



BANCA PRIVADA
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Millones de Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	888.72	21.08	4,215.64	4,420.86	4,425.49	4,226.16	4,114.56	4,289.74	4,206.31	4,193.11	4,267.18	4,532.35	4,670.10	4,899.22	5,104.36
Depositos Locales en Bancos	-20.14	-2.89	696.20	674.58	645.31	644.06	618.83	699.54	624.44	559.86	592.19	595.73	636.02	682.25	676.05
A la Vista	-13.59	-7.06	192.48	170.78	158.98	149.97	166.91	167.70	145.59	156.20	148.47	137.11	171.62	171.96	178.89
A Plazo	-6.55	-1.30	503.72	503.80	486.33	494.09	451.92	531.84	478.85	403.65	443.72	458.62	464.41	510.29	497.17
Depositos Extranjeros en Bancos	883.70	26.80	3,297.87	3,554.70	3,570.52	3,393.76	3,310.95	3,386.65	3,397.66	3,434.61	3,467.64	3,741.00	3,809.10	3,958.14	4,181.57
A la Vista	-6.66	-1.80	369.32	285.01	299.27	343.45	322.47	304.23	300.60	317.59	318.72	304.64	360.14	299.41	362.66
A Plazo	890.36	30.40	2,928.55	3,269.69	3,271.24	3,050.32	2,988.49	3,082.42	3,097.06	3,117.01	3,148.92	3,436.36	3,448.96	3,658.73	3,818.90
Menos Provisiones	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
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	0.00	0.00	0.00	0.00	0.00	0.00
Otros	25.17	11.36	221.57	191.58	209.66	188.34	184.78	203.56	184.21	198.65	207.35	195.62	224.98	258.83	246.74
CARTERA CREDITICIA	1,394.59	10.79	12,919.84	12,845.68	12,769.47	12,823.61	12,901.81	13,084.83	13,184.72	13,035.37	13,193.48	13,349.13	13,677.00	14,250.06	14,314.43
Locales	761.92	7.97	9,562.29	9,440.32	9,473.62	9,540.96	9,591.15	9,724.07	9,779.07	9,910.23	10,017.82	10,250.93	10,382.72	10,507.94	10,324.20
Extranjero	450.56	11.61	3,879.91	3,922.44	3,804.14	3,776.24	3,807.09	3,847.96	3,880.63	3,602.49	3,630.38	3,539.23	3,687.65	4,125.78	4,330.48
Menos Provisiones	-182.11	-34.86	522.36	517.08	508.30	493.59	496.42	487.20	474.98	477.35	454.72	441.03	393.37	383.66	340.25
Locales	-74.73	-23.99	311.45	307.47	304.36	300.45	298.70	297.60	289.29	286.45	288.57	289.78	250.08	249.25	236.72
Extranjero	-107.38	-50.91	210.91	209.60	203.93	193.14	197.72	189.60	185.69	190.90	166.15	151.24	143.29	134.41	103.53
INVERSIONES EN VALORES	508.74	13.50	3,768.36	3,810.53	3,873.58	3,869.91	3,999.91	4,102.24	4,130.99	4,114.75	4,097.94	4,018.10	4,074.69	4,240.63	4,277.10
Locales	-190.32	-13.09	1,453.40	1,492.77	1,515.05	1,518.66	1,534.70	1,546.22	1,528.08	1,443.68	1,371.44	1,296.41	1,287.40	1,313.37	1,263.08
Extranjero	704.47	30.21	2,331.58	2,335.79	2,375.60	2,365.90	2,483.81	2,576.26	2,628.22	2,692.14	2,749.34	2,740.56	2,805.93	2,947.98	3,036.05
Menos Provisiones	5.40	32.50	16.63	18.02	17.08	14.66	18.60	20.24	25.31	21.07	22.84	18.87	18.63	20.72	22.03
Locales	6.69	44.06	15.18	16.62	16.01	13.72	17.48	19.12	24.14	20.45	22.35	18.18	18.48	20.42	21.87
Extranjero	-1.29	-88.97	1.44	1.41	1.06	0.93	1.12	1.12	1.16	0.62	0.49	0.68	0.16	0.31	0.16
OTROS ACTIVOS	26.59	2.41	1,105.17	1,080.59	1,076.30	1,217.79	1,137.85	1,172.75	1,196.48	1,176.88	1,385.51	1,179.68	1,153.86	1,225.40	1,131.76
Locales	140.02	16.02	873.81	916.91	924.82	997.89	996.64	1,015.31	1,051.65	1,058.90	1,242.40	1,024.54	1,013.25	1,071.12	1,013.84
Extranjero	-113.43	-49.03	231.36	163.68	151.49	219.89	141.21	157.44	144.83	117.98	143.10	155.14	140.62	154.28	117.93
TOTAL DE ACTIVOS	2,818.64	12.81	22,009.01	22,157.67	22,144.84	22,137.47	22,154.14	22,649.57	22,718.51	22,520.10	22,944.10	23,079.27	23,575.66	24,615.31	24,827.66
DEPOSITOS	1,516.13	9.59	15,815.59	15,969.44	15,956.49	15,990.91	15,943.65	16,329.38	16,293.50	16,135.98	16,548.15	16,604.40	16,764.56	17,416.95	17,331.72
Locales	783.48	7.80	10,047.22	9,978.55	10,015.44	10,095.35	10,114.28	10,253.56	10,228.30	10,208.26	10,540.70	10,438.48	10,495.83	10,751.52	10,830.70
Oficiales	-3.69	-54.30	6.80	6.87	4.80	6.65	5.71	7.75	5.65	6.39	6.35	6.10	6.18	7.18	3.11
De Particulares	827.92	9.07	9,129.04	9,137.07	9,206.63	9,291.78	9,373.68	9,438.01	9,468.14	9,544.67	9,810.36	9,657.66	9,674.21	9,852.54	9,956.96
A la Vista	147.37	10.83	1,360.70	1,283.32	1,305.91	1,325.39	1,319.21	1,293.27	1,300.81	1,328.36	1,485.37	1,347.47	1,347.84	1,423.51	1,508.07
A Plazo	505.28	8.56	5,905.43	5,969.64	5,968.48	6,053.24	6,130.18	6,184.60	6,190.70	6,228.15	6,309.27	6,314.35	6,347.43	6,404.87	6,410.71
De Ahorros	175.27	9.41	1,862.91	1,884.11	1,932.24	1,913.15	1,924.29	1,960.14	1,976.62	1,988.16	2,015.72	1,995.83	1,978.93	2,024.16	2,038.18
De Bancos	-40.75	-4.47	911.38	834.61	804.01	796.91	734.89	807.80	754.51	657.21	723.99	774.73	815.45	891.80	870.63
A la Vista	42.90	26.12	164.23	136.69	130.52	139.33	157.30	172.98	168.17	162.64	178.68	191.43	188.39	220.16	207.13
A Plazo	-83.65	-11.20	747.15	697.93	673.49	657.58	577.59	634.82	586.34	494.57	545.30	583.30	627.06	671.64	663.50
Extranjero	732.64	12.70	5,768.38	5,990.89	5,941.05	5,895.56	5,829.37	6,075.82	6,065.20	5,927.72	6,007.45	6,165.91	6,268.73	6,665.43	6,501.02
Oficiales	-20.51	-37.26	55.05	39.20	51.04	29.32	15.66	16.69	16.72	22.31	8.09	22.66	22.98	24.04	34.54
De Particulares	-0.15	-0.01	2,513.71	2,473.89	2,480.81	2,521.43	2,630.01	2,508.76	2,408.03	2,338.97	2,311.03	2,231.58	2,360.47	2,575.23	2,513.56



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A la Vista	-61.21	-10.31	593.98	501.87	491.14	599.16	616.67	491.38	490.50	467.17	462.17	433.98	481.72	562.13	532.77
A Plazo	-48.72	-2.72	1,791.05	1,745.73	1,741.94	1,766.71	1,813.54	1,740.81	1,719.24	1,678.30	1,644.84	1,592.94	1,666.72	1,795.57	1,742.33
De Ahorro	109.79	85.32	128.68	226.29	247.73	155.55	199.80	276.57	198.29	193.49	204.02	204.66	212.02	217.53	238.46
De Bancos	753.30	23.54	3,199.61	3,477.80	3,409.20	3,344.81	3,183.70	3,550.36	3,640.45	3,566.44	3,688.32	3,911.67	3,885.28	4,066.16	3,952.92
A la Vista	-37.97	-15.87	239.32	181.29	189.50	212.76	184.99	167.01	203.63	190.97	253.55	225.57	215.31	188.57	201.35
A Plazo	791.28	26.73	2,960.29	3,296.52	3,219.70	3,132.05	2,998.72	3,383.35	3,436.83	3,375.47	3,434.77	3,686.10	3,669.97	3,877.59	3,751.57
OBLIGACIONES	764.78	28.14	2,717.89	2,630.96	2,591.77	2,468.80	2,632.71	2,679.12	2,716.48	2,667.89	2,549.82	2,612.36	2,899.49	3,059.64	3,482.67
Locales	86.48	22.84	378.59	342.21	354.51	356.62	427.36	463.58	494.16	486.90	418.50	462.74	450.18	452.00	465.07
Extranjero	678.30	29.00	2,339.30	2,288.75	2,237.26	2,112.18	2,205.35	2,215.54	2,222.32	2,180.99	2,131.32	2,149.62	2,449.31	2,607.63	3,017.60
OTROS PASIVOS	-38.48	-5.24	734.66	791.17	791.72	824.48	728.34	760.96	794.85	759.72	847.41	838.76	781.55	859.05	696.19
Locales	-60.99	-10.46	583.30	626.21	622.87	666.56	566.18	603.64	648.24	595.62	623.29	604.63	610.78	682.28	522.31
Extranjero	22.52	14.88	151.36	164.96	168.84	157.92	162.16	157.31	146.61	164.10	224.12	234.13	170.78	176.77	173.88
PATRIMONIO	576.22	21.02	2,740.86	2,766.10	2,804.86	2,853.28	2,849.44	2,880.11	2,913.68	2,956.51	2,998.72	3,023.75	3,130.06	3,279.67	3,317.08
Capital	166.88	8.89	1,877.67	1,862.37	1,862.37	1,895.85	1,898.85	1,902.03	1,926.15	1,914.93	2,017.89	2,015.46	2,044.50	2,024.59	2,044.55
Reservas de Capital	-12.19	-11.38	107.11	107.17	106.74	106.71	95.03	95.09	94.99	115.79	16.52	16.24	16.27	94.76	94.92
Otras Reservas	-46.34	-44.85	103.31	57.19	56.97	58.71	57.72	55.83	55.80	56.64	56.92	56.66	56.71	57.00	56.98
Utilidad de Periodos Anteriores	259.81	92.60	280.56	712.03	710.52	672.72	665.86	665.16	638.42	636.39	616.87	559.66	538.81	584.28	540.38
Utilidad de Periodo	193.07	47.58	405.79	60.03	98.24	141.32	174.54	221.98	264.29	289.94	342.82	393.57	489.77	540.56	598.87
Ganancia o Perdida en Valores Disponible para la Venta	-20.02	59.61	-33.59	-32.69	-29.98	-22.02	-42.56	-59.97	-65.97	-57.18	-52.31	-52.84	-51.00	-56.52	-53.61
Deuda Subordinada	35.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00	35.00	35.00	35.00
PASIVO Y PATRIMONIO	2,818.64	12.81	22,009.01	22,157.67	22,144.84	22,137.47	22,154.14	22,649.57	22,718.51	22,520.10	22,944.10	23,079.27	23,575.66	24,615.31	24,827.66