



**BANESCO INTERNACIONAL (PANAMÁ), S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2001 Y ENERO - DICIEMBRE 2002**

(En Balboas)

Descripcion	2001			2002											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	77,961,486.92	153.75	50,707,682.20	60,092,497.28	58,169,849.30	62,452,095.85	74,957,082.82	86,143,274.02	85,718,639.06	97,749,775.85	84,422,453.64	97,443,627.55	103,635,378.26	127,804,436.76	128,669,169.12
Depositos Locales en Bancos	2,186,196.00	21.76	10,046,036.53	16,068,687.80	20,177,455.97	20,139,890.81	20,105,995.59	24,114,482.91	17,628,129.35	13,620,179.59	12,179,786.57	12,257,831.22	12,188,989.60	12,160,049.81	12,232,232.53
A la Vista	124,015.06	630.49	19,669.53	42,320.80	151,088.97	113,523.81	79,628.59	114,482.91	81,287.26	73,337.50	91,238.63	169,283.28	100,441.66	71,501.87	143,684.59
A Plazo	2,062,180.94	20.57	10,026,367.00	16,026,367.00	20,026,367.00	20,026,367.00	20,026,367.00	24,000,000.00	17,546,842.09	13,546,842.09	12,088,547.94	12,088,547.94	12,088,547.94	12,088,547.94	12,088,547.94
Depositos Extranjeros en Bancos	75,795,290.92	186.52	40,636,145.67	43,998,309.48	37,985,915.82	42,306,207.66	54,845,587.23	62,023,291.11	68,085,009.71	84,124,096.26	72,237,167.07	85,178,859.68	91,440,888.66	115,638,886.95	116,431,436.59
A la Vista	29,940,324.60	244.90	12,225,362.96	4,021,402.21	2,135,774.97	10,905,390.76	13,819,238.09	9,478,916.93	7,117,577.17	24,006,693.21	11,569,764.02	22,791,667.24	25,450,139.63	51,673,137.92	42,165,687.56
A Plazo	45,854,966.32	161.40	28,410,782.71	39,976,907.27	35,850,140.85	31,400,816.90	41,026,349.14	52,544,374.18	60,967,432.54	60,117,403.05	60,667,403.05	62,387,192.44	65,990,749.03	63,965,749.03	74,265,749.03
Otros	-20,000.00	-78.43	25,500.00	25,500.00	6,477.51	5,997.38	5,500.00	5,500.00	5,500.00	5,500.00	5,500.00	6,936.65	5,500.00	5,500.00	5,500.00
<b>CARTERA CREDITICIA</b>	-3,332,132.72	-4.88	68,336,956.70	68,462,998.34	61,619,757.31	56,751,724.57	50,350,907.96	49,277,236.28	45,161,776.75	50,510,712.74	53,080,118.63	62,274,294.20	61,633,793.02	73,552,305.55	65,004,823.98
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	-3,332,132.72	-4.88	68,336,956.70	68,462,998.34	61,619,757.31	56,751,724.57	50,350,907.96	49,277,236.28	45,161,776.75	50,510,712.74	53,080,118.63	62,274,294.20	61,633,793.02	73,552,305.55	65,004,823.98
<b>INVERSIONES EN VALORES</b>	23,487,962.74	913.51	2,571,169.26	2,569,925.96	2,547,015.74	2,333,842.92	2,050,526.83	1,989,036.72	1,846,649.99	1,749,742.37	1,985,923.23	1,913,416.04	1,983,734.60	2,052,299.19	26,059,132.00
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	23,487,962.74	913.51	2,571,169.26	2,569,925.96	2,547,015.74	2,333,842.92	2,050,526.83	1,989,036.72	1,846,649.99	1,749,742.37	1,985,923.23	1,913,416.04	1,983,734.60	2,052,299.19	26,059,132.00
<b>OTROS ACTIVOS</b>	5,797,710.14	209.86	2,762,709.83	3,495,578.34	4,555,297.24	3,319,024.32	3,427,938.05	6,067,839.37	3,342,315.84	4,056,639.87	5,786,220.56	4,812,588.78	8,724,448.98	10,810,077.82	8,560,419.97
Locales	553,819.49	0.00	0.00	1,597,677.45	361,888.66	0.00	81,914.41	542,347.90	372,976.21	413,387.11	500,926.90	532,437.20	498,273.03	582,001.36	553,819.49
Extranjero	5,243,890.65	189.81	2,762,709.83	1,897,900.89	4,193,408.58	3,319,024.32	3,346,023.64	5,525,491.47	2,969,339.63	3,643,252.76	5,285,293.66	4,280,151.58	8,226,175.95	10,228,076.46	8,006,600.48
<b>TOTAL DE ACTIVOS</b>	103,915,027.08	83.55	124,378,517.99	134,620,999.92	126,891,919.59	124,856,687.66	130,786,455.66	143,477,386.39	136,069,381.64	154,066,870.83	145,274,716.06	166,443,926.57	175,977,354.86	214,219,119.32	228,293,545.07
<b>DEPOSITOS</b>	100,911,827.27	89.73	112,463,413.85	120,514,875.23	112,729,942.80	110,208,345.48	109,326,427.61	121,878,264.83	121,707,454.28	138,787,635.62	129,649,218.68	147,506,551.77	156,306,047.47	190,205,444.36	213,375,241.12
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
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	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
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	100,911,827.27	89.73	112,463,413.85	120,514,875.23	112,729,942.80	110,208,345.48	109,326,427.61	121,878,264.83	121,707,454.28	138,787,635.62	129,649,218.68	147,506,551.77	156,306,047.47	190,205,444.36	213,375,241.12
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	128,370,882.93	173.68	73,912,242.77	80,441,594.63	83,993,086.94	75,368,479.24	62,118,302.95	83,628,350.00	77,102,680.72	85,111,567.58	71,945,148.99	113,358,047.21	127,774,168.25	115,952,442.12	202,283,125.70
A la Vista	-385,951.83	-14.55	2,653,037.05	2,153,733.64	2,934,492.50	0.00	2,094,778.96	2,579,213.12	2,545,625.76	4,775,484.31	5,530,344.01	2,547,842.84	2,403,173.71	2,042,659.63	2,267,085.22
A Plazo	105,888,654.73	156.29	67,751,565.70	73,267,015.86	75,279,062.97	65,008,402.78	49,671,147.28	71,257,180.32	64,451,029.75	68,649,812.79	52,653,611.17	95,725,294.16	109,068,704.81	93,103,412.10	173,640,220.43
De Ahorro	22,868,180.03	651.95	3,507,640.02	5,020,845.13	5,779,531.47	10,360,076.46	10,352,376.71	9,791,956.56	10,106,025.21	11,686,270.48	13,761,193.81	15,084,910.21	16,302,289.73	20,806,370.39	26,375,820.05
De Bancos	-27,459,055.66	-71.23	38,551,171.08	40,073,280.60	28,736,855.86	34,839,866.24	47,208,124.66	38,249,914.83	44,604,773.56	53,676,068.04	57,704,069.69	34,148,504.56	28,531,879.22	74,253,002.24	11,092,115.42
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,028.64	0.00	0.00	0.00	0.00
A Plazo	-27,459,055.66	-71.23	38,551,171.08	40,073,280.60	28,736,855.86	34,839,866.24	47,208,124.66	38,249,914.83	44,604,773.56	53,676,068.04	57,697,041.05	34,148,504.56	28,531,879.22	74,253,002.24	11,092,115.42
<b>OBLIGACIONES</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



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(En Balboas)

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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
OTROS PASIVOS	2,504,004.57	210.96	1,186,935.85	2,881,521.89	3,537,180.64	4,185,726.93	11,134,294.99	10,946,070.29	2,221,959.90	2,595,150.96	2,961,661.97	4,792,875.01	4,795,381.04	7,854,948.43	3,690,940.42
Locales	28,137.69	0.00	0.00	2,201,635.09	2,903,953.48	5,742.51	0.00	21,483.98	20,811.40	18,718.30	18,928.44	19,146.25	19,224.83	18,452.29	28,137.69
Extranjero	2,475,866.88	208.59	1,186,935.85	679,886.80	633,227.16	4,179,984.42	11,134,294.99	10,924,586.31	2,201,148.50	2,576,432.66	2,942,733.53	4,773,728.76	4,776,156.21	7,836,496.14	3,662,802.73
PATRIMONIO	499,195.24	4.65	10,728,168.29	11,224,602.80	10,624,796.15	10,462,615.25	10,325,733.06	10,653,051.27	12,139,967.46	12,684,084.25	12,663,835.41	14,144,499.80	14,875,926.35	16,158,726.53	11,227,363.53
Capital	0.00	0.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
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	3,852,868.39	99.42	3,875,299.90	7,728,168.29	7,728,168.29	7,728,168.29	7,728,168.29	7,728,168.29	7,728,168.29	7,728,168.29	7,728,168.29	7,728,168.29	7,728,168.29	7,728,168.29	7,728,168.29
Utilidad de Periodo	-3,353,673.15	-87.04	3,852,868.39	496,434.51	-103,372.14	-265,553.04	-402,435.23	-75,117.02	1,411,799.17	1,955,915.96	1,935,667.12	3,416,331.51	4,147,758.06	5,430,558.24	499,195.24
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
PASIVO Y PATRIMONIO	103,915,027.08	83.55	124,378,517.99	134,620,999.92	126,891,919.59	124,856,687.66	130,786,455.66	143,477,386.39	136,069,381.64	154,066,870.83	145,274,716.06	166,443,926.58	175,977,354.86	214,219,119.32	228,293,545.07