



BANESCO INTERNACIONAL (PANAMÁ), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	109,697,183.21	93,854,364.34	88,589,679.57	75,789,015.58	129,159,109.69
Depósitos Internos en Bancos	29,977,423.51	29,769,627.70	30,113,711.08	30,038,002.54	40,921,098.46
A la Vista	645,344.37	367,548.56	289,519.35	217,915.91	1,000,504.44
A Plazo	29,332,079.14	29,402,079.14	29,824,191.73	29,820,086.63	39,920,594.02
Depósitos Externos en Bancos	79,717,759.70	64,082,736.64	58,473,968.49	45,750,013.04	88,237,011.23
A la Vista	19,990,934.65	6,890,831.98	16,241,170.32	5,166,045.78	7,078,703.69
A Plazo	59,726,825.05	57,191,904.66	42,232,798.17	40,583,967.26	81,158,307.54
Otros	2,000.00	2,000.00	2,000.00	1,000.00	1,000.00
CARTERA CREDITICIA NETA	18,269,315.36	11,330,422.26	8,811,517.05	9,043,046.01	10,697,681.42
Interna	0.00	0.00	0.00	0.00	0.00
Externa	25,210,068.71	18,271,175.61	15,931,341.70	16,162,870.66	17,817,506.07
Menos Provisiones	6,940,753.35	6,940,753.35	7,119,824.65	7,119,824.65	7,119,824.65
Interna	0.00	0.00	0.00	0.00	0.00
Externa	6,940,753.35	6,940,753.35	7,119,824.65	7,119,824.65	7,119,824.65
INVERSIONES EN VALORES NETA	80,881,991.42	61,486,109.49	84,913,581.02	144,195,867.92	134,304,518.24
Internas	0.00	0.00	20,749,289.00	25,545,000.00	19,785,800.00
Externas	80,881,991.42	61,486,109.49	64,164,292.02	118,650,867.92	114,518,718.24
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	5,724,818.78	4,993,257.19	4,628,475.86	5,845,379.41	5,015,580.19
Internos	752,054.74	798,341.65	446,854.17	558,084.26	681,932.84



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Externos	4,972,764.04	4,194,915.54	4,181,621.69	5,287,295.15	4,333,647.35
ACTIVO TOTAL NETO	214,573,308.77	171,664,153.28	186,943,253.50	234,873,308.92	279,176,889.54
DEPOSITOS	194,415,448.17	137,551,177.69	162,180,222.20	201,976,176.47	232,194,426.66
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	194,415,448.17	137,551,177.69	162,180,222.20	201,976,176.47	232,194,426.66
Oficiales	0.00	0.00	90,506.91	0.00	0.00
De Particulares	116,437,859.22	126,011,626.40	159,309,516.53	193,726,964.21	219,501,242.31
A la Vista	1,638,792.78	2,065,118.36	1,311,495.71	1,334,785.37	2,542,714.72
A Plazo	95,103,847.75	94,412,549.45	121,763,871.85	155,738,658.15	168,497,222.26
De Ahorros	19,695,218.69	29,533,958.59	36,234,148.97	36,653,520.69	48,461,305.33
De Bancos	77,977,588.95	11,539,551.29	2,780,198.76	8,249,212.26	12,693,184.35
A la Vista	7,203.65	7,226.40	7,249.15	0.00	0.00
A Plazo	77,970,385.30	11,532,324.89	2,772,949.61	8,249,212.26	12,693,184.35
OBLIGACIONES	0.00	0.00	0.00	0.00	5,330,720.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	5,330,720.00
OTROS PASIVOS	401,660.11	13,112,667.80	4,874,337.24	10,186,424.57	243,769.92
Internos	29,272.33	4,374.52	13,448.06	31,739.79	11,570.84
Externos	372,387.78	13,108,293.28	4,860,889.18	10,154,684.78	232,199.08
PATRIMONIO	19,756,200.49	21,000,307.79	19,888,694.06	22,710,707.87	41,407,972.96
Capital	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
Otras Reservas	1,227,363.53	7,756,200.49	4,756,200.49	4,756,200.49	0.00
Utilidad del periodo y de periodos anteriores	6,528,836.96	1,244,107.30	3,132,493.57	5,954,507.38	29,407,972.96
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	214,573,308.77	171,664,153.28	186,943,253.50	234,873,308.91	279,176,889.54