



**Banesco Internacional (Panamá), S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**

(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-18,971,985.91	-14.74	128,669,169.12	234,875,647.28	220,136,217.02	165,259,016.26	175,959,097.61	150,213,218.79	136,019,927.95	148,334,635.49	158,501,216.88	146,443,625.74	142,561,575.03	149,663,485.93	109,697,183.21
Depositos Locales en Bancos	17,745,190.98	145.07	12,232,232.53	56,008,355.44	59,467,016.32	36,781,035.71	29,329,217.66	29,301,682.56	29,233,343.66	29,170,103.69	29,829,904.43	29,951,189.30	29,934,956.40	29,983,287.81	29,977,423.51
A la Vista	501,659.78	349.14	143,684.59	419,807.50	378,468.38	387,638.46	394,841.15	367,306.05	298,967.15	235,727.18	27,825.29	619,110.16	602,877.26	651,208.67	645,344.37
A Plazo	17,243,531.20	142.64	12,088,547.94	55,588,547.94	59,088,547.94	36,393,397.25	28,934,376.51	28,934,376.51	28,934,376.51	28,934,376.51	29,802,079.14	29,332,079.14	29,332,079.14	29,332,079.14	29,332,079.14
Depositos Extranjeros en Bancos	-36,713,676.89	-31.53	116,431,436.59	178,861,791.84	160,653,700.70	128,472,480.55	146,629,536.66	120,901,036.23	106,781,084.29	119,157,031.80	128,668,812.45	116,489,936.44	112,624,118.63	119,680,198.12	79,717,759.70
A la Vista	-22,174,752.91	-52.59	42,165,687.56	68,781,880.26	36,323,789.12	37,897,480.55	60,041,506.66	41,246,021.11	36,528,121.30	51,689,793.41	61,928,542.95	53,874,666.94	52,672,293.58	58,578,373.07	19,990,934.65
A Plazo	-14,538,923.98	-19.58	74,265,749.03	110,079,911.58	124,329,911.58	90,575,000.00	86,588,030.00	79,655,015.12	70,252,962.99	67,467,238.39	66,740,269.50	62,615,269.50	59,951,825.05	61,101,825.05	59,726,825.05
Otros	-3,500.00	-63.64	5,500.00	5,500.00	15,500.00	5,500.00	343.29	10,500.00	5,500.00	7,500.00	2,500.00	2,500.00	2,500.00	0.00	2,000.00
<b>CARTERA CREDITICIA</b>	-46,354,063.26	-71.31	65,004,823.98	53,645,630.85	89,013,521.40	64,733,063.23	55,603,880.36	45,021,516.96	38,024,451.23	36,222,703.90	29,392,199.24	21,997,595.07	21,491,706.29	20,587,009.30	18,650,760.72
Extranjero	-46,354,063.26	-71.31	65,004,823.98	53,645,630.85	89,013,521.40	64,733,063.23	55,603,880.36	45,021,516.96	38,024,451.23	36,222,703.90	29,392,199.24	21,997,595.07	21,491,706.29	20,587,009.30	18,650,760.72
<b>INVERSIONES EN VALORES</b>	54,822,759.42	210.38	26,059,132.00	189,650,069.61	151,366,589.83	81,096,805.41	36,742,027.28	37,221,519.08	41,703,950.00	40,922,015.00	42,142,429.00	43,074,943.00	43,839,019.90	56,437,890.99	80,881,891.42
Extranjero	54,822,759.42	210.38	26,059,132.00	189,650,069.61	151,366,589.83	81,096,805.41	36,742,027.28	37,221,519.08	41,703,950.00	40,922,015.00	42,142,429.00	43,074,943.00	43,839,019.90	56,437,890.99	80,881,891.42
<b>OTROS ACTIVOS</b>	-3,216,946.55	-37.58	8,560,419.97	42,819,926.80	44,186,797.61	46,013,463.94	37,971,122.56	29,414,524.26	17,921,096.45	20,695,786.33	13,220,127.79	13,652,074.36	13,653,277.48	10,693,610.84	5,343,473.42
Locales	273,487.00	49.38	553,819.49	618,590.21	665,570.74	724,827.54	764,832.72	810,757.81	1,137,731.36	1,171,302.37	802,866.59	2,701,516.25	2,445,385.16	1,290,082.69	827,306.49
Extranjero	-3,490,433.55	-43.59	8,006,600.48	42,201,336.59	43,521,226.87	45,288,636.40	37,206,289.84	28,603,766.45	16,783,365.09	19,524,483.96	12,417,261.20	10,840,558.11	11,207,892.32	9,403,528.15	4,516,166.93
<b>TOTAL DE ACTIVOS</b>	-13,720,236.30	-6.01	228,293,545.07	520,991,274.54	504,703,125.86	357,102,348.84	306,276,127.81	261,870,779.09	233,669,425.63	246,175,140.72	243,255,972.91	225,058,238.17	221,545,578.70	237,381,997.06	214,573,308.77
<b>DEPOSITOS</b>	-18,959,792.95	-8.89	213,375,241.12	442,382,070.04	391,037,443.25	278,892,652.26	204,239,348.32	197,059,116.29	178,203,484.44	186,729,668.08	191,399,429.50	186,960,288.35	197,850,211.37	215,147,153.55	194,415,448.17
Extranjero	-18,959,792.95	-8.89	213,375,241.12	442,382,070.04	391,037,443.25	278,892,652.26	204,239,348.32	197,059,116.29	178,203,484.44	186,729,668.08	191,399,429.50	186,960,288.35	197,850,211.37	215,147,153.55	194,415,448.17
De Particulares	-85,845,266.48	-42.44	202,283,125.70	108,691,390.37	110,125,627.92	144,059,170.80	103,243,578.81	121,688,392.70	89,798,458.73	110,830,842.12	109,863,456.95	113,363,598.90	123,091,770.56	124,179,914.45	116,437,859.22
A la Vista	-628,292.44	-27.71	2,267,085.22	3,194,599.95	2,501,051.69	1,785,073.93	1,829,517.65	1,716,520.06	1,664,477.76	1,645,935.22	1,555,109.00	2,224,067.95	1,945,924.08	1,499,264.78	1,638,792.78
A Plazo	-78,536,372.68	-45.23	173,640,220.43	80,205,046.09	90,152,978.37	125,803,391.65	86,945,326.52	105,690,034.15	74,250,232.73	93,449,315.67	90,474,785.74	94,795,453.26	103,108,107.72	96,624,200.95	95,103,847.75
De Ahorro	-6,680,601.36	-25.33	26,375,820.05	25,291,744.33	17,471,597.86	16,470,705.22	14,468,734.64	14,281,838.49	13,883,748.24	15,735,591.23	17,833,562.21	16,344,077.69	18,037,738.76	26,056,448.72	19,695,218.69
De Bancos	66,885,473.53	603.00	11,092,115.42	333,690,679.67	280,911,815.33	134,833,481.46	100,995,769.51	75,370,723.59	88,405,025.71	75,898,825.96	81,535,972.55	73,596,689.45	74,758,440.81	90,967,239.10	77,977,588.95
A la Vista	7,203.65	0.00	0.00	0.00	0.00	0.00	0.00	7,136.11	0.00	0.00	7,929.46	7,177.59	0.00	7,195.90	7,203.65
A Plazo	66,878,269.88	602.94	11,092,115.42	333,690,679.67	280,911,815.33	134,833,481.46	100,995,769.51	75,363,587.48	88,405,025.71	75,898,825.96	81,528,043.09	73,589,511.86	74,758,440.81	90,960,043.20	77,970,385.30
<b>OBLIGACIONES</b>	0.00	0.00	0.00	62,183,911.34	92,017,842.19	62,183,911.34	62,183,911.34	44,593,879.52	29,318,235.77	29,318,235.77	29,318,235.77	11,174,647.49	131,596.00	131,596.00	0.00
Extranjero	0.00	0.00	0.00	62,183,911.34	92,017,842.19	62,183,911.34	62,183,911.34	44,593,879.52	29,318,235.77	29,318,235.77	29,318,235.77	11,174,647.49	131,596.00	131,596.00	0.00
<b>OTROS PASIVOS</b>	-3,289,280.31	-89.12	3,690,940.42	4,777,870.72	9,783,549.03	3,642,477.24	26,967,116.19	4,913,085.05	8,206,135.44	12,377,650.08	4,732,927.38	8,583,966.71	4,824,571.42	2,959,071.00	401,660.11
Locales	1,144.64	4.07	28,137.69	26,105.10	31,924.25	35,388.06	38,533.81	42,198.91	42,327.20	41,218.48	50,249.36	44,040.18	47,189.12	29,282.33	
Extranjero	-3,290,424.95	-89.83	3,662,802.73	4,751,765.62	9,751,624.78	3,607,089.18	26,928,582.38	4,870,886.14	8,163,808.24	12,336,431.60	4,691,708.90	8,533,717.35	4,780,531.24	2,911,881.88	372,377.78
<b>PATRIMONIO</b>	8,528,836.96	75.96	11,227,363.53	11,647,422.44	11,864,291.39	12,383,308.00	12,885,751.96	15,304,698.24	17,941,569.98	17,749,586.79	17,805,380.26	18,339,335.62	18,739,199.91	19,144,176.51	19,756,200.49
Capital	9,000,000.00	300.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	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	-6,500,804.76	-84.12	7,728,168.29	8,227,363.53	8,227,363.53	8,227,363.53	8,227,363.53	8,227,363.53	1,227,363.53	1,227,363.53	1,227,363.53	1,227,363.53	1,227,363.53	1,227,363.53	1,227,363.53
Utilidad de Periodo	6,029,641.72	1,207.87	499,195.24	420,058.91	636,927.86	1,155,944.47	1,658,388.43	4,077,334.71	4,714,206.45	4,522,223.26	4,578,016.73	5,111,972.09	5,511,836.38	5,916,812.98	6,528,836.96
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
<b>PASIVO Y PATRIMONIO</b>	-13,720,236.30	-6.01	228,293,545.07	520,991,274.54	504,703,125.86	357,102,348.84	306,276,127.81	261,870,779.10	233,669,425.63	246,175,140.72	243,255,972.91	225,058,238.17	221,545,578.70	237,381,997.06	214,573,308.77