



**Banco de Finanzas (Internacional) , S. A .
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
ACTIVOS LIQUIDOS	-3,683,476.18	-47.81	7,703,975.28	6,299,236.96	6,832,057.15	8,236,866.50	5,979,329.42	6,646,696.20	10,482,746.91	5,309,790.92	4,912,845.98	3,403,637.41	3,399,684.15	3,511,103.51	4,020,499.10
Depositos Locales en Bancos	-3,025,387.68	-43.00	7,035,386.78	5,678,282.55	5,921,879.98	7,775,787.09	5,519,106.94	5,566,196.49	9,689,147.85	5,299,290.92	4,902,345.98	3,393,137.41	3,389,184.15	3,500,603.51	4,009,999.10
A la Vista	258,044.23	18.15	1,421,954.87	64,850.64	508,448.07	1,333,355.18	105,675.03	152,764.58	4,275,715.94	2,299,290.92	2,572,345.98	1,063,137.41	1,059,184.15	1,170,603.51	1,679,999.10
A Plazo	-3,283,431.91	-58.49	5,613,431.91	5,613,431.91	5,413,431.91	6,442,431.91	5,413,431.91	5,413,431.91	5,413,431.91	3,000,000.00	2,330,000.00	2,330,000.00	2,330,000.00	2,330,000.00	2,330,000.00
Depositos Extranjeros en Bancos	-663,088.50	-100.00	663,088.50	610,630.75	899,677.17	450,579.41	449,722.48	1,069,999.71	783,099.06	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	-663,088.50	-100.00	663,088.50	610,630.75	899,677.17	450,579.41	449,722.48	1,069,999.71	783,099.06	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
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	5,000.00	90.91	5,500.00	10,323.66	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00
CARTERA CREDITICIA	613,876.64	35.29	1,739,301.58	2,232,667.89	1,951,135.58	1,535,977.54	2,634,225.98	2,155,158.73	1,008,639.58	887,763.39	1,071,552.02	1,049,619.77	1,071,281.11	2,006,949.84	2,353,178.22
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	613,876.64	31.82	1,929,301.58	2,422,667.89	2,141,135.58	1,725,977.54	2,824,225.98	2,345,158.73	1,198,639.58	1,077,763.39	1,261,552.02	1,239,619.77	1,261,281.11	2,196,949.84	2,543,178.22
Menos Provisiones	0.00	0.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00
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	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00
INVERSIONES EN VALORES	392,390.30	1.78	22,074,310.03	22,074,310.03	22,144,258.55	22,278,438.93	22,378,438.93	22,590,014.93	22,590,014.93	22,690,014.93	22,056,700.33	22,166,700.33	22,266,700.33	22,366,700.33	22,466,700.33
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	392,390.30	1.78	22,074,310.03	22,074,310.03	22,144,258.55	22,278,438.93	22,378,438.93	22,590,014.93	22,590,014.93	22,690,014.93	22,056,700.33	22,166,700.33	22,266,700.33	22,366,700.33	22,466,700.33
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	-573,593.08	-14.48	3,961,627.67	4,109,264.11	3,860,984.68	3,818,845.45	3,857,570.13	3,329,597.14	3,492,036.10	3,723,811.55	3,524,148.60	3,372,792.51	3,408,702.21	3,383,222.10	3,388,034.59
Locales	-3,464.20	-1.25	276,475.63	291,793.31	289,451.78	332,063.15	325,489.25	318,100.81	311,047.27	304,843.26	298,932.17	292,046.44	286,407.95	279,589.45	273,011.43
Extranjero	-570,128.88	-15.47	3,685,152.04	3,817,470.80	3,571,532.90	3,486,782.30	3,532,080.88	3,011,496.33	3,180,988.83	3,418,968.29	3,225,216.43	3,080,746.07	3,122,294.26	3,103,632.65	3,115,023.16
TOTAL DE ACTIVOS	-3,250,802.32	-9.16	35,479,214.56	34,715,478.99	34,788,435.96	35,870,128.42	34,849,564.46	34,721,467.00	37,573,437.52	32,611,380.79	31,565,246.93	29,992,750.02	30,146,367.80	31,267,975.78	32,228,412.24
DEPOSITOS	-1,197,062.77	-4.21	28,464,442.36	27,692,610.96	26,737,547.74	28,511,961.78	27,458,892.92	27,291,576.49	29,055,972.60	24,035,618.26	24,712,827.23	24,377,143.26	25,118,053.09	26,255,364.21	27,267,379.59
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	-1,197,062.77	-4.21	28,464,442.36	27,692,610.96	26,737,547.74	28,511,961.78	27,458,892.92	27,291,576.49	29,055,972.60	24,035,618.26	24,712,827.23	24,377,143.26	25,118,053.09	26,255,364.21	27,267,379.59
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	-1,197,062.77	-4.21	28,464,442.36	27,692,610.96	26,737,547.74	28,511,961.78	27,458,892.92	27,291,576.49	29,055,972.60	24,035,618.26	24,712,827.23	24,377,143.26	25,118,053.09	26,255,364.21	27,267,379.59



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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	1,746,002.53	90.10	1,937,802.55	2,039,072.91	1,826,145.16	3,130,659.62	1,961,549.59	2,181,682.22	5,393,229.24	1,700,144.73	2,177,022.39	1,868,954.64	2,135,188.20	3,363,659.57	3,683,805.08
A Plazo	-2,938,480.55	-11.09	26,507,696.40	25,634,530.28	24,892,330.45	25,362,171.70	25,479,879.34	25,092,823.07	23,645,614.36	22,318,288.41	22,518,561.53	22,490,886.93	22,967,901.58	22,877,392.87	23,569,215.85
De Ahorro	-4,584.75	-24.20	18,943.41	19,007.77	19,072.13	19,130.46	17,463.99	17,071.20	17,129.00	17,185.12	17,243.31	17,301.69	14,963.31	14,311.77	14,358.66
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	-1,900,000.00	-63.33	3,000,000.00	3,000,000.00	3,500,000.00	3,500,000.00	3,500,000.00	3,500,000.00	4,700,000.00	4,737,881.73	2,967,856.54	1,681,172.34	1,101,827.98	1,103,383.42	1,100,000.00
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	-1,900,000.00	-63.33	3,000,000.00	3,000,000.00	3,500,000.00	3,500,000.00	3,500,000.00	3,500,000.00	4,700,000.00	4,737,881.73	2,967,856.54	1,681,172.34	1,101,827.98	1,103,383.42	1,100,000.00
OTROS PASIVOS	-209,460.45	-28.76	728,253.06	722,587.96	1,248,344.61	545,714.30	574,803.28	610,594.87	493,399.90	512,197.34	558,455.21	605,116.55	596,630.83	567,302.70	518,792.61
Locales	5,749.73	7.49	76,736.09	63,362.00	722,277.89	68,250.74	64,042.44	65,106.71	67,905.87	72,348.88	103,190.92	78,132.46	78,273.29	92,199.87	82,485.82
Extranjero	-215,210.18	-33.03	651,516.97	659,225.96	526,066.72	477,463.56	510,760.84	545,488.16	425,494.03	439,848.46	455,264.29	526,984.09	518,357.54	475,102.83	436,306.79
PATRIMONIO	55,720.90	1.70	3,286,519.14	3,300,280.07	3,302,543.61	3,312,452.34	3,315,868.26	3,319,295.64	3,324,065.02	3,325,683.46	3,326,107.95	3,329,317.87	3,329,855.90	3,341,925.45	3,342,240.04
Capital	0.00	0.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
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	56,552.03	24.59	229,967.11	286,519.14	286,519.14	286,519.14	286,519.14	286,519.14	286,519.14	286,519.14	286,519.14	286,519.14	286,519.14	286,519.14	286,519.14
Utilidad de Periodo	-831.13	-1.47	56,552.03	13,760.93	16,024.47	25,933.20	29,349.12	32,776.50	37,545.88	39,164.32	39,588.81	42,798.73	43,336.76	55,406.31	55,720.90
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	-3,250,802.32	-9.16	35,479,214.56	34,715,478.99	34,788,435.96	35,870,128.42	34,849,564.46	34,721,467.00	37,573,437.52	32,611,380.79	31,565,246.93	29,992,750.02	30,146,367.80	31,267,975.78	32,228,412.24