



**MIBanco, S.A. BMF**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-473,064.50	-16.98	2,786,554.40	2,728,351.12	2,584,992.14	2,807,052.38	3,403,602.13	2,833,121.82	2,640,893.60	2,401,093.70	2,705,873.56	2,629,670.04	2,845,287.96	2,273,942.02	2,313,489.90
Depositos Locales en Bancos	-493,361.62	-18.13	2,721,957.35	2,629,314.79	2,445,417.09	2,582,665.24	3,345,092.65	2,710,204.32	2,496,363.90	2,299,129.98	2,608,783.95	2,458,794.82	2,701,443.09	2,124,718.18	2,228,595.73
A la Vista	456,638.38	59.15	771,957.35	679,314.79	495,417.09	632,665.24	1,395,092.65	760,204.32	546,363.90	349,129.98	658,783.95	508,794.82	751,443.09	174,718.18	1,228,595.73
A Plazo	-950,000.00	-48.72	1,950,000.00	1,950,000.00	1,950,000.00	1,950,000.00	1,950,000.00	1,950,000.00	1,950,000.00	1,950,000.00	1,950,000.00	1,950,000.00	1,950,000.00	1,950,000.00	1,000,000.00
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	20,297.12	31.42	64,597.05	99,036.33	139,575.05	224,387.14	58,509.48	122,917.50	144,529.70	101,963.72	97,089.61	170,875.22	143,844.87	149,223.84	84,894.17
<b>CARTERA CREDITICIA</b>	1,195,281.12	13.34	8,957,059.13	9,030,016.16	9,133,682.16	8,838,329.37	8,812,063.64	9,279,484.78	9,037,765.14	9,318,154.43	9,653,546.09	10,005,075.30	10,271,782.48	10,514,391.41	10,152,340.25
Locales	1,278,385.71	13.69	9,341,113.38	9,400,304.31	9,569,838.02	9,303,351.44	9,312,847.63	9,765,795.56	9,559,767.95	9,875,729.24	10,252,131.84	10,642,811.23	10,765,709.19	11,014,036.46	10,619,499.09
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	83,104.59	21.64	384,054.25	370,288.15	436,155.86	465,022.07	500,783.99	486,310.78	522,002.81	557,574.81	598,585.75	637,735.93	493,926.71	499,645.05	467,158.84
Locales	83,104.59	21.64	384,054.25	370,288.15	436,155.86	465,022.07	500,783.99	486,310.78	522,002.81	557,574.81	598,585.75	637,735.93	493,926.71	499,645.05	467,158.84
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
<b>INVERSIONES EN VALORES</b>	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
<b>OTROS ACTIVOS</b>	215,561.41	11.10	1,941,273.74	2,028,120.07	2,083,789.50	2,030,195.25	2,035,958.54	2,086,557.04	2,205,341.28	2,145,638.07	2,139,163.40	2,191,790.22	2,172,490.88	2,154,625.19	2,156,835.15
Locales	215,561.41	11.10	1,941,273.74	2,028,120.07	2,083,789.50	2,030,195.25	2,035,958.54	2,086,557.04	2,205,341.28	2,145,638.07	2,139,163.40	2,191,790.22	2,172,490.88	2,154,625.19	2,156,835.15
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
<b>TOTAL DE ACTIVOS</b>	937,778.03	6.85	13,684,887.27	13,786,487.35	13,802,463.80	13,675,577.00	14,251,624.31	14,199,163.64	13,884,000.02	13,864,886.20	14,498,583.05	14,826,535.56	15,289,561.32	14,942,958.62	14,622,665.30
<b>DEPOSITOS</b>	613,496.53	6.97	8,804,052.31	8,834,290.41	8,857,772.83	8,682,230.52	9,248,859.19	9,538,728.01	9,198,534.57	9,169,585.11	9,543,208.33	10,055,881.69	10,108,125.15	9,648,232.95	9,417,548.84
Locales	613,496.53	7.86	7,804,052.31	7,834,290.41	7,857,772.83	7,682,230.52	8,248,859.19	8,538,728.01	8,198,534.57	8,169,585.11	8,543,208.33	9,055,881.69	9,108,125.15	8,648,232.95	8,417,548.84
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	613,496.53	7.86	7,804,052.31	7,834,290.41	7,857,772.83	7,682,230.52	8,248,859.19	8,538,728.01	8,198,534.57	8,169,585.11	8,543,208.33	9,055,881.69	9,108,125.15	8,648,232.95	8,417,548.84
A la Vista	105,604.57	6.12	1,725,036.59	1,733,090.30	1,737,197.10	1,422,736.92	1,846,238.05	2,039,369.52	1,715,139.18	1,514,987.64	1,524,792.83	1,785,058.11	1,702,686.88	1,644,773.82	1,830,641.16
A Plazo	507,891.96	8.35	6,079,015.72	6,101,200.11	6,120,575.73	6,259,493.60	6,402,621.14	6,499,358.49	6,483,395.39	6,654,597.47	7,018,415.50	7,270,823.58	7,405,438.27	7,003,459.13	6,586,907.68
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	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	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	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	1,000,000.00	1,000,000.00	1,000,000.00



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Descripcion	2004		2005												
	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	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	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
<b>OBLIGACIONES</b>	<b>70,000.00</b>	<b>16.28</b>	<b>430,000.00</b>	<b>430,000.00</b>	<b>430,000.00</b>	<b>380,000.00</b>	<b>380,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>500,000.00</b>	<b>500,000.00</b>	<b>500,000.00</b>
Locales	70,000.00	16.28	430,000.00	430,000.00	430,000.00	380,000.00	380,000.00	0.00	0.00	0.00	0.00	0.00	500,000.00	500,000.00	500,000.00
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
<b>OTROS PASIVOS</b>	<b>175,105.67</b>	<b>60.30</b>	<b>290,388.74</b>	<b>322,111.50</b>	<b>315,297.07</b>	<b>385,660.49</b>	<b>390,446.97</b>	<b>422,938.04</b>	<b>431,533.15</b>	<b>433,294.97</b>	<b>686,067.90</b>	<b>495,192.75</b>	<b>392,242.55</b>	<b>501,699.65</b>	<b>465,494.41</b>
Locales	175,105.67	60.30	290,388.74	322,111.50	315,297.07	385,660.49	390,446.97	422,938.04	431,533.15	433,294.97	686,067.90	495,192.75	392,242.55	501,699.65	465,494.41
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
<b>PATRIMONIO</b>	<b>79,175.83</b>	<b>1.90</b>	<b>4,160,446.22</b>	<b>4,200,085.44</b>	<b>4,199,393.90</b>	<b>4,227,685.99</b>	<b>4,232,318.15</b>	<b>4,237,497.59</b>	<b>4,253,932.30</b>	<b>4,262,006.12</b>	<b>4,269,306.82</b>	<b>4,275,461.12</b>	<b>4,289,193.62</b>	<b>4,293,026.02</b>	<b>4,239,622.05</b>
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	402,397.41	199.28	201,925.95	625,367.87	609,843.22	609,843.22	609,843.22	609,843.22	608,003.27	608,003.27	608,003.27	606,163.32	606,163.32	606,163.32	604,323.36
Utilidad de Periodo	-323,221.58	-79.24	407,917.27	24,114.57	38,947.68	67,239.77	71,871.93	77,051.37	95,326.03	103,399.85	110,700.55	118,694.80	132,427.30	136,259.70	84,695.69
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
<b>PASIVO Y PATRIMONIO</b>	<b>937,778.03</b>	<b>6.85</b>	<b>13,684,887.27</b>	<b>13,786,487.35</b>	<b>13,802,463.80</b>	<b>13,675,577.00</b>	<b>14,251,624.31</b>	<b>14,199,163.64</b>	<b>13,884,000.02</b>	<b>13,864,886.20</b>	<b>14,498,583.05</b>	<b>14,826,535.56</b>	<b>15,289,561.32</b>	<b>14,942,958.62</b>	<b>14,622,665.30</b>