



**Banesco International Bank, Inc.**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-21,083,728.08	-16.32	129,159,109.69	100,243,104.90	127,289,827.87	113,650,965.76	107,876,913.28	101,675,473.27	126,246,200.21	109,118,215.59	120,992,440.65	125,494,695.77	116,918,916.03	113,920,564.15	108,075,381.61
Depositos Locales en Bancos	-10,326,199.13	-25.23	40,921,098.46	30,914,723.61	53,974,374.86	49,805,030.24	40,085,091.63	36,586,575.80	49,535,697.92	34,072,145.02	39,601,814.82	46,223,947.16	30,651,053.77	30,423,196.94	30,594,899.33
A la Vista	-611,407.19	-61.11	1,000,504.44	1,006,262.02	2,052,499.33	393,888.68	395,085.83	431,396.22	384,941.25	937,926.69	955,551.17	3,089,728.83	516,835.44	288,978.61	389,097.25
A Plazo	-9,714,791.94	-24.34	39,920,594.02	29,908,461.59	51,921,875.53	49,411,141.56	39,690,005.80	36,155,179.58	49,150,756.67	33,134,218.33	38,646,263.65	43,134,218.33	30,134,218.33	30,134,218.33	30,205,802.08
Depositos Extranjeros en Bancos	-10,757,528.95	-12.19	88,237,011.23	69,327,381.29	73,314,453.01	63,844,935.52	67,790,821.65	65,087,897.47	76,709,502.29	75,045,070.57	81,389,625.83	79,269,748.61	86,266,862.26	83,496,367.21	77,479,482.28
A la Vista	-312,453.42	-4.41	7,078,703.69	9,193,028.97	13,079,804.28	5,651,650.36	9,597,283.62	6,894,173.23	9,054,820.02	3,667,426.63	11,961,245.26	10,157,868.04	7,854,261.39	12,933,766.34	6,766,250.27
A Plazo	-10,445,075.53	-12.87	81,158,307.54	60,134,352.32	60,234,648.73	58,193,285.16	58,193,538.03	58,193,724.24	67,654,682.27	71,377,643.94	69,428,380.57	69,111,880.57	78,412,600.87	70,562,600.87	70,713,232.01
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	0.00	0.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
<b>CARTERA CREDITICIA</b>	4,839,563.74	42.99	11,258,198.08	9,718,032.26	9,543,036.47	17,382,520.17	15,103,680.05	8,972,521.09	8,030,335.18	7,843,159.86	7,792,027.94	12,404,808.35	12,377,244.23	13,425,440.56	16,097,761.82
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	3,913,532.05	21.96	17,817,506.07	14,651,308.56	14,476,312.77	22,315,796.47	20,036,956.35	13,905,797.39	13,663,611.48	13,476,436.16	13,425,304.24	18,038,084.65	18,010,520.53	19,058,716.86	21,731,038.12
Menos Provisiones	-926,031.69	-14.12	6,559,307.99	4,933,276.30	4,933,276.30	4,933,276.30	4,933,276.30	4,933,276.30	5,633,276.30	5,633,276.30	5,633,276.30	5,633,276.30	5,633,276.30	5,633,276.30	5,633,276.30
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	-926,031.69	-14.12	6,559,307.99	4,933,276.30	4,933,276.30	4,933,276.30	4,933,276.30	4,933,276.30	5,633,276.30	5,633,276.30	5,633,276.30	5,633,276.30	5,633,276.30	5,633,276.30	5,633,276.30
<b>INVERSIONES EN VALORES</b>	32,537,652.98	24.23	134,304,518.24	152,078,241.19	141,567,427.68	162,582,538.31	155,921,722.76	168,419,923.94	138,837,753.96	145,271,787.89	147,492,205.16	144,908,439.75	149,044,637.18	153,628,979.22	166,842,171.22
Locales	-19,785,800.00	-100.00	19,785,800.00	20,021,356.00	2,892,360.80	2,892,360.80	2,899,727.60	2,970,332.40	3,032,120.00	3,047,520.00	3,032,120.00	3,066,000.00	2,945,320.00	0.00	0.00
Extranjero	52,323,452.98	45.69	114,518,718.24	132,056,885.19	138,675,066.88	159,690,177.51	153,021,995.16	165,449,591.54	135,805,633.96	142,224,267.89	144,460,085.16	141,842,439.75	146,099,317.18	153,628,979.22	166,842,171.22
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>	-103,496.51	-2.32	4,455,063.53	8,569,500.39	4,893,452.48	5,138,605.12	5,757,984.71	7,105,787.76	5,912,783.47	4,277,741.31	4,869,851.00	5,316,405.14	6,856,773.59	7,942,893.39	4,351,567.02
Locales	-257,946.53	-37.83	681,932.84	4,718,965.60	585,461.43	558,498.97	543,708.61	403,823.85	460,189.23	479,147.69	541,683.94	466,816.79	495,655.94	482,159.79	423,986.31
Extranjero	154,450.02	4.09	3,773,130.69	3,850,534.79	4,307,991.05	4,580,106.15	5,214,276.10	6,701,963.91	5,452,594.24	3,798,593.62	4,328,167.06	4,849,588.35	6,361,117.65	7,460,733.60	3,927,580.71
<b>TOTAL DE ACTIVOS</b>	16,189,992.13	5.80	279,176,889.54	270,608,878.74	283,293,744.50	298,754,629.36	284,660,300.80	286,173,706.06	279,027,072.82	266,510,904.65	281,146,524.75	288,124,349.01	285,197,571.03	288,917,877.32	295,366,881.67
<b>DEPOSITOS</b>	12,527,928.48	5.40	232,194,426.66	228,453,305.07	240,050,694.51	255,750,286.71	249,795,301.27	247,053,876.13	236,751,948.75	224,053,501.62	235,476,085.38	240,272,494.44	238,456,771.43	240,259,051.36	244,722,355.14
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	12,527,928.48	5.40	232,194,426.66	228,453,305.07	240,050,694.51	255,750,286.71	249,795,301.27	247,053,876.13	236,751,948.75	224,053,501.62	235,476,085.38	240,272,494.44	238,456,771.43	240,259,051.36	244,722,355.14
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	-5,939,579.38	-2.71	219,501,242.31	214,306,141.91	217,700,226.66	231,275,905.22	229,322,197.70	231,025,292.34	211,139,880.06	197,661,798.52	210,998,020.69	209,786,755.68	204,971,032.67	204,571,155.69	213,561,662.93



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(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-1,083,382.36	-42.61	2,542,714.72	3,361,328.70	2,811,625.00	3,185,190.11	3,166,797.48	3,432,487.62	2,069,371.17	1,817,907.57	1,817,070.98	1,643,977.22	1,593,849.72	1,879,183.55	1,459,332.36
A Plazo	-19,281,848.13	-11.44	168,497,222.26	167,238,085.44	166,915,525.77	168,970,597.58	174,361,142.50	165,998,909.57	150,284,004.23	143,602,937.91	153,814,377.84	143,865,411.95	149,762,345.33	144,873,895.41	149,215,374.13
De Ahorro	14,425,651.11	29.77	48,461,305.33	43,706,727.77	47,973,075.89	59,120,117.53	51,794,257.72	61,593,895.15	58,786,504.66	52,240,953.04	55,366,571.87	64,277,366.51	53,614,837.62	57,818,076.73	62,886,956.44
De Bancos	18,467,507.86	145.49	12,693,184.35	14,147,163.16	22,350,467.85	24,474,381.49	20,473,103.57	16,028,583.79	25,612,068.69	26,391,703.10	24,478,064.69	30,485,738.76	33,485,738.76	35,687,895.67	31,160,692.21
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	18,467,507.86	145.49	12,693,184.35	14,147,163.16	22,350,467.85	24,474,381.49	20,473,103.57	16,028,583.79	25,612,068.69	26,391,703.10	24,478,064.69	30,485,738.76	33,485,738.76	35,687,895.67	31,160,692.21
<b>OBLIGACIONES</b>	<b>-5,330,720.00</b>	<b>-100.00</b>	<b>5,330,720.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,179,497.57</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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	-100.00	5,330,720.00	0.00	0.00	0.00	0.00	0.00	1,179,497.57	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS PASIVOS</b>	<b>-29,036.74</b>	<b>-11.91</b>	<b>243,769.92</b>	<b>179,088.86</b>	<b>537,001.59</b>	<b>158,198.50</b>	<b>205,754.14</b>	<b>203,602.69</b>	<b>194,547.12</b>	<b>231,240.55</b>	<b>240,314.93</b>	<b>269,460.80</b>	<b>333,570.03</b>	<b>237,693.54</b>	<b>214,733.18</b>
Locales	10,403.70	89.91	11,570.84	11,635.93	12,725.43	15,681.67	15,629.23	19,715.99	22,050.09	24,040.34	25,134.73	27,856.02	34,525.18	32,911.64	21,974.54
Extranjero	-39,440.44	-16.99	232,199.08	167,452.93	524,276.16	142,516.83	190,124.91	183,886.70	172,497.03	207,200.21	215,180.20	241,604.78	299,044.85	204,781.90	192,758.64
<b>PATRIMONIO</b>	<b>9,021,820.39</b>	<b>21.79</b>	<b>41,407,972.96</b>	<b>41,976,484.81</b>	<b>42,706,048.44</b>	<b>42,846,144.15</b>	<b>34,659,245.41</b>	<b>38,916,227.24</b>	<b>40,901,079.38</b>	<b>42,226,162.49</b>	<b>45,430,124.44</b>	<b>47,582,393.77</b>	<b>46,407,229.57</b>	<b>48,421,132.42</b>	<b>50,429,793.35</b>
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	20,651,772.47	434.21	4,756,200.49	29,407,972.96	29,407,972.96	29,407,972.96	25,407,972.96	25,407,972.96	25,407,972.96	25,407,972.96	25,407,972.96	25,407,972.96	25,407,972.96	25,407,972.96	25,407,972.96
Utilidad de Periodo	-12,756,103.33	-51.75	24,651,772.47	568,511.85	1,298,075.48	1,438,171.19	-2,748,727.55	1,508,254.28	3,493,106.42	4,818,189.53	8,022,151.48	10,174,420.81	8,999,256.61	11,013,159.46	11,895,669.14
Ganancia o Perdida en Valores Disponible para la Venta	1,126,151.25	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	1,126,151.25
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
<b>PASIVO Y PATRIMONIO</b>	<b>16,189,992.13</b>	<b>5.80</b>	<b>279,176,889.54</b>	<b>270,608,878.74</b>	<b>283,293,744.54</b>	<b>298,754,629.36</b>	<b>284,660,300.82</b>	<b>286,173,706.06</b>	<b>279,027,072.82</b>	<b>266,510,904.66</b>	<b>281,146,524.75</b>	<b>288,124,349.01</b>	<b>285,197,571.03</b>	<b>288,917,877.32</b>	<b>295,366,881.67</b>