

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A DICIEMBRE 2011
(En Millones de Balboas)**

	2009	2010				2011				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	13,421.39	12,555.24	12,493.66	12,162.04	12,851.23	12,127.91	12,059.09	11,229.67	13,707.59	856.36	6.66%
Depositos Locales en Bancos	2,365.94	2,271.38	1,921.73	1,963.42	1,958.36	1,776.38	1,974.85	1,852.39	2,457.63	499.27	25.49%
A la Vista	513.02	484.62	554.04	533.02	541.70	520.57	596.74	541.86	674.94	133.25	24.60%
A Plazo	1,852.92	1,786.76	1,367.69	1,430.39	1,416.66	1,255.81	1,378.12	1,310.53	1,782.68	366.02	25.84%
Depositos Extranjeros en Bancos	10,379.51	9,701.00	10,000.15	9,439.95	10,205.55	9,618.28	9,305.49	8,588.52	10,195.37	(10.18)	(0.10%)
A la Vista	2,392.47	2,256.32	2,382.44	2,542.66	2,602.22	2,729.09	2,782.19	2,989.55	3,481.07	878.85	33.77%
A Plazo	7,987.04	7,444.68	7,617.71	6,897.29	7,603.32	6,889.19	6,523.30	5,598.97	6,714.29	(889.03)	(11.69%)
Menos Provisiones	0.05	0.01	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.00%
Locales	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.05	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.00%
Otros	675.98	582.87	571.80	758.68	687.32	733.26	778.75	788.76	1,054.61	367.28	53.44%
CARTERA CREDITICIA	36,819.95	36,788.80	38,275.74	42,053.48	43,248.50	44,649.60	46,989.65	49,306.22	50,573.76	7,325.26	16.94%
Locales	21,826.00	22,223.24	23,449.57	24,663.16	24,720.48	25,462.74	26,742.97	28,463.54	29,000.47	4,279.99	17.31%
Extranjero	15,608.17	15,171.64	15,438.59	18,001.69	19,136.68	19,814.77	20,877.40	21,491.50	22,247.35	3,110.67	16.26%
Menos Provisiones	614.22	606.09	612.42	611.37	608.67	628.02	630.71	648.82	674.07	65.40	10.74%
Locales	389.80	390.98	393.13	392.48	363.74	373.42	384.18	392.00	391.68	27.94	7.68%
Extranjero	224.42	215.11	219.29	218.89	244.92	254.61	246.53	256.82	282.38	37.46	15.29%
INVERSIONES EN VALORES	11,558.40	12,383.90	12,355.95	12,975.64	12,945.15	13,812.38	13,936.10	14,398.81	14,276.95	1,331.80	10.29%
Locales	2,839.10	3,164.66	3,060.69	3,196.89	3,487.01	3,668.77	4,006.83	4,290.40	4,193.57	706.56	20.26%
Extranjero	8,725.35	9,224.89	9,299.50	9,783.56	9,462.68	10,148.33	9,934.10	10,113.68	10,086.66	623.98	6.59%
Menos Provisiones	6.05	5.65	4.24	4.81	4.54	4.73	4.83	5.27	3.28	(1.26)	(27.86%)
Locales	1.60	1.60	1.61	1.60	1.60	1.61	1.59	1.59	0.25	(1.34)	(84.14%)
Extranjero	4.45	4.05	2.63	3.21	2.94	3.12	3.23	3.68	3.02	0.08	2.65%
OTROS ACTIVOS	2,757.69	2,545.99	2,678.06	2,687.69	2,797.63	2,765.44	2,772.73	3,022.63	3,116.29	318.66	11.39%
Locales	2,247.54	2,151.08	2,187.59	2,142.23	2,199.90	2,222.73	2,175.25	2,346.91	2,451.19	251.28	11.42%
Extranjero	510.15	394.92	490.47	545.46	597.72	542.71	597.48	675.72	665.10	67.38	11.27%
TOTAL DE ACTIVOS	64,557.42	64,273.93	65,803.41	69,878.86	71,842.50	73,355.33	75,757.57	77,957.33	81,674.58	9,832.09	13.69%

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DEPOSITOS	50,076.25	48,449.78	48,681.63	50,505.71	51,377.87	52,462.70	54,440.40	55,557.85	57,930.97	6,553.11	12.75%
Locales	28,620.97	28,986.53	28,674.98	29,272.75	30,593.79	30,711.50	31,847.09	31,867.32	33,577.00	2,983.21	9.75%
Oficiales	4,338.42	4,352.87	4,006.92	4,143.71	4,405.47	4,174.58	4,787.85	4,451.70	4,891.57	486.10	11.03%
De Particulares	21,996.60	22,345.61	22,690.90	23,047.45	24,361.69	24,814.85	25,280.63	25,560.15	26,390.10	2,028.41	8.33%
A la Vista	4,403.34	4,397.30	4,471.33	4,530.14	5,230.36	5,494.90	5,434.51	5,699.84	6,229.27	998.92	19.10%
A Plazo	12,630.48	12,822.06	12,967.88	13,067.65	13,210.35	13,289.84	13,619.33	13,571.07	13,588.67	378.32	2.86%
De Ahorros	4,962.78	5,126.25	5,251.69	5,449.66	5,920.98	6,030.11	6,226.79	6,289.24	6,572.16	651.17	11.00%
De Bancos	2,285.96	2,288.04	1,977.16	2,081.59	1,826.62	1,722.08	1,778.61	1,855.47	2,295.33	468.70	25.66%
A la Vista	363.85	315.16	356.29	357.25	599.25	588.22	631.19	633.86	682.85	83.60	13.95%
A Plazo	1,922.10	1,972.88	1,620.87	1,724.34	1,227.37	1,133.86	1,147.41	1,221.61	1,612.48	385.10	31.38%
Extranjero	21,455.28	19,463.25	20,006.66	21,232.96	20,784.08	21,751.19	22,593.31	23,690.53	24,353.97	3,569.89	17.18%
Oficiales	19.48	43.33	55.47	42.19	59.99	68.74	28.68	36.04	61.01	1.02	1.70%
De Particulares	15,511.54	15,310.07	15,402.71	16,362.00	15,901.70	16,471.72	16,893.44	16,963.69	17,547.04	1,645.34	10.35%
A la Vista	2,438.62	2,626.81	2,667.28	2,665.83	2,642.79	2,866.56	2,901.54	2,836.56	2,838.69	195.90	7.41%
A Plazo	10,960.13	10,726.46	10,700.47	11,433.09	10,730.96	10,801.79	11,132.17	11,276.63	11,526.35	795.39	7.41%
De Ahorros	2,112.79	1,956.79	2,034.95	2,263.08	2,527.95	2,803.37	2,859.72	2,850.50	3,182.01	654.06	25.87%
De Bancos	5,924.26	4,109.86	4,548.48	4,828.77	4,822.39	5,210.74	5,671.20	6,690.81	6,745.92	1,923.53	39.89%
A la Vista	628.62	557.12	599.73	660.19	663.10	564.16	639.84	746.18	802.26	139.15	20.98%
A Plazo	5,295.64	3,552.74	3,948.75	4,168.58	4,159.28	4,646.58	5,031.35	5,944.62	5,943.66	1,784.38	42.90%
OBLIGACIONES	5,344.82	6,472.31	7,470.63	9,355.41	10,391.93	10,131.76	10,605.68	10,957.59	11,937.30	1,545.37	14.87%
Locales	653.52	678.48	1,126.28	1,103.29	889.24	956.78	928.36	1,005.97	1,197.52	308.27	34.67%
Extranjero	4,691.30	5,793.83	6,344.36	8,252.12	9,502.69	9,174.99	9,677.32	9,951.63	10,739.78	1,237.10	13.02%
OTROS PASIVOS	1,928.48	1,928.33	2,124.97	2,192.01	1,998.87	2,429.09	2,222.57	2,517.66	2,592.60	593.73	29.70%
Locales	1,377.21	1,510.13	1,636.84	1,568.98	1,409.56	1,903.44	1,700.37	1,925.65	1,984.71	575.15	40.80%
Extranjero	551.27	418.21	488.13	623.03	589.30	525.65	522.19	592.02	607.89	18.59	3.15%
PATRIMONIO	7,206.98	7,423.51	7,526.17	7,825.72	8,073.83	8,331.77	8,488.93	8,924.23	9,213.71	1,139.88	14.12%
Capital	4,303.85	4,330.80	4,430.55	4,428.12	4,568.73	4,576.35	4,636.02	4,801.56	4,947.55	378.82	8.29%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	102.84	102.84	102.84	104.45	104.58	102.84	102.84	106.22	106.35	1.77	1.70%
Otras Reservas	99.37	103.63	97.13	101.36	97.88	121.53	119.16	119.66	114.40	16.53	16.89%
Utilidad de Periodos Anteriores	2,163.78	2,549.83	2,433.35	2,452.93	2,432.57	3,008.47	2,853.25	2,873.10	2,739.39	306.82	12.61%
Utilidad de Periodo	547.25	318.71	468.01	683.60	812.70	392.45	659.82	910.29	1,131.24	318.54	39.19%
Ganancia o Perdida en Valores Disponible para la Venta	(45.51)	(17.69)	(41.10)	19.86	(45.29)	0.87	(12.93)	(22.37)	39.00	84.29	(186.10%)
Deuda Subordinada	35.40	35.40	35.40	35.40	102.66	129.27	130.77	135.77	135.77	33.11	32.25%
PASIVO Y PATRIMONIO	64,556.53	64,273.93	65,803.41	69,878.86	71,842.50	73,355.33	75,757.57	77,957.33	81,674.58	9,832.09	13.69%