



**BALANCE DE SITUACION  
BANCA INTERNACIONAL  
DICIEMBRE 2002, DICIEMBRE 2003 Y DICIEMBRE 2004**

(En Millones de Balboas)

Descripcion	2002	2003	2004	Dic. 04 / Dic. 03		Dic. 04 / Dic. 02	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
<b>ACTIVOS LIQUIDOS</b>	2,210.36	2,325.47	1,454.26	-871.20	-37.46%	-756.09	-34.21%
Depositos Locales en Bancos	254.68	262.22	272.60	10.38	3.96%	17.92	7.04%
A la Vista	61.99	96.13	80.66	-15.47	-16.09%	18.67	30.12%
A Plazo	192.69	166.09	191.94	25.85	15.56%	-0.75	-0.39%
Depositos Extranjeros en Bancos	1,954.28	2,059.85	1,180.04	-879.81	-42.71%	-774.25	-39.62%
A la Vista	287.47	279.15	360.28	81.13	29.06%	72.81	25.33%
A Plazo	1,666.82	1,780.70	819.76	-960.94	-53.96%	-847.06	-50.82%
Menos Provisiones	0.00	0.08	0.01	-0.07	-86.46%	0.01	0.00%
Locales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Extranjero	0.00	0.08	0.01	-0.07	-86.46%	0.01	0.00%
Otros	1.39	3.48	1.64	-1.84	-52.91%	0.24	17.53%
<b>CARTERA CREDITICIA</b>	2,584.48	2,482.53	2,909.68	427.15	17.21%	325.20	12.58%
Locales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Extranjero	2,647.82	2,539.68	2,982.17	442.49	17.42%	334.35	12.63%
Menos Provisiones	63.33	57.15	72.49	15.34	26.84%	9.16	14.46%
Locales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Extranjero	63.33	57.15	72.49	15.34	26.84%	9.16	14.46%
<b>INVERSIONES EN VALORES</b>	1,312.17	1,031.25	1,015.42	-15.83	-1.53%	-296.74	-22.61%
Locales	11.68	41.77	56.93	15.16	36.28%	45.25	387.52%
Extranjero	1,303.41	993.61	960.85	-32.76	-3.30%	-342.56	-26.28%
Menos Provisiones	2.92	4.13	2.35	-1.78	-43.10%	-0.57	-19.50%
Locales	0.49	0.49	0.11	-0.38	-77.94%	-0.38	-77.94%
Extranjero	2.43	3.65	2.24	-1.40	-38.42%	-0.19	-7.76%
<b>OTROS ACTIVOS</b>	202.92	175.84	157.68	-18.16	-10.33%	-45.24	-22.30%
Locales	24.92	53.12	50.52	-2.60	-4.89%	25.60	102.72%
Extranjero	178.00	122.72	107.16	-15.56	-12.68%	-70.84	-39.80%
<b>TOTAL DE ACTIVOS</b>	6,309.93	6,015.09	5,537.05	-478.04	-7.95%	-772.88	-12.25%
<b>DEPOSITOS</b>	4,709.72	4,504.25	4,051.26	-452.99	-10.06%	-658.46	-13.98%
Locales	4.67	5.62	6.07	0.45	7.98%	1.40	30.08%
Oficiales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
De Particulares	0.00	0.19	0.29	0.09	47.99%	0.28	6110.98%
A la Vista	0.00	0.00	0.00	-0.00	-4.02%	-0.00	-14.91%
A Plazo	0.00	0.00	0.28	0.28	0.00%	0.28	0.00%
De Ahorros	0.00	0.19	0.00	-0.19	-100.00%	0.00	0.00%
De Bancos	4.66	5.43	5.78	0.36	6.54%	1.12	24.05%
A la Vista	0.02	0.01	0.19	0.19	2868.28%	0.17	766.38%
A Plazo	4.64	5.42	5.59	0.17	3.12%	0.95	20.49%
Extranjero	4,705.06	4,498.63	4,045.19	-453.44	-10.08%	-659.87	-14.02%
Oficiales	3.69	2.71	0.11	-2.60	-96.05%	-3.58	-97.10%
De Particulares	3,516.37	3,355.04	3,699.19	344.15	10.26%	182.81	5.20%
A la Vista	665.55	583.73	622.79	39.07	6.69%	-42.75	-6.42%
A Plazo	2,745.74	2,650.18	2,893.03	242.85	9.16%	147.29	5.36%
De Ahorro	105.08	121.13	183.37	62.23	51.37%	78.28	74.50%
De Bancos	1,185.00	1,140.88	345.90	-794.99	-69.68%	-839.10	-70.81%
A la Vista	435.07	611.48	110.24	-501.24	-81.97%	-324.83	-74.66%
A Plazo	749.93	529.40	235.66	-293.74	-55.49%	-514.27	-68.58%
<b>OBLIGACIONES</b>	820.18	766.70	673.77	-92.93	-12.12%	-146.41	-17.85%
Locales	234.56	240.68	217.89	-22.80	-9.47%	-16.68	-7.11%
Extranjero	585.62	526.02	455.89	-70.13	-13.33%	-129.73	-22.15%
<b>OTROS PASIVOS</b>	271.70	102.84	111.01	8.17	7.94%	-160.69	-59.14%
Locales	9.77	33.82	33.68	-0.14	-0.41%	23.91	244.63%
Extranjero	261.92	69.02	77.32	8.31	12.03%	-184.60	-70.48%
<b>PATRIMONIO</b>	508.33	641.29	701.01	59.72	9.31%	192.68	37.91%
Capital	243.54	285.82	308.49	22.67	7.93%	64.95	26.67%
Reservas de Capital	2.00	23.55	8.55	-15.00	-63.70%	6.55	327.48%

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Otras Reservas	24.29	20.37	10.40	-9.97	-48.96%	-13.89	-57.20%
Utilidad de Periodos Anteriores	155.72	207.66	256.41	48.75	23.48%	100.69	64.66%
Utilidad de Periodo	85.07	98.34	111.37	13.02	13.24%	26.30	30.91%
Ganancia o Perdida en Valores Disponible para la Venta	-2.29	5.55	5.79	0.24	4.40%	8.08	-353.27%
Deuda Subordinada	4.74	0.00	0.00	0.00	0.00%	-4.74	-100.00%
<b>PASIVO Y PATRIMONIO</b>	<b>6,305.19</b>	<b>6,015.09</b>	<b>5,537.05</b>	<b>-478.04</b>	<b>-7.95%</b>	<b>-768.14</b>	<b>-12.18%</b>