



**BALANCE DE SITUACION  
BANCA INTERNACIONAL  
DICIEMBRE 2003, DICIEMBRE 2004 Y DICIEMBRE 2005**

(En Millones de Balboas)

Descripcion	2003	2004	2005	Dic. 05 / Dic. 04		Dic. 05 / Dic. 03	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
<b>ACTIVOS LIQUIDOS</b>	2,325.47	1,453.94	1,382.30	-71.64	-4.93%	-943.17	-40.56%
Depositos Locales en Bancos	262.22	273.50	245.91	-27.59	-10.09%	-16.31	-6.22%
A la Vista	96.13	81.57	79.53	-2.03	-2.49%	-16.60	-17.26%
A Plazo	166.09	191.94	166.38	-25.56	-13.32%	0.29	0.18%
Depositos Extranjeros en Bancos	2,059.85	1,178.81	1,131.29	-47.52	-4.03%	-928.56	-45.08%
A la Vista	279.15	359.05	221.26	-137.79	-38.38%	-57.89	-20.74%
A Plazo	1,780.70	819.76	910.03	90.28	11.01%	-870.66	-48.89%
Menos Provisiones	0.08	0.01	0.00	-0.01	-100.00%	-0.08	-100.00%
Locales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Extranjero	0.08	0.01	0.00	-0.01	-100.00%	-0.08	-100.00%
Otros	3.48	1.64	5.10	3.46	211.15%	1.62	46.53%
<b>CARTERA CREDITICIA</b>	2,482.53	2,910.80	3,351.28	440.48	15.13%	868.74	34.99%
Locales	0.00	0.00	0.00	-0.00	-100.00%	0.00	0.00%
Extranjero	2,539.68	2,983.49	3,421.41	437.92	14.68%	881.73	34.72%
Menos Provisiones	57.15	72.69	70.14	-2.55	-3.51%	12.98	22.72%
Locales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Extranjero	57.15	72.69	70.14	-2.55	-3.51%	12.98	22.72%
<b>INVERSIONES EN VALORES</b>	1,031.25	1,012.14	1,578.89	566.76	56.00%	547.64	53.10%
Locales	41.77	56.75	71.85	15.10	26.61%	30.08	72.01%
Extranjero	993.61	957.74	1,507.97	550.22	57.45%	514.35	51.77%
Menos Provisiones	4.13	2.35	0.92	-1.43	-60.86%	-3.21	-77.73%
Locales	0.49	0.11	0.00	-0.11	-100.00%	-0.49	-100.00%
Extranjero	3.65	2.24	0.92	-1.32	-58.98%	-2.72	-74.74%
<b>OTROS ACTIVOS</b>	175.84	155.60	212.69	57.09	36.69%	36.86	20.96%
Locales	53.12	50.67	52.08	1.41	2.79%	-1.03	-1.94%
Extranjero	122.72	104.93	160.61	55.68	53.06%	37.89	30.87%
<b>TOTAL DE ACTIVOS</b>	6,015.09	5,532.48	6,525.16	992.69	17.94%	510.08	8.48%
<b>DEPOSITOS</b>	4,504.25	4,051.26	4,751.81	700.55	17.29%	247.56	5.50%
Locales	5.62	6.07	5.92	-0.15	-2.48%	0.30	5.29%
Oficiales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
De Particulares	0.19	0.29	0.01	-0.28	-96.20%	-0.18	-94.37%
A la Vista	0.00	0.00	0.01	0.01	177.54%	0.01	166.38%
A Plazo	0.00	0.28	0.00	-0.28	-100.00%	0.00	0.00%
De Ahorros	0.19	0.00	0.00	0.00	0.00%	-0.19	-100.00%
De Bancos	5.43	5.78	5.91	0.13	2.17%	0.48	8.86%
A la Vista	0.01	0.19	0.12	-0.07	-35.17%	0.12	1824.35%
A Plazo	5.42	5.59	5.78	0.19	3.46%	0.36	6.69%
Extranjero	4,498.63	4,045.19	4,745.89	700.70	17.32%	247.26	5.50%
Oficiales	2.71	0.11	0.07	-0.04	-32.95%	-2.64	-97.35%
De Particulares	3,355.04	3,699.19	4,111.49	412.31	11.15%	756.45	22.55%
A la Vista	583.73	622.79	511.85	-110.95	-17.81%	-71.88	-12.31%
A Plazo	2,650.18	2,893.03	3,387.26	494.23	17.08%	737.08	27.81%
De Ahorro	121.13	183.37	212.39	29.02	15.83%	91.25	75.33%
De Bancos	1,140.88	345.90	634.33	288.43	83.39%	-506.55	-44.40%
A la Vista	611.48	110.24	169.99	59.75	54.20%	-441.49	-72.20%
A Plazo	529.40	235.66	464.34	228.68	97.04%	-65.06	-12.29%
<b>OBLIGACIONES</b>	766.70	673.77	755.29	81.52	12.10%	-11.41	-1.49%
Locales	240.68	217.89	24.37	-193.51	-88.81%	-216.31	-89.87%
Extranjero	526.02	455.89	730.92	275.03	60.33%	204.90	38.95%
<b>OTROS PASIVOS</b>	102.84	107.28	197.06	89.78	83.68%	94.22	91.62%
Locales	33.82	33.68	32.63	-1.05	-3.11%	-1.19	-3.52%
Extranjero	69.02	73.60	164.43	90.83	123.40%	95.41	138.24%
<b>PATRIMONIO</b>	641.29	700.16	821.00	120.83	17.26%	179.71	28.02%
Capital	285.82	308.49	348.62	40.13	13.01%	62.80	21.97%
Reservas de Capital	23.55	8.55	9.05	0.50	5.88%	-14.50	-61.56%

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Otras Reservas	20.37	10.40	11.53	1.14	10.93%	-8.84	-43.38%
Utilidad de Periodos Anteriores	207.66	256.75	324.78	68.03	26.50%	117.12	56.40%
Utilidad de Periodo	98.34	110.20	118.51	8.30	7.54%	20.16	20.50%
Ganancia o Perdida en Valores Disponible para la Venta	5.55	5.78	8.51	2.73	47.26%	2.96	53.34%
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>6,015.09</b>	<b>5,532.48</b>	<b>6,525.16</b>	<b>992.69</b>	<b>17.94%</b>	<b>510.08</b>	<b>8.48%</b>