



**MiBanco, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**  
 (En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	498,031.89	19.16	2,598,793.56	2,735,553.56	2,526,774.49	2,932,346.19	3,159,198.52	3,095,993.60	2,911,333.86	2,925,592.98	3,027,447.88	2,911,831.61	2,927,328.31	2,899,273.81	3,096,825.45
Depositos Locales en Bancos	421,202.68	16.48	2,556,164.03	2,654,546.02	2,451,465.07	2,838,666.01	3,070,520.38	2,992,402.48	2,813,219.63	2,822,797.87	2,932,776.90	2,778,171.93	2,732,337.61	2,718,836.58	2,977,366.71
A la Vista	421,202.68	137.57	306,164.03	404,546.02	201,465.07	588,666.01	870,520.38	832,402.48	653,219.63	572,797.87	682,776.90	528,171.93	482,337.61	468,836.58	727,366.71
A Plazo	0.00	0.00	2,250,000.00	2,250,000.00	2,250,000.00	2,250,000.00	2,200,000.00	2,160,000.00	2,160,000.00	2,250,000.00	2,250,000.00	2,250,000.00	2,250,000.00	2,250,000.00	2,250,000.00
Otros	76,829.21	180.23	42,629.53	81,007.54	75,309.42	93,680.18	88,678.14	103,591.12	98,114.23	102,795.11	94,670.98	133,659.68	194,990.70	180,437.23	119,458.74
CARTERA CREDITICIA	2,321,200.88	59.99	3,869,134.47	3,994,986.21	4,120,635.49	4,260,539.33	4,445,091.19	4,672,775.44	4,860,131.95	4,957,372.82	5,062,791.89	5,435,027.85	5,787,479.56	6,118,425.08	6,190,335.35
Locales	2,321,200.88	59.99	3,869,134.47	3,994,986.21	4,120,635.49	4,260,539.33	4,445,091.19	4,672,775.44	4,860,131.95	4,957,372.82	5,062,791.89	5,435,027.85	5,787,479.56	6,118,425.08	6,190,335.35
OTROS ACTIVOS	282,078.28	40.21	701,507.56	795,615.98	785,611.67	830,396.79	796,391.86	780,161.57	839,400.87	858,987.24	868,250.64	859,207.08	884,105.80	930,926.03	983,585.84
Locales	282,078.28	40.21	701,507.56	795,615.98	785,611.67	830,396.79	796,391.86	780,161.57	839,400.87	858,987.24	868,250.64	859,207.08	884,105.80	930,926.03	983,585.84
TOTAL DE ACTIVOS	3,101,311.05	43.26	7,169,435.59	7,526,155.75	7,433,021.65	8,023,282.31	8,400,681.57	8,548,930.61	8,610,866.68	8,741,953.04	8,958,490.41	9,206,066.54	9,598,913.67	9,948,624.92	10,270,746.64
DEPOSITOS	2,777,864.97	87.13	3,188,085.56	3,538,248.09	3,632,688.21	4,203,109.91	4,421,739.18	4,722,763.64	4,800,051.87	4,909,882.88	5,080,384.16	5,263,560.21	5,590,034.75	5,913,127.45	5,965,950.53
Locales	2,777,864.97	87.13	3,188,085.56	3,538,248.09	3,632,688.21	4,203,109.91	4,421,739.18	4,722,763.64	4,800,051.87	4,909,882.88	5,080,384.16	5,263,560.21	5,590,034.75	5,913,127.45	5,965,950.53
De Particulares	2,777,864.97	87.13	3,188,085.56	3,538,248.09	3,632,688.21	4,203,109.91	4,421,739.18	4,722,763.64	4,800,051.87	4,909,882.88	5,080,384.16	5,263,560.21	5,590,034.75	5,913,127.45	5,965,950.53
A la Vista	440,496.21	75.11	586,499.19	648,149.56	685,780.91	705,312.45	825,411.73	863,992.54	828,606.17	810,370.64	860,353.46	925,047.50	1,032,086.49	1,148,923.24	1,026,995.40
A Plazo	2,337,368.76	89.84	2,601,586.37	2,890,098.53	2,946,907.30	3,497,797.46	3,596,327.45	3,858,771.10	3,971,445.70	4,099,512.24	4,220,030.70	4,338,512.71	4,557,948.26	4,764,204.21	4,938,955.13
OBLIGACIONES	100,000.00	43.48	230,000.00	220,000.00	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	30,000.00	330,000.00
Locales	100,000.00	43.48	230,000.00	220,000.00	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	30,000.00	330,000.00
OTROS PASIVOS	79,142.30	39.42	200,746.82	209,949.05	222,904.77	242,257.64	400,799.94	248,422.29	201,763.14	213,149.05	240,459.47	286,227.52	321,621.84	317,913.50	279,889.12
Locales	79,142.30	39.42	200,746.82	209,949.05	222,904.77	242,257.64	400,799.94	248,422.29	201,763.14	213,149.05	240,459.47	286,227.52	321,621.84	317,913.50	279,889.12
PATRIMONIO	144,303.78	4.06	3,550,603.21	3,557,958.61	3,547,428.67	3,547,914.76	3,548,142.45	3,547,744.68	3,579,051.67	3,588,921.11	3,607,646.78	3,626,278.81	3,657,257.08	3,687,583.97	3,694,906.99
Capital	-211,285.47	-5.62	3,761,888.47	3,554,487.43	3,550,603.17	3,550,603.17	3,550,603.17	3,550,603.17	3,550,603.17	3,550,603.17	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00	3,550,603.00
Utilidad de Periodo	355,589.25	-168.30	-211,285.26	3,471.18	-3,174.50	-2,688.41	-2,460.72	-2,858.49	28,448.50	38,317.94	57,043.78	75,675.81	106,654.08	136,980.97	144,303.99
PASIVO Y PATRIMONIO	3,101,311.05	43.26	7,169,435.59	7,526,155.75	7,433,021.65	8,023,282.31	8,400,681.57	8,548,930.61	8,610,866.68	8,741,953.04	8,958,490.41	9,206,066.54	9,598,913.67	9,948,624.92	10,270,746.64