



**Banex International Bank Corp**  
**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>	5,475,977.13	88.94	6,156,858.41	4,777,892.44	9,515,640.82	8,227,196.92	9,477,208.49	7,015,759.13	7,386,629.47	4,290,282.89	5,009,878.63	7,580,299.86	3,742,894.18	5,420,591.63	11,632,835.54
Depositos Locales en Bancos	-5,828.47	-38.14	15,281.34	24,327.44	17,095.07	25,709.27	17,155.22	9,781.94	26,667.65	43,575.24	32,608.90	23,286.92	14,707.87	5,825.91	9,452.87
A la Vista	-5,828.47	-38.14	15,281.34	24,327.44	17,095.07	25,709.27	17,155.22	9,781.94	26,667.65	43,575.24	32,608.90	23,286.92	14,707.87	5,825.91	9,452.87
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	5,525,230.29	106.94	5,166,570.07	3,071,714.36	7,784,270.27	5,364,907.35	7,443,011.44	7,005,477.19	5,155,839.83	2,007,902.82	4,976,769.73	4,379,300.95	3,727,686.31	5,414,265.72	10,691,800.36
A la Vista	70,856.87	560.91	12,632.49	12,632.49	12,632.49	7,620.84	7,620.84	7,093.83	29,420.27	37,100.06	37,100.06	32,147.37	32,147.37	27,162.09	83,489.36
A Plazo	5,454,373.42	105.83	5,153,937.58	3,059,081.87	7,771,637.78	5,357,286.51	7,435,390.60	6,998,383.36	5,126,419.56	1,970,802.76	4,939,669.67	4,347,153.58	3,695,538.94	5,387,103.63	10,608,311.00
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	-43,424.69	-4.45	975,007.00	1,681,850.64	1,714,275.48	2,836,580.30	2,017,041.83	500.00	2,204,121.99	2,238,804.83	500.00	3,177,711.99	500.00	500.00	931,582.31
<b>CARTERA CREDITICIA</b>	15,278,145.64	41.29	37,006,056.30	37,975,297.78	38,622,663.54	42,851,094.12	44,522,843.69	44,174,349.26	44,934,985.41	45,615,439.79	46,244,587.77	49,256,017.38	51,680,674.97	52,538,005.64	52,284,201.94
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	15,483,095.39	41.41	37,387,629.69	38,358,886.64	39,012,791.45	43,283,933.45	45,078,719.77	44,702,408.82	45,365,115.44	46,094,747.70	46,732,259.71	49,804,966.62	52,261,637.48	53,123,008.42	52,870,725.08
Menos Provisiones	204,949.75	53.71	381,573.39	383,588.86	390,127.91	432,839.33	555,876.08	528,059.56	430,130.03	479,307.91	487,671.94	548,949.24	580,962.51	585,002.78	586,523.14
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
Extranjero	204,949.75	53.71	381,573.39	383,588.86	390,127.91	432,839.33	555,876.08	528,059.56	430,130.03	479,307.91	487,671.94	548,949.24	580,962.51	585,002.78	586,523.14
<b>INVERSIONES EN VALORES</b>	-9,291,894.24	-23.69	39,223,081.99	39,204,014.11	37,286,450.90	34,370,605.81	33,649,524.90	39,143,812.19	44,605,533.40	45,161,101.87	44,424,425.39	42,251,765.97	43,876,053.88	43,994,492.75	29,931,187.75
Locales	-1,509,750.00	-100.00	1,509,750.00	1,530,000.00	1,541,250.00	1,488,750.00	513,750.00	526,250.00	538,750.00	546,250.00	545,500.00	552,500.00	529,500.00	532,500.00	0.00
Extranjero	-7,782,144.24	-20.63	37,713,331.99	37,674,014.11	35,745,200.90	32,881,855.81	33,135,774.90	38,617,562.19	44,066,783.40	44,614,851.87	43,878,925.39	41,699,265.97	43,346,553.88	43,461,992.75	29,931,187.75
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>	7,549,801.08	560.63	1,346,670.66	1,352,682.84	1,439,361.76	1,511,218.48	1,375,717.44	1,504,441.22	1,340,077.39	1,448,449.48	1,142,620.20	1,325,414.65	1,082,430.19	1,293,420.92	8,896,471.74
Locales	-18,096.53	-6.68	270,800.53	293,300.40	300,932.27	316,896.28	310,825.99	307,977.92	296,501.58	294,001.74	291,501.90	270,877.08	268,377.24	266,859.10	252,704.00
Extranjero	7,567,897.61	703.42	1,075,870.13	1,059,382.44	1,138,429.49	1,194,322.20	1,064,891.45	1,196,463.30	1,043,575.81	1,154,447.74	851,118.30	1,054,537.57	814,052.95	1,026,561.82	8,643,767.74
<b>TOTAL DE ACTIVOS</b>	19,012,029.61	22.71	83,732,667.36	83,309,887.17	86,864,117.02	86,960,115.33	89,025,294.52	91,838,361.80	98,267,225.67	96,515,274.03	96,821,511.99	100,413,497.86	100,382,053.22	103,246,510.94	102,744,696.97
<b>DEPOSITOS</b>	17,654,717.79	23.68	74,557,455.51	73,673,508.91	76,718,988.21	77,572,333.98	79,242,838.46	81,380,900.12	87,190,154.67	85,149,078.08	85,067,675.53	88,547,400.12	88,928,795.06	91,403,802.05	92,212,173.30
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
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	17,654,717.79	23.68	74,557,455.51	73,673,508.91	76,718,988.21	77,572,333.98	79,242,838.46	81,380,900.12	87,190,154.67	85,149,078.08	85,067,675.53	88,547,400.12	88,928,795.06	91,403,802.05	92,212,173.30
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	17,654,717.79	23.68	74,557,455.51	73,673,508.91	76,718,988.21	77,572,333.98	79,242,838.46	81,380,900.12	87,190,154.67	85,149,078.08	85,067,675.53	88,547,400.12	88,928,795.06	91,403,802.05	92,212,173.30



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A la Vista	-1,032,491.51	-18.50	5,580,273.99	4,997,276.17	5,162,639.19	5,812,996.90	6,224,587.01	6,174,546.07	6,638,432.22	5,185,084.31	4,914,549.18	4,763,250.72	4,519,798.47	4,494,848.95	4,547,782.48
A Plazo	18,313,811.71	29.55	61,969,788.79	61,996,196.78	64,193,924.82	64,511,937.19	65,696,306.19	68,578,198.18	72,422,971.50	72,458,112.01	72,986,898.48	77,012,243.04	77,686,516.02	80,277,672.84	80,283,600.50
De Ahorro	373,397.59	5.33	7,007,392.73	6,680,035.96	7,362,424.20	7,247,399.89	7,321,945.26	6,628,155.87	8,128,750.95	7,505,881.76	7,166,227.87	6,771,906.36	6,722,480.57	6,631,280.26	7,380,790.32
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
<b>OBLIGACIONES</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>	<b>0.00</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>	<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	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 PASIVOS</b>	<b>523,332.82</b>	<b>42.47</b>	<b>1,232,260.29</b>	<b>1,400,624.72</b>	<b>1,439,182.71</b>	<b>1,472,679.18</b>	<b>1,466,993.19</b>	<b>1,551,838.08</b>	<b>1,622,621.17</b>	<b>1,845,230.17</b>	<b>1,610,117.33</b>	<b>1,451,084.81</b>	<b>1,568,669.09</b>	<b>1,694,365.66</b>	<b>1,755,593.11</b>
Locales	-4,686.59	-30.48	15,376.77	16,689.98	26,847.71	14,010.26	18,727.35	24,631.36	24,999.96	31,465.97	36,186.51	35,834.33	41,752.23	42,883.25	10,690.18
Extranjero	528,019.41	43.39	1,216,883.52	1,383,934.74	1,412,335.00	1,458,668.92	1,448,265.84	1,527,206.72	1,597,621.21	1,813,764.20	1,573,930.82	1,415,250.48	1,526,916.86	1,651,482.41	1,744,902.93
<b>PATRIMONIO</b>	<b>833,978.73</b>	<b>10.50</b>	<b>7,942,951.56</b>	<b>8,235,753.54</b>	<b>8,705,946.10</b>	<b>7,915,102.17</b>	<b>8,315,462.87</b>	<b>8,905,623.60</b>	<b>9,454,449.83</b>	<b>9,520,965.78</b>	<b>10,143,719.13</b>	<b>10,415,012.93</b>	<b>9,884,589.07</b>	<b>10,148,343.23</b>	<b>8,776,930.29</b>
Capital	0.00	0.00	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	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	1,091,141.00	1,233.40	88,466.24	1,187,304.82	1,187,304.82	1,187,304.82	1,187,304.82	1,187,304.82	1,187,304.82	1,187,304.82	1,187,304.82	1,187,304.82	1,187,304.82	1,187,304.82	1,179,607.24
Utilidad de Periodo	-10,256.07	-0.94	1,091,141.48	127,203.24	258,536.80	348,827.60	425,498.80	590,977.53	835,390.76	943,500.98	1,100,505.57	1,231,017.90	1,368,416.23	1,551,539.03	1,080,885.41
Ganancia o Perdida en Valores Disponible para la Venta	-246,906.20	-32.35	763,343.84	921,245.48	1,260,104.48	378,969.75	702,659.25	1,127,341.25	1,431,754.25	1,390,159.98	1,855,908.74	1,996,690.21	1,328,868.02	1,409,499.38	516,437.64
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>19,012,029.34</b>	<b>22.71</b>	<b>83,732,667.36</b>	<b>83,309,887.17</b>	<b>86,864,117.02</b>	<b>86,960,115.33</b>	<b>89,025,294.52</b>	<b>91,838,361.80</b>	<b>98,267,225.67</b>	<b>96,515,274.03</b>	<b>96,821,511.99</b>	<b>100,413,497.86</b>	<b>100,382,053.22</b>	<b>103,246,510.94</b>	<b>102,744,696.70</b>