



Fecha: 14 de Marzo de 2005

BANCA INTERNACIONAL
BALANCE CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	2,390,175,004.81	1,649,337,659.24	1,505,307,487.24	1,553,611,597.83	1,749,800,900.82
Depósitos Internos en Bancos	245,879,277.29	204,665,464.13	237,680,319.60	261,019,803.38	348,652,470.45
A la Vista	96,912,807.17	60,740,739.37	82,960,649.82	108,097,714.15	179,779,847.06
A Plazo	148,966,470.12	143,924,724.76	154,719,669.78	152,922,089.23	168,872,623.39
Depósitos Externos en Bancos	2,138,453,070.55	1,438,919,668.48	1,262,040,609.18	1,286,278,266.67	1,397,128,270.18
A la Vista	308,584,241.09	296,196,688.61	236,086,493.94	265,793,111.06	303,490,743.15
A Plazo	1,829,868,829.46	1,142,722,979.87	1,025,954,115.24	1,020,485,155.61	1,093,637,527.03
Otros	5,842,656.97	5,752,526.63	5,586,558.46	6,313,527.78	4,020,160.19
CARTERA CREDITICIA NETA	2,586,931,160.91	2,673,925,923.86	2,789,476,163.33	2,997,949,616.79	3,120,173,045.77
Interna	107,473,911.20	100,414,858.91	113,572,677.85	120,661,781.62	106,936,933.94
Externa	2,551,347,884.03	2,651,720,280.90	2,756,531,041.62	2,962,376,406.17	3,097,593,589.55
Menos Provisiones	71,890,634.32	78,209,215.95	80,627,556.14	85,088,571.00	84,357,477.72
Interna	6,741,059.56	7,092,886.77	7,103,196.13	7,321,581.12	5,833,916.16
Externa	65,149,574.76	71,116,329.18	73,524,360.01	77,766,989.88	78,523,561.56
INVERSIONES EN VALORES NETA	1,231,013,689.66	1,513,979,821.17	1,636,010,949.22	1,326,940,638.32	1,234,946,452.35
Internas	91,442,989.13	114,572,077.98	139,768,832.93	146,284,676.24	99,901,891.12
Externas	1,140,592,987.97	1,400,614,780.63	1,497,264,403.73	1,181,177,787.69	1,135,044,561.23
Menos Provisiones	1,022,287.44	1,207,037.44	1,022,287.44	521,825.61	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	1,022,287.44	1,207,037.44	1,022,287.44	521,825.61	0.00
OTROS ACTIVOS	169,655,645.82	171,399,359.30	192,203,015.74	183,060,496.54	164,219,399.77
Internos	54,732,462.79	55,772,419.43	57,786,302.56	58,374,397.68	54,674,340.22



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Externos	114,923,183.03	115,626,939.87	134,416,713.18	124,686,098.86	109,545,059.55
ACTIVO TOTAL NETO	6,377,775,501.20	6,008,642,763.57	6,122,997,615.53	6,061,562,349.48	6,269,139,798.71
DEPOSITOS	4,859,591,086.43	4,465,717,957.41	4,586,838,943.42	4,504,677,685.51	4,707,632,305.93
Internos	119,454,027.60	124,983,108.55	141,987,449.29	147,278,560.69	138,609,488.63
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	111,261,234.43	115,388,301.19	129,017,088.52	135,711,356.36	122,269,312.92
A la Vista	20,593,421.61	21,763,761.04	29,532,928.18	25,724,018.92	40,185,637.25
A Plazo	88,777,011.78	90,901,678.23	96,350,150.39	106,763,192.74	80,401,396.19
De Ahorros	1,890,801.04	2,722,861.92	3,134,009.95	3,224,144.70	1,682,279.48
De Bancos	8,192,793.17	9,594,807.36	12,970,360.77	11,567,204.33	16,340,175.71
A la Vista	27,471.82	19,113.55	33,944.01	1,106,948.48	5,736,968.56
A Plazo	8,165,321.35	9,575,693.81	12,936,416.76	10,460,255.85	10,603,207.15
Externos	4,740,137,058.83	4,340,734,848.86	4,444,851,494.13	4,357,399,124.82	4,569,022,817.30
Oficiales	2,707,053.11	2,641,286.69	2,639,374.64	22,071.83	81,790.85
De Particulares	3,654,020,673.87	3,848,460,349.09	3,942,762,337.40	3,922,908,159.15	4,278,254,311.15
A la Vista	788,955,243.59	792,540,374.42	811,342,180.47	671,828,501.88	835,819,999.09
A Plazo	2,744,501,177.70	2,901,459,617.58	2,974,504,083.62	3,095,893,938.37	3,258,011,805.17
De Ahorros	120,564,252.58	154,460,357.09	156,916,073.31	155,185,718.90	184,422,506.89
De Bancos	1,083,409,331.85	489,633,213.08	499,449,782.09	434,468,893.84	290,686,715.30
A la Vista	555,269,073.21	151,334,789.44	158,469,592.78	80,596,777.28	53,227,132.17
A Plazo	528,140,258.64	338,298,423.64	340,980,189.31	353,872,116.56	237,459,583.13
OBLIGACIONES	676,964,325.27	618,060,901.14	675,799,069.04	645,021,064.74	603,514,370.43



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Internas	243,680,900.73	161,094,144.92	249,766,112.16	253,918,485.65	220,885,553.35
Externas	433,283,424.54	456,966,756.22	426,032,956.88	391,102,579.09	382,628,817.08
OTROS PASIVOS	108,825,285.38	144,528,257.36	138,406,677.29	136,369,800.80	132,716,131.54
Internos	36,871,404.16	39,163,482.44	40,066,506.85	41,054,545.45	38,954,636.36
Externos	71,953,881.22	105,364,774.92	98,340,170.44	95,315,255.35	93,761,495.18
PATRIMONIO	732,394,803.54	780,335,647.55	721,952,925.84	775,493,797.91	825,276,991.85
Capital	322,369,204.89	343,446,321.49	341,410,321.49	341,747,494.76	350,091,494.76
Reservas de Capital	34,181,020.34	34,233,931.79	19,234,037.89	16,967,462.62	19,234,037.89
Otras Reservas	23,304,196.11	35,340,315.30	3,588,173.93	4,771,969.55	-179,661.90
Utilidad del periodo y de periodos anteriores	349,481,526.87	360,531,337.38	357,895,829.92	402,272,961.15	446,202,165.19
Gan/Perd en Inv. Dis. para la Venta	3,058,855.33	6,751,994.68	-276,664.18	9,518,827.25	9,928,955.91
Deuda Subordinada	0.00	31,746.91	101,226.79	215,082.58	0.00
PASIVO Y PATRIMONIO TOTAL	6,377,775,500.62	6,008,642,763.46	6,122,997,615.59	6,061,562,348.96	6,269,139,799.75