



Banesco Internacional (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	19,461,926.48	17.74	109,697,183.21	105,588,103.32	98,695,522.31	93,854,364.54	88,323,222.84	85,097,914.70	88,589,679.57	88,204,928.18	78,445,536.68	75,789,015.58	76,573,230.99	124,465,935.46	129,159,109.69
Depositos Locales en Bancos	10,943,674.95	36.51	29,977,423.51	30,012,215.73	29,943,560.48	29,769,627.70	29,792,003.25	30,142,469.96	30,113,711.08	30,044,565.58	30,144,641.10	30,038,002.54	30,082,850.84	40,291,723.28	40,921,098.46
A la Vista	355,160.07	55.03	645,344.37	610,136.59	541,481.34	367,548.56	259,659.96	318,278.23	289,519.35	220,373.85	324,554.47	217,915.91	262,764.25	471,636.69	1,000,504.44
A Plazo	10,588,514.88	36.10	29,332,079.14	29,402,079.14	29,402,079.14	29,402,079.14	29,532,343.29	29,824,191.73	29,824,191.73	29,824,191.73	29,820,086.63	29,820,086.63	29,820,086.59	39,820,086.59	39,920,594.02
Depositos Extranjeros en Bancos	8,519,251.53	10.69	79,717,759.70	75,573,887.59	68,749,961.83	64,082,736.84	58,529,219.59	54,953,444.74	58,473,968.49	58,158,362.60	48,298,895.58	45,750,013.04	46,489,380.15	84,173,212.18	88,237,011.23
A la Vista	-12,912,230.96	-64.59	19,990,934.65	14,905,066.00	12,162,015.24	6,890,831.98	13,312,314.73	9,325,383.42	16,241,170.32	17,724,395.34	7,814,928.32	5,166,045.78	5,405,324.42	10,035,013.72	7,078,703.69
A Plazo	21,431,482.49	35.88	59,726,825.05	60,668,821.59	56,587,946.59	57,191,904.86	45,216,904.86	45,628,061.32	42,232,798.17	40,433,967.26	40,483,967.26	40,583,967.26	41,084,055.73	74,138,198.46	81,158,307.54
Menos Provisiones	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
Otros	-1,000.00	-50.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	1,000.00	1,000.00	1,000.00	1,000.00
CARTERA CREDITICIA	-7,392,562.64	-39.64	18,650,760.72	18,614,326.40	18,821,004.48	11,711,867.62	11,471,564.97	9,440,647.21	9,372,033.71	9,538,233.34	9,536,613.96	9,603,562.67	10,568,409.40	10,481,948.64	11,258,198.08
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	-7,392,562.64	-29.32	25,210,068.71	25,173,634.39	25,380,312.47	18,271,175.61	18,030,872.96	15,999,955.20	15,931,341.70	16,097,541.33	16,095,921.95	16,162,870.66	17,127,717.39	17,041,256.63	17,817,506.07
Menos Provisiones	0.00	0.00	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99
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	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99	6,559,307.99
INVERSIONES EN VALORES	53,422,626.82	66.05	80,881,891.42	88,050,926.49	99,592,442.10	61,486,109.49	78,434,774.67	83,433,324.35	84,913,581.02	101,610,986.74	131,820,857.93	144,195,867.92	174,474,325.97	146,291,295.31	134,304,518.24
Locales	-6,391,700.00	-24.42	26,177,500.00	19,713,500.00	19,660,900.00	23,115,000.00	21,316,400.00	20,566,600.00	20,749,289.00	21,886,800.00	25,417,600.00	25,545,000.00	26,059,800.00	29,393,400.00	19,785,800.00
Extranjero	59,814,326.82	109.34	54,704,391.42	68,337,426.49	79,931,542.10	38,371,109.49	57,118,374.67	62,866,724.35	64,164,292.02	79,724,186.74	106,403,257.93	118,650,867.92	148,414,525.97	116,897,895.31	114,518,718.24
Menos Provisiones	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
OTROS ACTIVOS	-888,409.89	-16.63	5,343,473.42	3,910,095.73	5,466,878.48	4,611,811.63	3,794,897.07	4,724,701.93	4,067,959.20	5,703,575.87	5,986,979.08	5,284,862.75	6,168,604.87	4,646,848.59	4,455,063.53
Locales	-145,373.65	-17.57	827,306.49	768,534.49	698,610.27	795,457.68	695,036.32	427,752.01	442,670.20	619,914.05	469,339.96	481,619.43	1,106,013.71	1,174,742.04	681,932.84
Extranjero	-743,036.24	-16.45	4,516,166.93	3,141,561.24	4,768,268.21	3,816,353.95	3,099,860.75	4,296,949.92	3,625,289.00	5,083,661.82	5,517,639.12	4,803,243.32	5,062,591.16	3,472,106.55	3,773,130.69
TOTAL DE ACTIVOS	64,603,580.77	30.11	214,573,308.77	216,163,451.94	222,575,847.37	171,664,153.28	182,024,459.55	182,696,588.19	186,943,253.50	205,057,724.13	225,789,987.65	234,873,308.92	267,784,571.23	285,886,028.00	279,176,889.54
DEPOSITOS	37,778,978.49	19.43	194,415,448.17	195,587,869.79	193,983,555.72	137,551,177.69	151,944,064.33	152,271,563.48	162,180,222.20	176,854,437.56	193,836,608.66	201,976,176.47	216,170,069.54	232,253,478.20	232,194,426.66
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	37,778,978.49	19.43	194,415,448.17	195,587,869.79	193,983,555.72	137,551,177.69	151,944,064.33	152,271,563.48	162,180,222.20	176,854,437.56	193,836,608.66	201,976,176.47	216,170,069.54	232,253,478.20	232,194,426.66
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	44,771.78	57,657.53	90,506.91	60,109.75	60,159.35	0.00	0.00	0.00	0.00
De Particulares	103,063,383.09	88.51	116,437,859.22	118,970,490.05	126,099,168.16	118,238,825.15	133,137,962.80	141,690,819.60	151,566,621.44	166,234,050.43	179,162,667.94	190,955,743.44	201,505,374.89	218,671,992.40	219,501,242.31



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(En Balboas)

Descripcion	2003		2004													
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
A la Vista	903,921.94	55.16	1,638,792.78	1,631,266.13	1,436,765.21	2,065,126.11	1,440,993.92	1,213,191.79	1,311,495.71	1,174,560.73	2,024,345.62	1,327,513.22	1,397,801.20	2,360,901.65	2,542,714.72	
A Plazo	73,393,374.51	77.17	95,103,847.75	94,873,898.64	100,585,642.19	86,639,740.45	103,827,641.50	103,979,807.41	114,020,976.76	128,911,481.68	137,475,226.99	152,974,709.53	153,441,768.75	170,331,145.18	168,497,222.26	
De Ahorro	28,766,086.64	146.06	19,695,218.69	22,465,325.28	24,076,760.76	29,533,958.59	27,869,327.38	36,497,820.40	36,234,148.97	36,148,008.02	39,663,095.33	36,653,520.69	46,665,804.94	45,979,945.57	48,461,305.33	
De Bancos	-65,284,404.60	-83.72	77,977,588.95	76,617,379.74	67,884,387.56	19,312,352.54	18,761,329.75	10,523,086.35	10,523,093.85	10,560,277.38	14,613,781.37	11,020,433.03	14,664,694.65	13,581,485.80	12,693,184.35	
A la Vista	-7,203.65	-100.00	7,203.65	7,211.40	7,218.65	7,218.65	7,233.90	7,241.65	7,249.15	7,256.90	7,264.65	7,272.15	7,279.90	0.00	0.00	
A Plazo	-65,277,200.95	-83.72	77,970,385.30	76,610,168.34	67,877,168.91	19,305,133.89	18,754,095.85	10,515,844.70	10,515,844.70	10,553,020.48	14,606,516.72	11,013,160.88	14,657,414.75	13,581,485.80	12,693,184.35	
OBLIGACIONES	5,330,720.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,330,720.00	15,330,720.00	5,330,720.00
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	5,330,720.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,330,720.00	15,330,720.00	5,330,720.00
OTROS PASIVOS	-157,890.19	-39.31	401,660.11	782,098.15	8,251,742.94	13,112,667.80	8,401,141.57	11,570,237.38	4,874,337.24	7,342,064.39	10,143,180.01	10,186,424.57	10,130,213.31	5,641,986.83	243,769.92	
Locales	-17,711.49	-60.49	29,282.33	8,863.96	7,713,562.65	10,475.82	11,934.67	10,413.56	13,448.06	18,265.61	21,220.91	21,092.61	20,480.31	11,655.52	11,570.84	
Extranjero	-140,178.70	-37.64	372,377.78	773,234.19	538,180.29	13,102,191.98	8,389,206.90	11,559,823.82	4,860,889.18	7,323,798.78	10,121,959.10	10,165,331.96	10,109,733.00	5,630,331.31	232,199.08	
PATRIMONIO	21,651,772.47	109.59	19,756,200.49	19,793,484.00	20,340,548.70	21,000,307.79	21,679,253.66	18,854,787.33	19,888,694.06	20,861,222.18	21,810,198.97	22,710,707.87	26,153,568.41	32,659,842.97	41,407,972.96	
Capital	0.00	0.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	
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	3,528,836.96	287.51	1,227,363.53	7,756,200.49	7,756,200.49	7,756,200.49	7,756,200.49	4,756,200.49	4,756,200.49	4,756,200.49	4,756,200.49	4,756,200.49	4,756,200.49	4,756,200.49	4,756,200.49	
Utilidad de Periodo	18,122,935.51	277.58	6,528,836.96	37,283.51	584,348.21	1,244,107.30	1,923,053.17	2,098,586.84	3,132,493.57	4,105,021.69	5,053,998.48	5,954,507.38	9,397,367.92	15,903,642.48	24,651,772.47	
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	
Deuda Subordinada	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	64,603,580.77	30.11	214,573,308.77	216,163,451.94	222,575,847.36	171,664,153.28	182,024,459.56	182,696,588.19	186,943,253.50	205,057,724.13	225,789,987.64	234,873,308.91	267,784,571.26	285,886,028.00	279,176,889.54	