



Fecha: 14 de Marzo de 2005

**BANCA PRIVADA**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	4,203,534,267.69	4,628,553,352.92	4,220,807,379.93	4,773,370,231.30	5,251,094,126.08
Depósitos Internos en Bancos	1,177,533,637.59	976,848,299.56	833,257,448.07	765,608,944.01	486,341,567.68
A la Vista	276,294,474.55	211,813,897.40	219,603,194.82	212,250,531.65	246,304,323.03
A Plazo	901,239,163.04	765,034,402.16	613,654,253.25	553,358,412.36	240,037,244.65
Depósitos Externos en Bancos	2,670,147,867.12	3,356,862,163.74	3,075,560,158.73	3,633,243,779.80	4,311,439,569.90
A la Vista	530,227,468.34	665,352,826.13	515,372,654.82	631,691,554.06	782,802,397.81
A Plazo	2,139,920,398.78	2,691,509,337.61	2,560,187,503.91	3,001,552,225.74	3,528,637,172.09
Otros	355,852,762.98	294,842,889.62	311,989,773.13	374,517,507.49	453,312,988.50
<b>CARTERA CREDITICIA NETA</b>	15,341,075,860.67	15,997,055,672.67	16,021,916,338.68	17,004,103,575.41	18,216,446,429.39
Interna	9,636,364,373.18	10,414,703,882.41	9,948,811,196.10	10,640,449,596.94	10,697,833,928.87
Externa	6,514,558,485.42	6,390,286,813.77	6,833,157,583.45	6,951,574,472.07	8,018,657,135.68
Menos Provisiones	809,846,997.93	807,935,023.51	760,052,440.87	587,920,493.60	500,044,635.16
Interna	360,051,368.25	551,365,974.84	490,509,357.66	340,890,433.82	290,017,683.22
Externa	449,795,629.68	256,569,048.67	269,543,083.21	247,030,059.78	210,026,951.94
<b>INVERSIONES EN VALORES NETA</b>	3,878,530,779.31	4,045,766,304.81	4,364,047,014.37	4,352,597,198.68	4,415,336,788.96
Internas	1,959,769,423.41	2,193,814,341.13	1,986,912,710.03	1,921,866,445.55	1,842,672,155.90
Externas	1,920,400,543.93	1,852,649,086.15	2,381,123,958.58	2,434,379,989.45	2,575,014,057.80
Menos Provisiones	1,639,188.03	1,430,252.41	3,989,654.24	3,649,236.32	2,349,424.74
Interna	546,825.34	318,850.81	2,827,403.68	2,865,172.76	1,846,502.00
Externa	1,092,362.69	1,111,401.60	1,162,250.56	784,063.56	502,922.74
<b>OTROS ACTIVOS</b>	1,583,772,008.55	1,741,686,623.53	1,636,700,110.06	1,777,713,970.85	1,753,994,571.23
Internos	1,001,145,339.64	1,178,694,617.14	1,133,736,669.08	1,107,926,003.01	1,058,904,047.44



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Externos	582,626,668.91	562,992,006.39	502,963,440.98	669,787,967.84	695,090,523.79
<b>ACTIVO TOTAL NETO</b>	<b>25,006,912,916.22</b>	<b>26,413,061,953.92</b>	<b>26,243,470,843.04</b>	<b>27,907,784,976.24</b>	<b>29,636,871,915.66</b>
<b>DEPOSITOS</b>	<b>17,744,772,768.13</b>	<b>18,995,322,309.50</b>	<b>18,772,662,026.52</b>	<b>20,060,391,499.07</b>	<b>20,982,909,603.42</b>
Internos	10,415,538,532.89	10,945,712,469.96	10,187,415,679.28	10,700,943,739.18	11,050,687,232.37
Oficiales	8,578,553.58	4,672,858.30	4,517,324.25	5,052,936.72	2,160,488.68
De Particulares	9,424,022,891.32	9,364,121,537.22	9,478,866,608.46	10,040,900,196.43	10,342,736,214.13
A la Vista	1,460,361,802.89	1,397,746,796.86	1,300,254,413.31	1,412,751,781.20	1,562,488,435.53
A Plazo	6,012,982,178.62	5,974,454,211.09	6,164,303,634.83	6,460,015,493.45	6,596,345,266.27
De Ahorros	1,950,678,909.81	1,991,920,529.27	2,014,308,560.32	2,168,132,921.78	2,183,902,512.33
De Bancos	982,937,087.99	1,576,918,074.44	704,031,746.57	654,990,606.03	705,790,529.56
A la Vista	33,685,318.39	165,853,232.00	102,134,895.72	48,781,059.81	98,041,526.32
A Plazo	949,251,769.60	1,411,064,842.44	601,896,850.85	606,209,546.22	607,749,003.24
Externos	7,329,234,235.24	8,049,609,839.54	8,585,246,347.24	9,359,447,759.89	9,932,222,371.05
Oficiales	55,052,772.85	29,324,805.89	16,720,597.00	22,659,438.99	61,789,102.97
De Particulares	4,793,490,537.44	4,638,268,079.43	5,106,019,692.96	5,694,118,846.42	6,295,242,967.75
A la Vista	1,346,104,471.59	1,385,656,554.28	1,432,632,255.73	1,455,427,726.11	1,731,922,448.44
A Plazo	3,087,647,050.91	2,886,533,868.10	3,292,683,996.62	3,619,826,572.06	3,850,323,119.68
De Ahorros	359,739,014.94	366,077,657.05	380,703,440.61	618,864,548.25	712,997,399.63
De Bancos	2,480,690,924.95	3,382,016,954.22	3,462,506,057.28	3,642,669,474.48	3,575,190,300.33
A la Vista	187,287,546.11	201,171,345.59	124,777,346.03	111,007,383.88	79,034,789.75
A Plazo	2,293,403,378.84	3,180,845,608.63	3,337,728,711.25	3,531,662,090.60	3,496,155,510.58
<b>OBLIGACIONES</b>	<b>3,455,880,912.53</b>	<b>3,284,453,754.78</b>	<b>3,370,836,399.46</b>	<b>3,424,517,468.60</b>	<b>4,280,834,989.81</b>



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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	966,830,398.88	1,351,065,146.00	1,490,861,963.87	1,611,038,174.38	1,302,696,276.52
Externas	2,489,050,513.65	1,933,388,608.78	1,879,974,435.59	1,813,479,294.22	2,978,138,713.29
OTROS PASIVOS	871,066,362.57	1,034,805,164.45	1,009,469,481.20	1,099,635,447.70	917,138,156.94
Internos	591,611,637.72	750,102,432.58	680,418,678.05	650,466,037.82	531,307,106.52
Externos	279,454,724.85	284,702,731.87	329,050,803.15	449,169,409.88	385,831,050.42
PATRIMONIO	2,935,192,871.84	3,098,480,724.06	3,090,502,936.42	3,323,240,559.38	3,455,989,166.90
Capital	1,877,733,066.80	1,917,366,630.80	1,896,599,783.12	2,084,568,987.35	2,068,823,706.05
Reservas de Capital	198,852,250.38	200,325,637.96	191,039,651.63	109,619,901.62	114,382,697.67
Otras Reservas	59,505,379.05	56,796,391.54	44,884,207.53	51,248,546.61	52,717,381.84
Utilidad del periodo y de periodos anteriores	828,014,143.59	940,675,377.10	1,016,741,921.09	1,087,156,703.51	1,229,806,974.73
Gan/Perd en Inv. Dis. para la Venta	-29,230,166.52	-16,683,313.34	-57,392,965.78	-44,547,666.41	-44,953,108.09
Deuda Subordinada	318,198.54	0.00	-1,369,661.17	35,194,086.70	35,211,514.70
PASIVO Y PATRIMONIO TOTAL	25,006,912,915.07	26,413,061,952.79	26,243,470,843.60	27,907,784,974.75	29,636,871,917.07