



## BALANCE DE SITUACION BANCA PRIVADA

(En Millones de Balboas)

Cuadro No. 6

| Descripcion                     | 2002        |             | 2003        |             |             | 2004        |             |             | Dic. 2003 / Dic. 2004 |                    |        |
|---------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|--------------------|--------|
|                                 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4           | Variacion Absoluta | %      |
| <b>ACTIVOS LIQUIDOS</b>         | 4,051.82    | 3,837.31    | 4,437.20    | 3,819.09    | 4,215.64    | 4,226.16    | 4,206.31    | 4,532.35    | 5,104.36              | 888.72             | 21.08  |
| Depositos Locales en Bancos     | 726.29      | 624.22      | 688.73      | 669.54      | 696.20      | 644.06      | 624.44      | 595.73      | 676.05                | -20.14             | -2.89  |
| A la Vista                      | 173.25      | 138.68      | 147.24      | 131.19      | 192.48      | 149.97      | 145.59      | 137.11      | 178.89                | -13.59             | -7.06  |
| A Plazo                         | 553.03      | 485.54      | 541.49      | 538.34      | 503.72      | 494.09      | 478.85      | 458.62      | 497.17                | -6.55              | -1.30  |
| Depositos Extranjeros en Bancos | 3,075.87    | 3,018.80    | 3,541.87    | 2,955.87    | 3,297.87    | 3,393.76    | 3,397.66    | 3,741.00    | 4,181.57              | 883.70             | 26.80  |
| A la Vista                      | 313.36      | 338.61      | 375.25      | 262.34      | 369.32      | 343.45      | 300.60      | 304.64      | 362.66                | -6.66              | -1.80  |
| A Plazo                         | 2,762.51    | 2,680.19    | 3,166.62    | 2,693.53    | 2,928.55    | 3,050.32    | 3,097.06    | 3,436.36    | 3,818.90              | 890.36             | 30.40  |
| Menos Provisiones               | 3.00        | 3.00        | 3.00        | 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   |
| Extranjero                      | 3.00        | 3.00        | 3.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00                  | 0.00               | 0.00   |
| Otros                           | 252.66      | 197.29      | 209.60      | 193.68      | 221.57      | 188.34      | 184.21      | 195.62      | 246.74                | 25.17              | 11.36  |
| <b>CARTERA CREDITICIA</b>       | 13,271.22   | 13,063.19   | 12,853.42   | 12,891.77   | 12,919.84   | 12,823.61   | 13,184.72   | 13,349.13   | 14,314.43             | 1,394.59           | 10.79  |
| Locales                         | 9,395.91    | 9,258.87    | 9,198.12    | 9,563.51    | 9,562.29    | 9,540.96    | 9,779.07    | 10,250.93   | 10,324.20             | 761.92             | 7.97   |
| Extranjero                      | 4,593.73    | 4,514.05    | 4,243.45    | 3,853.09    | 3,879.91    | 3,776.24    | 3,880.63    | 3,539.23    | 4,330.48              | 450.56             | 11.61  |
| Menos Provisiones               | 718.42      | 709.73      | 588.15      | 524.83      | 522.36      | 493.59      | 474.98      | 441.03      | 340.25                | -182.11            | -34.86 |
| Locales                         | 322.52      | 311.86      | 303.01      | 305.51      | 311.45      | 300.45      | 289.29      | 289.78      | 236.72                | -74.73             | -23.99 |
| Extranjero                      | 395.90      | 397.87      | 285.14      | 219.32      | 210.91      | 193.14      | 185.69      | 151.24      | 103.53                | -107.38            | -50.91 |
| <b>INVERSIONES EN VALORES</b>   | 3,738.84    | 3,979.27    | 3,837.81    | 3,776.75    | 3,768.36    | 3,869.91    | 4,130.99    | 4,018.10    | 4,277.10              | 508.74             | 13.50  |
| Locales                         | 1,777.62    | 1,839.79    | 1,773.56    | 1,643.44    | 1,453.40    | 1,518.66    | 1,528.08    | 1,296.41    | 1,263.08              | -190.32            | -13.09 |
| Extranjero                      | 1,984.76    | 2,159.10    | 2,081.16    | 2,150.81    | 2,331.58    | 2,365.90    | 2,628.22    | 2,740.56    | 3,036.05              | 704.47             | 30.21  |
| Menos Provisiones               | 23.54       | 19.62       | 16.92       | 17.50       | 16.63       | 14.66       | 25.31       | 18.87       | 22.03                 | 5.40               | 32.50  |
| Locales                         | 18.43       | 14.60       | 12.20       | 16.11       | 15.18       | 13.72       | 24.14       | 18.18       | 21.87                 | 6.69               | 44.06  |
| Extranjero                      | 5.12        | 5.01        | 4.72        | 1.39        | 1.44        | 0.93        | 1.16        | 0.68        | 0.16                  | -1.29              | -88.97 |
| <b>OTROS ACTIVOS</b>            | 1,292.81    | 1,194.79    | 1,242.62    | 1,317.55    | 1,105.17    | 1,217.79    | 1,196.48    | 1,179.68    | 1,131.76              | 26.59              | 2.41   |
| Locales                         | 1,059.39    | 1,014.20    | 1,062.41    | 1,051.41    | 873.81      | 997.89      | 1,051.65    | 1,024.54    | 1,013.84              | 140.02             | 16.02  |
| Extranjero                      | 233.42      | 180.59      | 180.21      | 266.15      | 231.36      | 219.89      | 144.83      | 155.14      | 117.93                | -113.43            | -49.03 |



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|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|--------------------|--------|
|                  | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4           | Variacion Absoluta | %      |
| TOTAL DE ACTIVOS | 22,354.68   | 22,074.56   | 22,371.05   | 21,805.16   | 22,009.01   | 22,137.47   | 22,718.51   | 23,079.27   | 24,827.66             | 2,818.64           | 12.81  |
| DEPOSITOS        | 15,891.20   | 15,492.03   | 15,996.44   | 15,718.27   | 15,815.59   | 15,990.91   | 16,293.50   | 16,604.40   | 17,331.72             | 1,516.13           | 9.59   |
| Locales          | 9,893.99    | 9,542.79    | 9,582.79    | 9,743.92    | 10,047.22   | 10,095.35   | 10,228.30   | 10,438.48   | 10,830.70             | 783.48             | 7.80   |
| Oficiales        | 24.58       | 4.62        | 11.44       | 11.42       | 6.80        | 6.65        | 5.65        | 6.10        | 3.11                  | -3.69              | -54.30 |
| De Particulares  | 8,798.00    | 8,708.97    | 8,725.04    | 8,800.31    | 9,129.04    | 9,291.78    | 9,468.14    | 9,657.66    | 9,956.96              | 827.92             | 9.07   |
| A la Vista       | 1,233.53    | 1,152.78    | 1,164.51    | 1,164.03    | 1,360.70    | 1,325.39    | 1,300.81    | 1,347.47    | 1,508.07              | 147.37             | 10.83  |
| A Plazo          | 5,879.43    | 5,831.37    | 5,792.02    | 5,841.43    | 5,905.43    | 6,053.24    | 6,190.70    | 6,314.35    | 6,410.71              | 505.28             | 8.56   |
| De Ahorros       | 1,685.04    | 1,724.82    | 1,768.50    | 1,794.85    | 1,862.91    | 1,913.15    | 1,976.62    | 1,995.83    | 2,038.18              | 175.27             | 9.41   |
| De Bancos        | 1,071.42    | 829.20      | 846.32      | 932.19      | 911.38      | 796.91      | 754.51      | 774.73      | 870.63                | -40.75             | -4.47  |
| A la Vista       | 103.26      | 118.44      | 95.71       | 184.37      | 164.23      | 139.33      | 168.17      | 191.43      | 207.13                | 42.90              | 26.12  |
| A Plazo          | 968.16      | 710.76      | 750.61      | 747.82      | 747.15      | 657.58      | 586.34      | 583.30      | 663.50                | -83.65             | -11.20 |
| Extranjero       | 5,997.21    | 5,949.24    | 6,413.64    | 5,974.35    | 5,768.38    | 5,895.56    | 6,065.20    | 6,165.91    | 6,501.02              | 732.64             | 12.70  |
| Oficiales        | 10.09       | 6.02        | 44.13       | 31.30       | 55.05       | 29.32       | 16.72       | 22.66       | 34.54                 | -20.51             | -37.26 |
| De Particulares  | 2,093.51    | 2,096.84    | 2,515.54    | 2,551.67    | 2,513.71    | 2,521.43    | 2,408.03    | 2,231.58    | 2,513.56              | -0.15              | -0.01  |
| A la Vista       | 307.81      | 346.61      | 536.63      | 484.34      | 593.98      | 599.16      | 490.50      | 433.98      | 532.77                | -61.21             | -10.31 |
| A Plazo          | 1,672.06    | 1,626.88    | 1,858.40    | 1,859.67    | 1,791.05    | 1,766.71    | 1,719.24    | 1,592.94    | 1,742.33              | -48.72             | -2.72  |
| De Ahorro        | 113.64      | 123.36      | 120.52      | 207.66      | 128.68      | 155.55      | 198.29      | 204.66      | 238.46                | 109.79             | 85.32  |
| De Bancos        | 3,893.61    | 3,846.38    | 3,853.97    | 3,391.38    | 3,199.61    | 3,344.81    | 3,640.45    | 3,911.67    | 3,952.92              | 753.30             | 23.54  |
| A la Vista       | 152.27      | 185.86      | 185.38      | 211.51      | 239.32      | 212.76      | 203.63      | 225.57      | 201.35                | -37.97             | -15.87 |
| A Plazo          | 3,741.34    | 3,660.53    | 3,668.58    | 3,179.86    | 2,960.29    | 3,132.05    | 3,436.83    | 3,686.10    | 3,751.57              | 791.28             | 26.73  |
| OBLIGACIONES     | 3,270.35    | 3,172.79    | 2,752.78    | 2,445.24    | 2,717.89    | 2,468.80    | 2,716.48    | 2,612.36    | 3,482.67              | 764.78             | 28.14  |
| Locales          | 318.15      | 360.68      | 366.00      | 400.47      | 378.59      | 356.62      | 494.16      | 462.74      | 465.07                | 86.48              | 22.84  |
| Extranjero       | 2,952.20    | 2,812.10    | 2,386.78    | 2,044.77    | 2,339.30    | 2,112.18    | 2,222.32    | 2,149.62    | 3,017.60              | 678.30             | 29.00  |
| OTROS PASIVOS    | 768.11      | 922.25      | 891.29      | 872.63      | 734.66      | 824.48      | 794.85      | 838.76      | 696.19                | -38.48             | -5.24  |
| Locales          | 581.61      | 729.64      | 709.98      | 686.96      | 583.30      | 666.56      | 648.24      | 604.63      | 522.31                | -60.99             | -10.46 |
| Extranjero       | 186.50      | 192.61      | 181.31      | 185.68      | 151.36      | 157.92      | 146.61      | 234.13      | 173.88                | 22.52              | 14.88  |



a Diciembre de 2004

Fecha: 11 de Marzo de 2005

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Cuadro No. 6

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|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|--------------------|--------|
|  | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4           | Variacion Absoluta | %      |
| <b>PATRIMONIO</b>                                      | 2,425.02    | 2,487.49    | 2,730.54    | 2,769.02    | 2,740.86    | 2,853.28    | 2,913.68    | 3,023.75    | 3,317.08              | 576.22             | 21.02  |
| Capital  | 1,732.27    | 1,737.89    | 1,898.81    | 1,888.36    | 1,877.67    | 1,895.85    | 1,926.15    | 2,015.46    | 2,044.55              | 166.88             | 8.89   |
| Reservas de Capital                                    | 179.81      | 179.54      | 172.96      | 151.42      | 107.11      | 106.71      | 94.99       | 16.24       | 94.92                 | -12.19             | -11.38 |
| Otras Reservas   | 63.51       | 67.38       | 75.85       | 74.27       | 103.31      | 58.71       | 55.80       | 56.66       | 56.98                 | -46.34             | -44.85 |
| Utilidad de Periodos Anteriores                        | 479.28      | 428.22      | 354.11      | 332.91      | 280.56      | 672.72      | 638.42      | 559.66      | 540.38                | 259.81             | 92.60  |
| Utilidad de Periodo                                    | 2.12        | 90.95       | 249.85      | 348.35      | 405.79      | 141.32      | 264.29      | 393.57      | 598.87                | 193.07             | 47.58  |
| Ganancia o Perdida en Valores Disponible para la Venta | -31.98      | -16.49      | -21.05      | -26.29      | -33.59      | -22.02      | -65.97      | -52.84      | -53.61                | -20.02             | 59.61  |
| Deuda Subordinada                                      | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 35.00       | 35.00                 | 35.00              | 0.00   |
| <b>PASIVO Y PATRIMONIO</b>                             | 22,354.68   | 22,074.56   | 22,371.05   | 21,805.16   | 22,009.01   | 22,137.47   | 22,718.51   | 23,079.27   | 24,827.66             | 2,818.64           | 12.81  |