



MiBanco, S.A. BMF
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-306,263.69	-9.90	3,092,818.09	3,048,164.71	3,095,230.88	3,034,452.29	2,950,410.53	2,997,590.99	3,159,892.29	3,434,997.27	3,254,595.29	2,928,413.42	2,679,841.80	2,438,087.47	2,786,554.40
Depositos Locales en Bancos	-251,469.09	-8.46	2,973,426.44	2,904,143.02	2,966,036.68	2,945,476.49	2,884,152.46	2,854,112.26	3,000,587.25	3,354,365.84	3,118,627.16	2,838,022.72	2,584,286.78	2,326,791.25	2,721,957.35
A la Vista	-101,469.09	-11.62	873,426.44	804,143.02	866,036.68	845,476.49	784,152.46	754,112.26	1,000,587.25	1,354,365.84	1,118,627.16	838,022.72	584,286.78	326,791.25	771,957.35
A Plazo	-150,000.00	-7.14	2,100,000.00	2,100,000.00	2,100,000.00	2,100,000.00	2,100,000.00	2,100,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	1,950,000.00
Depositos Extranjeros en 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
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	-54,794.60	-45.89	119,391.65	144,021.69	129,194.20	88,975.80	66,258.07	143,478.73	159,305.04	80,631.43	135,968.13	90,390.70	95,555.02	111,296.22	64,597.05
CARTERA CREDITICIA	2,806,723.78	45.34	6,190,335.35	6,450,974.74	6,512,437.40	6,731,260.12	6,865,933.42	7,124,160.49	7,323,420.48	7,341,537.85	7,636,566.60	8,133,519.76	8,621,405.07	8,998,969.24	8,997,059.13
Locales	2,937,476.17	45.87	6,403,637.21	6,675,794.60	6,751,669.43	6,982,607.56	7,128,572.01	7,398,497.19	7,571,056.90	7,605,547.98	7,917,992.25	8,432,584.63	8,937,660.15	9,332,920.57	9,341,113.38
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
Menos Provisiones	130,752.39	61.30	213,301.86	224,819.86	239,232.03	251,347.44	262,638.59	274,336.70	247,636.42	264,010.13	281,425.65	299,064.87	316,255.08	333,951.33	344,054.25
Locales	130,752.39	61.30	213,301.86	224,819.86	239,232.03	251,347.44	262,638.59	274,336.70	247,636.42	264,010.13	281,425.65	299,064.87	316,255.08	333,951.33	344,054.25
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
INVERSIONES EN VALORES	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
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 ACTIVOS	868,180.92	82.79	1,048,617.47	1,192,348.46	1,227,534.98	1,267,491.89	1,285,496.42	1,334,938.90	1,379,676.64	1,536,554.98	1,636,062.76	1,634,891.31	1,693,461.24	1,756,724.70	1,916,798.39
Locales	868,180.92	82.79	1,048,617.47	1,192,348.46	1,227,534.98	1,267,491.89	1,285,496.42	1,334,938.90	1,379,676.64	1,536,554.98	1,636,062.76	1,634,891.31	1,693,461.24	1,756,724.70	1,916,798.39
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
TOTAL DE ACTIVOS	3,368,641.01	32.60	10,331,770.91	10,691,487.91	10,835,203.26	11,033,204.30	11,101,840.37	11,456,690.38	11,862,989.41	12,313,090.10	12,527,224.65	12,696,824.49	12,994,708.11	13,193,781.41	13,700,411.92
DEPOSITOS	2,838,154.48	47.57	5,965,897.83	6,260,591.64	6,394,954.15	6,862,039.52	6,927,117.01	7,194,337.61	7,577,093.66	7,965,693.57	8,084,538.08	8,358,940.04	8,612,188.72	8,737,337.52	8,804,052.31
Locales	1,838,154.48	30.81	5,965,897.83	6,260,591.64	6,394,954.15	6,862,039.52	6,927,117.01	7,194,337.61	7,577,093.66	7,965,693.57	8,084,538.08	8,358,940.04	8,612,188.72	8,737,337.52	8,804,052.31
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	1,838,154.48	30.81	5,965,897.83	6,260,591.64	6,394,954.15	6,862,039.52	6,927,117.01	7,194,337.61	7,577,093.66	7,965,693.57	8,084,538.08	8,358,940.04	8,612,188.72	8,737,337.52	8,804,052.31
A la Vista	698,093.89	67.98	1,026,942.70	1,151,504.63	1,075,882.20	1,223,980.83	1,195,711.44	1,312,000.33	1,271,648.91	1,380,004.84	1,320,195.09	1,546,362.16	1,716,818.05	1,766,680.77	1,725,036.59
A Plazo	1,140,060.59	23.08	4,938,955.13	5,109,087.01	5,319,071.95	4,638,058.69	4,731,405.57	4,882,337.28	5,305,444.75	5,585,688.73	5,764,342.99	5,812,577.88	5,895,370.67	5,970,656.75	6,079,015.72
De Ahorros	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 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
Extranjero	1,000,000.00	0.00	0.00	0.00	0.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
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	1,000,000.00	0.00	0.00	0.00	0.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	1,000,000.00	0.00	0.00	0.00	0.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
De Ahorro	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 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	100,000.00	30.30	330,000.00	330,000.00	330,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	430,000.00
Locales	100,000.00	30.30	330,000.00	330,000.00	330,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	430,000.00
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	9,453.38	3.36	280,935.36	316,346.42	308,420.80	315,097.44	295,533.32	346,709.65	354,775.65	389,076.82	458,204.37	321,573.75	328,933.67	354,023.09	290,388.74
Locales	9,453.38	3.36	280,935.36	316,346.42	308,420.80	315,097.44	295,533.32	346,709.65	354,775.65	389,076.82	458,204.37	321,573.75	328,933.67	354,023.09	290,388.74
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
PATRIMONIO	421,033.15	11.21	3,754,937.72	3,784,549.85	3,801,828.31	3,826,067.34	3,849,190.04	3,885,643.12	3,901,120.10	3,928,319.71	3,954,482.20	3,986,310.70	4,023,585.72	4,072,420.80	4,175,970.87
Capital	0.00	0.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00
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	201,925.95	0.00	0.00	204,334.72	204,334.72	204,334.72	204,334.72	204,334.72	203,531.80	203,531.80	203,531.80	202,728.88	202,728.88	202,728.88	201,925.95
Utilidad de Periodo	219,107.20	107.23	204,334.72	29,612.13	46,890.59	71,129.62	94,252.32	130,705.40	146,985.30	174,184.91	200,347.40	232,978.82	270,253.84	319,088.92	423,441.92
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
Deuda Subordinada	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	3,368,641.01	32.60	10,331,770.91	10,691,487.91	10,835,203.26	11,033,204.30	11,101,840.37	11,456,690.38	11,862,989.41	12,313,090.10	12,527,224.65	12,696,824.49	12,994,708.11	13,193,781.41	13,700,411.92