,084	(5.92%)
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		93,557	11.83%	92,708	97.79%	82,067	16.29%	84,978	6.90%	83,690	(6.61%)
Obligations	Obligaciones	0	0.00%	0	0.00%	5,000	76.06%	0	0.00%	0	0.00%
Other liabilities and reserves:	Otros pasivos y reservas										
Various creditors	Acreedores varios	2,812	3.46%	2,429	(8.48%)	1,539	(17.12%)	811	2.53%	4,151	(12.76%)
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other liabilities	Otros pasivos	0	0.00%	0	0.00%	0	0.00%	347	(88.89%)	0	0.00%
		2,812	3.46%	2,429	(8.48%)	1,539	(17.12%)	1,158	(70.41%)	4,151	(12.76%)
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	1,500	100.00%	0	0.00%	0	0.00%
Capital and capital reserves:	Capital y Reservas de Capital										
Capital	Capital	5,000	25.00%	5,700	0.00%	4,000	33.33%	6,265	108.97%	1,160	0.00%
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital reserves	Reservas de capital	0	(100.00%)	0	0.00%	0	0.00%	212	(68.22%)	1,860	34.78%
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Retained earnings	Utilidades retenidas	1,519	86.38%	913	596.95%	639	(54.87%)	187	(52.78%)	1,338	1.98%
		6,519	22.65%	6,613	13.41%	4,639	5.05%	6,664	64.10%	4,358	13.14%
Total liabilities and capital	Total pasivo y capital	US\$ 102,888	12.21%	101,750	83.81%	94,745	18.91%	92,800	6.10%	82,199	(8.13%)

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ASSETS	ACTIVOS	BANCO CONFEDERADO DE AMERICA LATINA, S.A. (COLABANCO)		BANCO POPULAR DOMINICANO (PANAMA), S. A		BANCO UNION, S.A.C.A.		CENTROBANCO HISPANO (PANAMA), S. A.		METROBANK, S. A.	
		US\$	%		%		%		%		%
Cash and cash items	Efectivo y Efectos de caja										
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras	967	29.45%	1	0.00%	11	0.00%	0	0.00%	753	75.93%
Demand deposits:	Depósitos a la vista										
Local	Local	4,240	(44.88%)	551	76.04%	73	(87.28%)	773	(11.86%)	2,950	51.05%
Foreign	Extranjero	859	(10.98%)	3,940	(1.50%)	183	(12.86%)	780	81.40%	3,195	254.21%
Time deposits:	Depósitos a plazo										
Local	Local	12,285	84.13%	200	(95.74%)	860	(53.76%)	0	(100.00%)	14,125	3.10%
Foreign	Extranjero	14,788	9758.67%	21,025	97.88%	300	(97.66%)	4,500	100.00%	1,818	(78.78%)
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		32,172	107.83%	25,716	30.95%	1,416	(90.86%)	6,053	(60.46%)	22,088	(12.08%)
Negotiable securities - short term	Valores negociables - corto plazo	833	100.00%	0	0.00%	0	0.00%	0	0.00%	250	100.00%
Loans:	Préstamos										
Local	Local	51,795	108.59%	0	0.00%	147	(3.29%)	0	0.00%	28,492	8.72%
Foreign	Extranjero	481	501.25%	58,488	12.99%	56,748	(45.17%)	63,669	25.30%	357	495.00%
		52,276	109.85%	58,488	12.99%	56,895	(45.11%)	63,669	25.30%	28,849	9.83%
Less:	Menos:										
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	197	121.35%	918	35.40%	2,843	(59.00%)	6,246	0.00%	57	14.00%
Unearned interest	Intereses descontados no ganados	0	0.00%	18	(86.76%)	0	0.00%	0	0.00%	5	66.67%
		52,079	109.81%	57,552	12.96%	54,052	(44.11%)	57,423	28.85%	28,787	9.82%
Equipment for leasing	Equipo para arrendamiento financiero	1,162	649.68%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other Investment Securities	Otras Inversiones	1,056	86.90%	262	0.00%	11,037	272.87%	250	0.00%	18	0.00%
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other assets:	Otros activos:										
Premises and equipment	Propiedad, mobiliario y equipo	2,060	111.93%	1,099	2580.49%	42	(12.50%)	16	(15.79%)	1,737	46.09%
Various debtors	Deudores varios	1,391	27.03%	1,628	(45.91%)	8,208	52.31%	7,423	0.77%	1,204	(22.72%)
Other	Otros	455	72.35%	42	13.51%	9	(64.00%)	0	0.00%	75	15.38%
		3,906	67.57%	2,769	(10.33%)	8,259	51.21%	7,439	0.73%	3,016	7.25%
Total assets	Total activo	92,175	100.01%	88,300	18.72%	74,775	(38.01%)	71,185	5.42%	54,912	0.58%
LIABILITIES AND CAPITAL		PASIVO Y CAPITAL									
Due to depositors:	Depósitos										
Demand deposits:	A la vista										
Local	Local	5,503	6.03%	0	0.00%	0	(100.00%)	0	0.00%	3,520	2.15%
Foreign	Extranjero	103	(33.12%)	26,665	20.86%	9	(64.00%)	868	79.34%	385	161.90%
Saving deposits	Ahorros	6,606	6.41%	0	0.00%	0	0.00%	0	0.00%	599	55.18%
Time deposits:	Depósito a plazo										
Local	Local	66,987	165.04%	0	0.00%	37	(21.28%)	0	0.00%	33,308	(5.37%)
Foreign	Extranjero	613	1078.85%	53,026	19.63%	43,826	(41.55%)	58,342	3.50%	11,332	24.80%
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		79,812	116.42%	79,691	20.04%	43,672	(41.56%)	59,210	4.15%	49,144	1.84%
Obligations	Obligaciones	3,763	469.29%	0	0.00%	3,948	(75.15%)	0	0.00%	0	0.00%
Other liabilities and reserves:	Otros pasivos y reservas										
Various creditors	Acreedores varios	2,858	(17.78%)	1,879	(40.80%)	546	(77.47%)	162	(34.15%)	1,604	(35.17%)
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other liabilities	Otros pasivos	0	0.00%	64	(23.81%)	855	185.00%	15	36.36%	89	41.27%
		2,858	(17.78%)	1,943	(40.36%)	1,401	(48.55%)	177	(31.13%)	1,693	(33.27%)
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital and capital reserves:	Capital y Reservas de Capital										
Capital	Capital	5,000	75.44%	3,000	0.00%	25,000	0.00%	10,000	0.00%	4,000	5.26%
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital reserves	Reservas de capital	0	0.00%	0	0.00%	555	0.00%	0	0.00%	0	0.00%
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Retained earnings	Utilidades retenidas	742	215.74%	1,666	28.75%	199	(88.52%)	1,778	345.61%	75	100.00%
		5,742	86.13%	4,666	8.66%	25,754	(5.82%)	11,778	13.26%	4,075	7.24%
Total liabilities and capital	Total pasivo y capital	92,175	100.01%	88,300	18.72%	74,775	(38.01%)	71,185	5.42%	54,912	0.58%

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Schedule 4

ASSETS	ACTIVOS	BANCO DEL CENTRO, S. A	%	ABN AMRO BANK N. V.	%	BANK OF COMMERCE AND FINANCE, INC.	%	BANK LEUMI LE-ISRAEL, B. M.	%	GLOBAL BANK CORPORATION	%	STATE BANK OF INDIA	%
Cash and cash items	Efectivo y Efectos de caja	US\$	0.00%	1,468	12.15%	0	0.00%	522	(16.08%)	505	100.00%	96	(71.34%)
Due from banks and financial entities.	Depósitos en bancos e instituciones financieras												
Demand deposits:	Depósitos a la vista												
Local	Local	6	(33.33%)	331	40.85%	26	420.00%	3,816	(9.89%)	2,025	100.00%	1,141	(49.93%)
Foreign	Extranjero	5,325	2.27%	156	(96.23%)	0	0.00%	1,097	(62.03%)	223	100.00%	5	(98.92%)
Time deposits:	Depósitos a plazo												
Local	Local	0	0.00%	171	(98.13%)	0	0.00%	0	0.00%	10,489	100.00%	3,050	(39.78%)
Foreign	Extranjero	0	(100.00%)	3,300	(77.67%)	0	0.00%	4,000	(27.27%)	1,000	100.00%	2,600	(48.00%)
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		5,331	(55.16%)	3,958	(86.02%)	26	420.00%	8,913	(29.40%)	13,737	100.00%	6,796	(46.94%)
Negotiable securities - short term	Valores negociables - corto plazo	0	0.00%	0	0.00%	0	0.00%	0	0.00%	844	100.00%	0	0.00%
Loans:	Préstamos												
Local	Local	0	0.00%	33,991	153.87%	0	0.00%	36,244	(6.47%)	29,466	100.00%	35,688	(15.11%)
Foreign	Extranjero	45,736	(43.34%)	7,251	18.11%	47,028	(30.74%)	1,658	(49.76%)	1,025	100.00%	0	0.00%
		45,736	(43.34%)	41,242	111.19%	47,028	(30.74%)	37,902	(9.87%)	30,491	100.00%	35,688	(15.11%)
Less:	Menos:												
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	83	100.00%	848	14.29%	0	0.00%	602	(11.86%)	0	0.00%	360	50.00%
Unearned interest	Intereses descontados no ganados	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		45,653	(43.44%)	40,394	115.02%	47,028	(30.74%)	37,300	(9.84%)	30,491	100.00%	35,328	(15.48%)
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other Investment Securities	Otras Inversiones	534	(89.44%)	150	(95.25%)	1,398	(56.29%)	0	0.00%	0	0.00%	310	0.00%
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other assets:	Otros activos:												
Premises and equipment	Propiedad, mobiliario y equipo	8	(20.00%)	1,841	84.47%	5	0.00%	84	(16.00%)	541	100.00%	642	(3.31%)
Various debtors	Deudores varios	1,523	(55.22%)	1,917	17.61%	695	(67.46%)	1,997	18.45%	310	100.00%	1,647	(51.81%)
Other	Otros	43	(39.44%)	622	2203.70%	530	6525.00%	133	(44.12%)	156	100.00%	108	58.82%
		1,574	(54.80%)	4,380	84.97%	1,230	(42.76%)	2,214	9.39%	1,007	100.00%	2,397	(42.24%)
Total assets	Total activo	US\$ 53,062	(47.61%)	50,350	(7.13%)	48,862	(32.17%)	48,948	(13.58%)	48,584	100.00%	44,827	(24.37%)
LIABILITIES AND CAPITAL	PASIVO Y CAPITAL												
Due to depositors:	Depósitos												
Demand deposits:	A la vista												
Local	Local	0	0.00%	8,448	123.08%	0	0.00%	5,092	(36.83%)	6,291	100.00%	1,549	(45.93%)
Foreign	Extranjero	516	(95.28%)	2,176	(73.00%)	0	0.00%	301	(50.57%)	1,023	100.00%	377	106.01%
Saving deposits	Ahorros		(100.00%)	13	(92.02%)	0	0.00%	3		1,032	100.00%	353	(16.75%)
Time deposits:	Depósito a plazo												
Local	Local	0	0.00%	13,887	(7.94%)	0	0.00%	26,082	(16.48%)	30,626	100.00%	27,045	(21.05%)
Foreign	Extranjero	42,749	(45.80%)	19,778	(16.23%)	40,228	(35.73%)	9,838	(0.09%)	2,285	100.00%	11,009	(29.11%)
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	-0.00%
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		43,265	(51.83%)	44,302	(12.63%)	40,228	(35.73%)	41,316	(16.95%)	41,257	100.00%	40,333	(24.27%)
Obligations	Obligaciones	0	0.00%	1,290	877.27%	0	0.00%	0	0.00%	0	0.00%	309	100.00%
Other liabilities and reserves:	Otros pasivos y reservas												
Various creditors	Acreedores varios	1,703	(40.56%)	2,907	32.08%	353	(72.14%)	3,887	8.94%	925	100.00%	1,760	(49.63%)
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other liabilities	Otros pasivos	0	(100.00%)	198	11.24%	0	0.00%	27	3.85%	68	100.00%	0	0.00%
		1,703	(55.55%)	3,105	30.52%	353	(72.14%)	3,914	8.90%	993	100.00%	1,760	(49.63%)
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital and capital reserves:	Capital y Reservas de Capital												
Capital	Capital	4,100	0.00%	1,000	0.00%	7,000	0.00%	1,000	0.00%	4,300	100.00%	1,750	0.00%
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital reserves	Reservas de capital	0	0.00%	0	0.00%	0	0.00%	1,050	0.00%	0	0.00%	593	0.00%
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Retained earnings	Utilidades retenidas	4,024	18.39%	653	100.00%	2,101	(12.17%)	1,670	33.92%	34	100.00%	182	(40.91%)
		8,124	8.33%	1,653	65.30%	9,101	(3.10%)	3,720	12.83%	4,334	100.00%	2,525	(4.75%)
Total liabilities and capital	Total pasivo y capital	US\$ 53,062	(47.61%)	50,350	(7.13%)	48,862	(32.17%)	48,950	(13.58%)	48,584	100.00%	44,827	(24.37%)

BALANCE SHEETS OF BANKS OPERATING IN PANAMA AS PUBLISHED IN LOCAL NEWSPAPERS (IN ORDER OF TOTAL ASSETS - IN THOUSANDS) AS OF DECEMBER 31, 1995		BALANCES DE SITUACION DE BANCOS QUE OPERAN EN PANAMA PUBLICADOS EN PERIODICOS LOCALES (EN ORDEN DE TOTAL DE ACTIVOS- EN MILES DE US\$)		70	71-A	72	73	74-A	75	Schedule 4			
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ASSETS	ACTIVOS	REPUBLIC NATIONAL BANK, INC	%	HONGKONG BANK (BAHAMAS) LIMITED	%	BANCO FEDPA, S.A.	%	BANK OF CHINA	%	BANESCO INTERNACIONAL (PANAMA), S.A.	%	CHASE INVESTMENT BANK (PANAMA), S. A	%
Cash and cash items	Efectivo y Efectos de caja	US\$ 64	(7.25%)	0	0.00%	1,327	455.23%	169	128.38%	2	(33.33%)	0	0.00%
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras												
Demand deposits:	Depósitos a la vista												
Local	Local	209	40.27%	0	0.00%	431	1206.06%	216	(39.50%)	776	1624.44%	10,013	386.54%
Foreign	Extranjero	2	(99.77%)	288	(92.80%)	1,135	1175.28%	1,189	71.08%	281	(26.44%)	0	0.00%
Time deposits:	Depósitos a plazo												
Local	Local	178	584.62%	0	0.00%	350	(87.58%)	15,391	209.55%	104	2.97%	0	0.00%
Foreign	Extranjero	291	(71.99%)	14,685	(57.70%)	0	0.00%	1,400	(53.33%)	263	(90.03%)	0	0.00%
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		680	(67.65%)	14,973	(61.33%)	1,916	(34.83%)	18,196	101.64%	1,424	(55.01%)	10,013	386.54%
Negotiable securities - short term	Valores negociables - corto plazo	0	0.00%	0	0.00%	175	(87.66%)	0	0.00%	0	0.00%	0	0.00%
Loans:	Préstamos												
Local	Local	9,738	8.40%	0	0.00%	22,609	752.85%	100	100.00%	0	0.00%	482	100.00%
Foreign	Extranjero	26,678	583.53%	17,506	0.00%	1	100.00%	4,000	300.00%	22,870	(58.73%)	0	0.00%
		36,416	182.60%	17,506	0.00%	22,610	752.89%	4,100	310.00%	22,870	(58.73%)	482	100.00%
Less:	Menos:												
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	221	26.29%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Unearned interest	Intereses descontados no ganados	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		36,195	184.75%	17,506	0.00%	22,610	752.89%	4,100	310.00%	22,870	(58.73%)	482	100.00%
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	(100.00%)
Other Investment Securities	Otras Inversiones	89	(86.62%)	854	0.00%	0	0.00%	2,478	147.80%	250	0.00%	14,491	111.86%
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other assets:	Otros activos:												
Premises and equipment	Propiedad, mobiliario y equipo	134	(14.65%)	0	0.00%	847	52.34%	1,817	29.79%	33	(17.50%)	0	0.00%
Various debtors	Deudores varios	2,241	36.81%	188	(37.33%)	905	3020.69%	297	518.75%	775	(91.43%)	0	0.00%
Other	Otros	148	(8.64%)	0	0.00%	371	34.91%	59	(9.23%)	34	580.00%	315	72.13%
		2,523	28.92%	188	(37.33%)	2,123	146.86%	2,173	43.62%	842	(90.74%)	315	72.13%
Total assets	Total activo	US\$ 38,551	125.95%	33,521	(41.56%)	28,151	247.20%	27,116	115.02%	25,388	(62.62%)	25,301	171.18%
LIABILITIES AND CAPITAL		PASIVO Y CAPITAL											
Due to depositors:	Depósitos												
Demand deposits:	A la vista												
Local	Local	53	(75.23%)	0	0.00%	5,215	865.74%	151	79.76%	0	0.00%	0	0.00%
Foreign	Extranjero	3,867	56.31%	161	26.77%	35	100.00%	9,590	823.89%	379	(51.16%)	0	0.00%
Saving deposits	Ahorros	1,028	(59.22%)	0	0.00%	2,084	1681.20%	5,364	114.13%	0	0.00%	0	0.00%
Time deposits:	Depósito a plazo												
Local	Local	1,783	(6.16%)	0	0.00%	14,028	225.10%	5,119	156.59%	0	0.00%	24,110	212.10%
Foreign	Extranjero	27,488	442.92%	19,501	(43.95%)	31	100.00%	3,574	0.11%	18,646	(67.08%)	0	0.00%
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		34,219	181.13%	19,662	(43.69%)	21,393	330.27%	23,798	158.90%	19,025	(66.86%)	24,110	212.10%
Obligations	Obligaciones	0	0.00%	8,569	(43.88%)	1,853	100.00%	0	0.00%	0	0.00%	0	0.00%
Other liabilities and reserves:	Otros pasivos y reservas												
Various creditors	Acreedores varios	442	(16.29%)	226	72.52%	1,432	280.85%	212	231.25%	203	(91.86%)	46	283.33%
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other liabilities	Otros pasivos	63	384.62%	0	0.00%	31	181.82%	0	0.00%	0	(100.00%)	0	(100.00%)
		505	(6.65%)	226	72.52%	1,463	278.04%	212	231.25%	203	(96.26%)	46	109.09%
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital and capital reserves:	Capital y Reservas de Capital												
Capital	Capital	4,000	0.00%	1,000	0.00%	3,507	16.90%	3,910	2.89%	3,000	0.00%	1,000	0.00%
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital reserves	Reservas de capital	526	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Retained earnings	Utilidades retenidas	301	13.58%	4,064	(32.98%)	(65)	(74.10%)	(804)	80.67%	3,160	51.27%	145	(75.13%)
		4,827	0.75%	5,064	(28.31%)	3,442	25.21%	3,106	(7.42%)	6,160	21.05%	1,145	(27.67%)
Total liabilities and capital	Total pasivo y capital	US\$ 39,551	125.95%	33,521	(41.56%)	28,151	247.20%	27,116	115.02%	25,388	(62.62%)	25,301	171.18%

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ASSETS	ACTIVOS	BANOCREDITO (PANAMA), S. A		BANCO MERCANTIL, C.A., S.A.C.A. S.A.I.C.A.		ATLANTIC SECURITY BANK		BANCO UNIVERSAL, S.A.		BANCO DE LA EXPORTACION PANAMA, S.A. (BANEXPO)	
		US\$	%		%		%		%		%
Cash and cash items	Efectivo y Efectos de caja	0	0.00%	0	0.00%	0	0.00%	123	(13.99%)	70	100.00%
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras										
Demand deposits:	Depósitos a la vista										
Local	Local	204	35.10%	11	(77.55%)	26	(69.77%)	1,571	(14.15%)	100	100.00%
Foreign	Extranjero	5,178	92.49%	18,040	(24.90%)	0	0.00%	0	0.00%	45	100.00%
Time deposits:	Depósitos a plazo										
Local	Local	0	0.00%	0	0.00%	0	0.00%	500	100.00%	100	100.00%
Foreign	Extranjero	2,338	(16.59%)	0	0.00%	0	0.00%	161	(88.69%)	4,476	100.00%
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		7,720	36.78%	18,051	(25.01%)	26	(69.77%)	2,232	(31.39%)	4,721	100.00%
Negotiable securities - short term	Valores negociables - corto plazo	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Loans:	Préstamos										
Local	Local	0	0.00%	0	0.00%	0	0.00%	6,554	109.93%	2,863	100.00%
Foreign	Extranjero	16,604	76.90%	2,240	(87.34%)	10,888	10.11%	0	0.00%	100	100.00%
		16,604	76.90%	2,240	(87.34%)	10,888	10.11%	6,554	109.93%	2,963	100.00%
Less:	Menos:										
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	5	0.00%	417	(81.82%)	0	0.00%	10	100.00%	15	100.00%
Unearned interest	Intereses descontados no ganados	0	0.00%	0	0.00%	0	0.00%	8	100.00%	0	0.00%
		16,599	76.94%	1,823	(88.16%)	10,888	10.11%	6,536	109.35%	2,948	100.00%
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other Investment Securities	Otras Inversiones	363	0.00%	250	0.00%	250	0.00%	30	0.00%	0	0.00%
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other assets:	Otros activos:										
Premises and equipment	Propiedad, mobiliario y equipo	35	25.00%	9	(10.00%)	108	(53.04%)	1,112	23.15%	455	100.00%
Various debtors	Deudores varios	489	(34.80%)	49	(96.98%)	297	12.93%	164	37.82%	55	100.00%
Other	Otros	21	320.00%		(100.00%)	22	(18.52%)	404	38.83%	311	100.00%
		545	(30.40%)	58	(96.45%)	427	(17.88%)	1,680	27.95%	821	100.00%
Total assets	Total activo	US\$ 25,227	56.00%	20,182	(51.20%)	11,591	7.88%	10,601	34.88%	8,560	100.00%
LIABILITIES AND CAPITAL											
	PASIVO Y CAPITAL										
Due to depositors:	Depósitos										
Demand deposits:	A la vista										
Local	Local	0	0.00%	0	0.00%	0	0.00%	536	1240.00%	573	100.00%
Foreign	Extranjero	0	0.00%	56	(96.37%)	10,410	8.58%	0	0.00%	189	100.00%
Saving deposits	Ahorros	0	0.00%	0	0.00%	0	0.00%	2,808	8.17%	238	100.00%
Time deposits:	Depósito a plazo										
Local	Local	0	0.00%	0	0.00%	0	0.00%	3,398	129.30%	835	100.00%
Foreign	Extranjero	13,261	75.60%	4,499	(74.20%)	0	0.00%	0	0.00%	2,028	100.00%
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
		13,261	75.60%	4,555	(76.00%)	10,410	8.58%	6,740	63.71%	3,863	100.00%
Obligations	Obligaciones	8,960	54.30%	0	(100.00%)	0	0.00%	100	(34.64%)	0	0.00%
Other liabilities and reserves:	Otros pasivos y reservas										
Various creditors	Acreedores varios	1,029	16.93%	46	(55.34%)	136	13.33%	140	(65.52%)	137	100.00%
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other liabilities	Otros pasivos	0	0.00%	0	0.00%	0	0.00%	71	36.54%	0	0.00%
		1,029	16.93%	46	(55.34%)	136	13.33%	211	(53.93%)	137	100.00%
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital and capital reserves:	Capital y Reservas de Capital										
Capital	Capital	1,500	0.00%	4,000	0.00%	1,000	0.00%	3,497	12.34%	5,000	100.00%
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Capital reserves	Reservas de capital	0	0.00%	1,000	0.00%	0	0.00%	0	0.00%	0	0.00%
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Retained earnings	Utilidades retenidas	477	10.42%	10,581	17.06%	45	21.62%	53	165.00%	(440)	(100.00%)
		1,977	2.33%	15,581	10.98%	1,045	0.77%	3,550	13.31%	4,560	100.00%
Total liabilities and capital	Total pasivo y capital	US\$ 25,227	56.00%	20,182	(51.20%)	11,591	7.88%	10,601	34.88%	8,560	100.00%

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		B1-A			B2-A			B3-A			B4-C			B5-AD		
		MITSUBISHI BANK (PANAMA) S. A.			BANCO AGRICOLA COMERCIAL EL SALVADOR, S.A.			INTERNATIONAL UNION BANK, S. A.			THE SANWA BANK LIMITED			INTERNATIONAL FINANCING COMPANY, S.A. AND SUBSIDIARIES		
		US\$														
ASSETS	ACTIVOS		%		%		%		%		%		%		%	
Cash and cash items	Efectivo y Efectos de caja	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	(100.00%)
Due from banks and financial entities:	Depósitos en bancos e instituciones financieras															
Demand deposits:	Depósitos a la vista															
Local	Local	17	(29.17%)	120	100.00%	6	(53.85%)		0.00%	0	0.00%	0	0.00%	0	0.00%	
Foreign	Extranjero	25	150.00%	1,290	100.00%	143	10.85%		0.00%	0	0.00%	0	0.00%	0	0.00%	(100.00%)
Time deposits:	Depósitos a plazo															
Local	Local	0	0.00%	0	0.00%	152	(88.74%)		0.00%	1,000	0.00%	0	0.00%	0	0.00%	(100.00%)
Foreign	Extranjero	5,100	1.80%	0	0.00%	1,654	8.82%		0.00%	0	0.00%	0	0.00%	1	(99.85%)	
Certificates of deposit	Certificados de depósitos	0	0.00%	0	0.00%	0	0.00%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
		5,142	1.94%	1,410	100.00%	1,955	(35.09%)		0.00%	1,000	0.00%		0.00%	1	(99.87%)	
Negotiable securities - short term	Valores negociables - corto plazo	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Loans:	Préstamos															
Local	Local	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Foreign	Extranjero	0	0.00%	220	100.00%	554	259.74%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
		0	0.00%	220	100.00%	0	(100.00%)		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Less:	Menos:															
Provision for uncollectible loans	Reserva para posibles pérdidas sobre préstamos	0	0.00%	0	0.00%	106	100.00%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Unearned interest	Intereses descontados no ganados	0	0.00%	0	0.00%	0	0.00%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
		0	0.00%	220	100.00%	448	190.91%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Equipment for leasing	Equipo para arrendamiento financiero	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Other Investment Securities	Otras Inversiones	250	0.00%	250	100.00%	746	(71.63%)		0.00%	0	0.00%	0	0.00%	0	0.00%	(100.00%)
Federal funds sold	Fondos federales vendidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Other assets:	Otros activos:															
Premises and equipment	Propiedad, mobiliario y equipo	0	0.00%	8	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Various debtors	Deudores varios	4	0.00%	4	100.00%	112	24.44%		0.00%	3	0.00%	0	0.00%	0	0.00%	(100.00%)
Other	Otros	0	0.00%	2,561	100.00%	0	0.00%		0.00%	33	3.13%	0	0.00%	0	0.00%	0.00%
		4	0.00%	2,573	100.00%	112	24.44%		0.00%	36	2.86%	0	0.00%	0	0.00%	(100.00%)
Total assets	Total activo	US\$ 5,396	1.85%	4,453	100.00%	3,261	(44.60%)			1,036	0.10%			1	(99.90%)	
LIABILITIES AND CAPITAL		PASIVO Y CAPITAL														
Due to depositors:	Depósitos															
Demand deposits:	A la vista															
Local	Local	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Foreign	Extranjero	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	(100.00%)	0	0.00%	0	0.00%	0.00%
Saving deposits	Ahorros	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Time deposits:	Depósito a plazo															
Local	Local	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Foreign	Extranjero	0	0.00%	1,509	100.00%	151	(92.74%)		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Certificates of deposits	Certificado de depósitos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Restrictive deposits	Depósitos restringidos	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
		0	0.00%	1,509	100.00%	151	(92.74%)		0.00%	0	(100.00%)	0	0.00%	0	0.00%	0.00%
Obligations	Obligaciones	0	0.00%	0	0.00%	0	(100.00%)		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Other liabilities and reserves:	Otros pasivos y reservas															
Various creditors	Acreedores varios	0	0.00%	10	100.00%	2	(94.87%)		0.00%	36	100.00%	0	0.00%	0	0.00%	0.00%
Reserves	Reservas	0	0.00%	0	0.00%	0	0.00%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Other liabilities	Otros pasivos	0	0.00%	2	100.00%	21	16.67%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
		0	0.00%	12	100.00%	23	(59.65%)		0.00%	36	100.00%	0	0.00%	0	0.00%	0.00%
Redeemable preferred stock	Acciones preferidas redimibles	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Capital and capital reserves:	Capital y Reservas de Capital															
Capital	Capital	5,000	0.00%	3,000	100.00%	3,000	0.00%		0.00%	1,000	0.00%		0.00%	1	(99.90%)	
Subordinated notes	Deudas subordinadas	0	0.00%	0	0.00%	0	0.00%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Capital reserves	Reservas de capital	0	0.00%	0	0.00%	0	0.00%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Unrealized loss on securities	Pérdida no realizada en inversiones	0	0.00%	0	0.00%	0	0.00%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Equity adjustment from foreign currency translation	Ajuste patrimonial por traducción de moneda extranjera	0	0.00%	0	0.00%	0	0.00%		0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Retained earnings	Utilidades retenidas	396	32.89%	(68)	(100.00%)	87	19.18%		0.00%	0	0.00%	0	0.00%	0	0.00%	(100.00%)
		5,396	1.85%	2,932	100.00%	3,087	0.46%		0.00%	1,000	0.00%		0.00%	1	(99.90%)	
Total liabilities and capital	Total pasivo y capital	US\$ 5,396	1.85%	4,453	100.00%	3,261	(44.60%)			1,036	0.10%			1	(99.90%)	