



**BALANCE DE SITUACION  
BANCA PRIVADA  
DICIEMBRE 2002, DICIEMBRE 2003 Y DICIEMBRE 2004**

(En Millones de Balboas)

Descripcion	2002	2003	2004	Dic. 04 / Dic. 03		Dic. 04 / Dic. 02	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
<b>ACTIVOS LIQUIDOS</b>	4,051.82	4,215.64	5,104.36	888.72	21.08%	1,052.55	25.98%
Depositos Locales en Bancos	726.29	696.20	676.05	-20.14	-2.89%	-50.23	-6.92%
A la Vista	173.25	192.48	178.89	-13.59	-7.06%	5.63	3.25%
A Plazo	553.03	503.72	497.17	-6.55	-1.30%	-55.87	-10.10%
Depositos Extranjeros en Bancos	3,075.87	3,297.87	4,181.57	883.70	26.80%	1,105.69	35.95%
A la Vista	313.36	369.32	362.66	-6.66	-1.80%	49.30	15.73%
A Plazo	2,762.51	2,928.55	3,818.90	890.36	30.40%	1,056.39	38.24%
Menos Provisiones	3.00	0.00	0.00	0.00	0.00%	-3.00	-100.00%
Locales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Extranjero	3.00	0.00	0.00	0.00	0.00%	-3.00	-100.00%
Otros	252.66	221.57	246.74	25.17	11.36%	-5.92	-2.34%
<b>CARTERA CREDITICIA</b>	13,271.22	12,919.84	14,314.43	1,394.59	10.79%	1,043.22	7.86%
Locales	9,395.91	9,562.29	10,324.20	761.92	7.97%	928.30	9.88%
Extranjero	4,593.73	3,879.91	4,330.48	450.56	11.61%	-263.25	-5.73%
Menos Provisiones	718.42	522.36	340.25	-182.11	-34.86%	-378.17	-52.64%
Locales	322.52	311.45	236.72	-74.73	-23.99%	-85.80	-26.60%
Extranjero	395.90	210.91	103.53	-107.38	-50.91%	-292.37	-73.85%
<b>INVERSIONES EN VALORES</b>	3,738.84	3,768.36	4,277.10	508.74	13.50%	538.26	14.40%
Locales	1,777.62	1,453.40	1,263.08	-190.32	-13.09%	-514.54	-28.95%
Extranjero	1,984.76	2,331.58	3,036.05	704.47	30.21%	1,051.29	52.97%
Menos Provisiones	23.54	16.63	22.03	5.40	32.50%	-1.51	-6.42%
Locales	18.43	15.18	21.87	6.69	44.06%	3.45	18.70%
Extranjero	5.12	1.44	0.16	-1.29	-88.97%	-4.96	-96.89%
<b>OTROS ACTIVOS</b>	1,292.81	1,105.17	1,131.76	26.59	2.41%	-161.05	-12.46%
Locales	1,059.39	873.81	1,013.84	140.02	16.02%	-45.56	-4.30%
Extranjero	233.42	231.36	117.93	-113.43	-49.03%	-115.49	-49.48%
<b>TOTAL DE ACTIVOS</b>	22,354.68	22,009.01	24,827.66	2,818.64	12.81%	2,472.97	11.06%
<b>DEPOSITOS</b>	15,891.20	15,815.59	17,331.72	1,516.13	9.59%	1,440.52	9.06%
Locales	9,893.99	10,047.22	10,830.70	783.48	7.80%	936.71	9.47%
Oficiales	24.58	6.80	3.11	-3.69	-54.30%	-21.47	-87.35%
De Particulares	8,798.00	9,129.04	9,956.96	827.92	9.07%	1,158.96	13.17%
A la Vista	1,233.53	1,360.70	1,508.07	147.37	10.83%	274.54	22.26%
A Plazo	5,879.43	5,905.43	6,410.71	505.28	8.56%	531.28	9.04%
De Ahorros	1,685.04	1,862.91	2,038.18	175.27	9.41%	353.14	20.96%
De Bancos	1,071.42	911.38	870.63	-40.75	-4.47%	-200.79	-18.74%
A la Vista	103.26	164.23	207.13	42.90	26.12%	103.88	100.60%
A Plazo	968.16	747.15	663.50	-83.65	-11.20%	-304.66	-31.47%
Extranjero	5,997.21	5,768.38	6,501.02	732.64	12.70%	503.81	8.40%
Oficiales	10.09	55.05	34.54	-20.51	-37.26%	24.45	242.38%
De Particulares	2,093.51	2,513.71	2,513.56	-0.15	-0.01%	420.05	20.06%
A la Vista	307.81	593.98	532.77	-61.21	-10.31%	224.96	73.08%
A Plazo	1,672.06	1,791.05	1,742.33	-48.72	-2.72%	70.27	4.20%
De Ahorro	113.64	128.68	238.46	109.79	85.32%	124.83	109.85%
De Bancos	3,893.61	3,199.61	3,952.92	753.30	23.54%	59.31	1.52%
A la Vista	152.27	239.32	201.35	-37.97	-15.87%	49.08	32.23%
A Plazo	3,741.34	2,960.29	3,751.57	791.28	26.73%	10.23	0.27%
Extranjero	3,270.35	2,717.89	3,482.67	764.78	28.14%	212.32	6.49%
Locales	318.15	378.59	465.07	86.48	22.84%	146.92	46.18%
Extranjero	2,952.20	2,339.30	3,017.60	678.30	29.00%	65.40	2.22%
<b>OTROS PASIVOS</b>	768.11	734.66	696.19	-38.48	-5.24%	-71.92	-9.36%
Locales	581.61	583.30	522.31	-60.99	-10.46%	-59.30	-10.20%
Extranjero	186.50	151.36	173.88	22.52	14.88%	-12.62	-6.77%
<b>PATRIMONIO</b>	2,425.02	2,740.86	3,317.08	576.22	21.02%	892.06	36.79%
Capital	1,732.27	1,877.67	2,044.55	166.88	8.89%	312.28	18.03%
Reservas de Capital	179.81	107.11	94.92	-12.19	-11.38%	-84.89	-47.21%



**BALANCE DE SITUACION  
BANCA PRIVADA  
DICIEMBRE 2002, DICIEMBRE 2003 Y DICIEMBRE 2004**  
(En Millones de Balboas)

Descripcion	2002	2003	2004	Dic. 04 / Dic. 03		Dic. 04 / Dic. 02	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
Otras Reservas	63.51	103.31	56.98	-46.34	-44.85%	-6.53	-10.28%
Utilidad de Periodos Anteriores	479.28	280.56	540.38	259.81	92.60%	61.09	12.75%
Utilidad de Periodo	2.12	405.79	598.87	193.07	47.58%	596.74	28118.51%
Ganancia o Perdida en Valores Disponible para la Venta	-31.98	-33.59	-53.61	-20.02	59.61%	-21.63	67.65%
Deuda Subordinada	0.00	0.00	35.00	35.00	0.00%	35.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>22,354.68</b>	<b>22,009.01</b>	<b>24,827.66</b>	<b>2,818.64</b>	<b>12.81%</b>	<b>2,472.97</b>	<b>11.06%</b>