



**Banex International Bank Corp**  
**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
<b>ACTIVOS LIQUIDOS</b>	-6,115,659.41	-49.83	12,272,517.82	15,347,750.12	10,660,576.04	15,877,466.25	11,190,239.82	11,191,733.41	12,956,735.08	9,721,931.35	6,112,193.90	9,864,260.61	8,488,665.73	9,261,768.66	6,156,858.41
Depositos Locales en Bancos	-1,412.91	-8.46	16,694.25	10,049.87	7,913.75	20,513.77	10,219.92	21,815.25	15,155.04	8,127.13	19,968.25	12,629.22	5,890.55	24,024.88	15,281.34
A la Vista	-1,412.91	-8.46	16,694.25	10,049.87	7,913.75	20,513.77	10,219.92	21,815.25	15,155.04	8,127.13	19,968.25	12,629.22	5,890.55	24,024.88	15,281.34
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
Depositos Extranjeros en Bancos	-6,127,088.53	-54.25	11,293,658.60	13,559,730.94	10,652,162.29	13,300,624.11	9,643,541.69	9,816,899.27	10,376,280.20	8,921,334.57	4,774,705.41	7,974,868.43	6,233,833.78	9,237,243.78	5,166,570.07
A la Vista	-34,145.00	-72.99	46,777.49	30,982.49	30,922.49	30,922.49	30,922.49	29,722.49	29,722.49	29,722.49	28,522.49	22,342.49	15,032.49	12,632.49	12,632.49
A Plazo	-6,092,943.53	-54.17	11,246,881.11	13,528,748.45	10,621,239.80	13,269,701.62	9,612,619.20	9,787,176.78	10,346,557.71	8,891,612.08	4,746,182.92	7,952,525.94	6,218,801.29	9,224,611.29	5,153,937.58
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	12,842.03	1.33	962,164.97	1,777,969.31	500.00	2,556,328.37	1,536,478.21	1,353,018.89	2,565,299.84	792,469.65	1,317,520.24	1,876,762.96	2,248,941.40	500.00	975,007.00
<b>CARTERA CREDITICIA</b>	11,849,054.26	47.09	25,164,699.14	24,103,747.46	25,938,604.65	25,804,028.64	28,200,510.76	30,041,699.31	29,701,406.27	29,949,465.95	30,294,596.61	32,358,093.81	33,689,147.48	34,262,159.58	37,013,753.40
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	11,968,741.68	47.09	25,418,888.01	24,347,219.64	26,200,610.75	26,064,675.39	28,485,364.41	30,345,150.82	30,001,420.47	30,251,985.81	30,600,602.64	32,684,943.25	34,029,441.90	34,608,242.00	37,387,629.69
Menos Provisiones	119,687.42	47.09	254,188.87	243,472.18	262,006.10	260,646.75	284,853.65	303,451.51	300,014.20	302,519.86	306,006.03	326,849.44	340,294.42	346,082.42	373,876.29
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	119,687.42	47.09	254,188.87	243,472.18	262,006.10	260,646.75	284,853.65	303,451.51	300,014.20	302,519.86	306,006.03	326,849.44	340,294.42	346,082.42	373,876.29
<b>INVERSIONES EN VALORES</b>	11,169,133.17	39.81	28,053,948.82	28,342,116.37	30,464,618.32	28,276,662.58	29,210,474.89	29,342,012.63	30,594,397.81	32,745,806.17	39,962,517.53	35,662,264.65	37,748,352.27	36,982,111.77	39,223,081.99
Locales	1,509,750.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	865,000.00	1,509,750.00
Extranjero	9,659,383.17	34.43	28,053,948.82	28,342,116.37	30,464,618.32	28,276,662.58	29,210,474.89	29,342,012.63	30,594,397.81	32,745,806.17	39,962,517.53	35,662,264.65	37,748,352.27	36,117,111.77	37,713,331.99
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
<b>OTROS ACTIVOS</b>	381,330.18	39.50	965,340.48	997,908.35	712,674.62	1,021,860.60	1,026,032.60	1,253,470.19	1,343,299.93	1,337,323.10	1,038,819.10	1,174,532.70	1,238,328.28	1,137,871.07	1,346,670.66
Locales	3,815.20	1.43	266,985.33	280,549.59	278,837.85	315,106.71	309,341.41	303,576.11	297,810.81	292,045.51	286,280.21	280,514.91	274,749.61	268,984.31	270,800.53
Extranjero	377,514.98	54.06	698,355.15	717,358.76	433,836.77	706,753.89	716,691.19	949,894.08	1,045,489.12	1,045,277.59	752,538.89	894,017.79	963,578.67	868,886.76	1,075,870.13
<b>TOTAL DE ACTIVOS</b>	17,283,858.20	26.01	66,456,506.26	68,791,522.30	67,776,473.63	70,980,018.07	69,627,258.07	71,828,915.54	74,595,839.09	73,754,526.57	77,408,127.14	79,059,151.77	81,164,493.76	81,643,911.08	83,740,364.46
<b>DEPOSITOS</b>	15,452,731.00	26.14	59,104,724.51	60,946,761.87	59,895,278.01	62,919,636.60	61,973,148.50	64,703,529.32	67,234,964.89	65,985,438.64	69,313,596.14	70,773,909.37	72,483,549.11	72,576,064.71	74,557,455.51
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	15,452,731.00	26.14	59,104,724.51	60,946,761.87	59,895,278.01	62,919,636.60	61,973,148.50	64,703,529.32	67,234,964.89	65,985,438.64	69,313,596.14	70,773,909.37	72,483,549.11	72,576,064.71	74,557,455.51
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	15,452,731.00	26.14	59,104,724.51	60,946,761.87	59,895,278.01	62,919,636.60	61,973,148.50	64,703,529.32	67,234,964.89	65,985,438.64	69,313,596.14	70,773,909.37	72,483,549.11	72,576,064.71	74,557,455.51



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	1,039,186.15	22.88	4,541,087.84	5,555,481.19	3,884,692.86	4,671,471.82	4,749,122.41	5,425,945.95	5,151,825.82	5,156,556.44	5,567,203.87	5,515,480.01	4,857,633.74	5,852,137.45	5,580,273.99
A Plazo	16,502,811.14	36.30	45,466,977.65	45,802,807.70	45,786,408.35	47,053,485.31	47,963,808.28	48,571,186.25	51,846,594.11	52,272,595.49	53,735,368.88	57,376,223.27	58,978,680.70	60,235,120.04	61,969,788.79
De Ahorro	-2,089,266.29	-22.97	9,096,659.02	9,588,472.98	10,224,176.80	11,194,679.47	9,260,217.81	10,706,397.12	10,236,544.96	8,556,286.71	10,011,023.39	7,882,206.09	8,647,234.67	6,488,807.22	7,007,392.73
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
OBLIGACIONES	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 PASIVOS	180,153.78	17.12	1,052,106.51	1,076,326.12	904,050.58	955,788.00	941,683.44	1,038,984.60	1,109,791.52	1,252,386.93	1,152,142.18	1,108,588.90	1,242,601.19	1,289,776.81	1,232,260.29
Locales	-571.04	-3.58	15,947.81	21,349.05	12,926.52	5,959.51	6,415.39	7,549.74	8,999.58	10,534.58	11,094.80	12,049.68	13,542.10	15,034.52	15,376.77
Extranjero	180,724.82	17.44	1,036,158.70	1,054,977.07	891,124.06	949,828.49	935,268.05	1,031,434.86	1,100,791.94	1,241,852.35	1,141,047.38	1,096,539.22	1,229,059.09	1,274,742.29	1,216,883.52
PATRIMONIO	1,650,973.42	26.21	6,299,675.24	6,768,434.31	6,977,145.04	7,104,593.47	6,712,426.13	6,086,401.62	6,251,082.68	6,516,701.00	6,942,388.82	7,176,653.50	7,438,343.46	7,778,069.56	7,950,648.66
Capital	1,000,000.00	20.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00
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	68,139.33	335.22	20,326.91	1,088,466.24	1,088,466.24	1,088,466.24	1,088,466.24	88,466.24	88,466.24	88,466.24	88,466.24	88,466.24	88,466.24	88,466.24	88,466.24
Utilidad de Periodo	30,699.25	2.87	1,068,139.33	89,831.82	156,960.05	248,213.98	288,661.64	356,774.63	445,685.69	522,781.51	651,106.83	719,439.01	815,248.97	908,730.07	1,098,838.58
Ganancia o Perdida en Valores Disponible para la Venta	552,134.84	261.42	211,209.00	590,136.25	731,718.75	767,913.25	335,298.25	-358,839.25	-283,069.25	-94,546.75	202,815.75	368,748.25	534,628.25	780,873.25	763,343.84
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	17,283,858.20	26.01	66,456,506.26	68,791,522.30	67,776,473.63	70,980,018.07	69,627,258.07	71,828,915.54	74,595,839.09	73,754,526.57	77,408,127.14	79,059,151.77	81,164,493.76	81,643,911.08	83,740,364.46