



**BALANCE DE SITUACION
BANCA PRIVADA
DICIEMBRE 2003, DICIEMBRE 2004 Y DICIEMBRE 2005**

(En Millones de Balboas)

Descripcion	2003	2004	2005	Dic. 05 / Dic. 04		Dic. 05 / Dic. 03	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
ACTIVOS LIQUIDOS	4,215.64	5,104.34	3,864.56	-1,239.78	-24.29%	-351.08	-8.33%
Depositos Locales en Bancos	696.20	676.55	941.24	264.69	39.12%	245.04	35.20%
A la Vista	192.48	178.16	252.90	74.74	41.95%	60.42	31.39%
A Plazo	503.72	498.39	688.34	189.96	38.11%	184.62	36.65%
Depositos Extranjeros en Bancos	3,297.87	4,186.52	2,573.09	-1,613.42	-38.54%	-724.78	-21.98%
A la Vista	369.32	315.77	368.60	52.83	16.73%	-0.72	-0.19%
A Plazo	2,928.55	3,870.75	2,204.49	-1,666.26	-43.05%	-724.06	-24.72%
Menos Provisiones	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%
Extranjero	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Otros	221.57	241.27	350.22	108.95	45.16%	128.65	58.06%
CARTERA CREDITICIA	12,919.84	14,314.99	16,922.02	2,607.04	18.21%	4,002.18	30.98%
Locales	9,562.29	10,289.77	11,962.08	1,672.31	16.25%	2,399.79	25.10%
Extranjero	3,879.91	4,365.64	5,253.75	888.11	20.34%	1,373.84	35.41%
Menos Provisiones	522.36	340.42	293.81	-46.62	-13.69%	-228.55	-43.75%
Locales	311.45	233.13	215.38	-17.75	-7.61%	-96.07	-30.85%
Extranjero	210.91	107.30	78.43	-28.87	-26.90%	-132.48	-62.81%
INVERSIONES EN VALORES	3,768.36	4,281.55	4,854.86	573.32	13.39%	1,086.51	28.83%
Locales	1,453.40	1,262.99	1,336.72	73.73	5.84%	-116.68	-8.03%
Extranjero	2,331.58	3,035.72	3,536.23	500.51	16.49%	1,204.64	51.67%
Menos Provisiones	16.63	17.16	18.09	0.93	5.39%	1.46	8.77%
Locales	15.18	8.98	4.49	-4.49	-50.02%	-10.70	-70.44%
Extranjero	1.44	8.18	13.60	5.42	66.22%	12.15	841.37%
OTROS ACTIVOS	1,105.17	1,137.09	1,715.21	578.11	50.84%	610.03	55.20%
Locales	873.81	1,018.82	1,166.24	147.42	14.47%	292.43	33.47%
Extranjero	231.36	118.27	548.97	430.69	364.15%	317.61	137.28%
TOTAL DE ACTIVOS	22,009.01	24,837.96	27,356.65	2,518.69	10.14%	5,347.64	24.30%
DEPOSITOS	15,815.59	17,329.07	18,652.49	1,323.42	7.64%	2,836.90	17.94%
Locales	10,047.22	10,830.63	12,078.97	1,248.34	11.53%	2,031.75	20.22%
Oficiales	6.80	3.11	60.76	57.65	1854.70%	53.96	793.31%
De Particulares	9,129.04	9,957.37	10,851.55	894.18	8.98%	1,722.51	18.87%
A la Vista	1,360.70	1,514.35	1,770.63	256.28	16.92%	409.93	30.13%
A Plazo	5,905.43	6,404.69	7,080.88	676.19	10.56%	1,175.45	19.90%
De Ahorros	1,862.91	2,038.32	2,000.03	-38.29	-1.88%	137.13	7.36%
De Bancos	911.38	870.15	1,166.67	296.52	34.08%	255.29	28.01%
A la Vista	164.23	207.09	233.88	26.79	12.94%	69.65	42.41%
A Plazo	747.15	663.06	932.78	269.73	40.68%	185.63	24.85%
Extranjero	5,768.38	6,498.44	6,573.52	75.08	1.16%	805.14	13.96%
Oficiales	55.05	34.54	31.17	-3.37	-9.76%	-23.88	-43.38%
De Particulares	2,513.71	2,508.60	2,438.99	-69.62	-2.78%	-74.72	-2.97%
A la Vista	593.98	521.87	417.73	-104.14	-19.96%	-176.26	-29.67%
A Plazo	1,791.05	1,748.27	1,717.55	-30.72	-1.76%	-73.50	-4.10%
De Ahorro	128.68	238.46	303.71	65.25	27.36%	175.04	136.02%
De Bancos	3,199.61	3,955.30	4,103.36	148.06	3.74%	903.75	28.25%
A la Vista	239.32	203.73	199.02	-4.72	-2.31%	-40.30	-16.84%
A Plazo	2,960.29	3,751.57	3,904.35	152.78	4.07%	944.05	31.89%
OBLIGACIONES	2,717.89	3,487.44	4,122.94	635.50	18.22%	1,405.05	51.70%
Locales	378.59	465.72	546.16	80.44	17.27%	167.57	44.26%
Extranjero	2,339.30	3,021.72	3,576.78	555.06	18.37%	1,237.48	52.90%
OTROS PASIVOS	734.66	706.50	1,052.92	346.43	49.03%	318.26	43.32%
Locales	583.30	534.69	741.95	207.26	38.76%	158.65	27.20%
Extranjero	151.36	171.81	310.97	139.17	81.00%	159.61	105.45%
PATRIMONIO	2,740.86	3,314.96	3,528.30	213.34	6.44%	787.43	28.73%
Capital	1,877.67	2,044.89	2,154.48	109.59	5.36%	276.81	14.74%
Reservas de Capital	107.11	94.92	95.38	0.46	0.49%	-11.73	-10.95%



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Otras Reservas	103.31	56.86	79.58	22.72	39.95%	-23.73	-22.97%
Utilidad de Periodos Anteriores	280.56	542.63	771.50	228.88	42.18%	490.94	174.98%
Utilidad de Periodo	405.79	594.36	475.39	-118.98	-20.02%	69.59	17.15%
Ganancia o Perdida en Valores Disponible para la Venta	-33.59	-53.71	-83.04	-29.33	54.62%	-49.46	147.25%
Deuda Subordinada	0.00	35.00	35.00	0.00	0.00%	35.00	0.00%
PASIVO Y PATRIMONIO	22,009.01	24,837.96	27,356.65	2,518.69	10.14%	5,347.64	24.30%