

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A DICIEMBRE 2012
(En Millones de Balboas)**

	2010	2011				2012				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	12,851.23	12,127.91	12,059.09	11,224.10	13,633.03	13,797.87	13,942.20	13,459.74	15,785.61	2,152.58	15.79%
Depositos Locales en Bancos	1,958.36	1,776.38	1,974.85	1,846.82	2,431.85	2,418.06	2,337.63	2,359.38	2,630.10	198.25	8.15%
A la Vista	541.70	520.57	596.74	536.29	668.58	570.50	502.14	557.52	707.40	38.82	5.81%
A Plazo	1,416.66	1,255.81	1,378.12	1,310.53	1,763.28	1,847.56	1,835.50	1,801.86	1,922.70	159.42	9.04%
Depositos Extranjeros en Bancos	10,205.55	9,618.28	9,305.49	8,588.52	10,158.11	10,424.73	10,816.06	10,269.10	12,273.40	2,115.30	20.82%
A la Vista	2,602.22	2,729.09	2,782.19	2,989.55	3,444.50	3,554.31	3,409.44	3,465.61	4,095.64	651.14	18.90%
A Plazo	7,603.32	6,889.19	6,523.30	5,598.97	6,713.61	6,870.42	7,406.62	6,803.49	8,177.76	1,464.15	21.81%
Menos Provisiones	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.01	(0.01)	(37.37%)
Locales	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	0.01	0.00	0.00	0.00	0.01	(0.01)	(37.37%)
Otros	687.32	733.26	778.75	788.76	1,043.08	955.07	788.51	831.26	882.11	(160.97)	(15.43%)
CARTERA CREDITICIA	43,248.50	44,649.60	46,989.65	49,306.22	50,186.16	51,005.58	52,555.21	55,500.32	56,009.03	5,822.87	11.60%
Locales	24,720.48	25,462.74	26,742.97	28,463.54	28,610.79	29,609.74	31,034.13	32,876.63	33,093.91	4,483.12	15.67%
Extranjero	19,136.68	19,814.77	20,877.40	21,491.50	22,243.58	22,063.64	22,202.18	23,330.63	23,581.22	1,337.64	6.01%
Menos Provisiones	608.67	628.02	630.71	648.82	668.22	667.79	681.11	706.94	666.11	(2.11)	(0.32%)
Locales	363.74	373.42	384.18	392.00	387.22	398.72	402.18	415.48	440.53	53.31	13.77%
Extranjero	244.92	254.61	246.53	256.82	281.00	269.08	278.93	291.46	225.58	(55.42)	(19.72%)
INVERSIONES EN VALORES	12,945.15	13,812.38	13,936.10	14,398.81	14,092.99	14,656.20	14,979.64	14,801.84	14,846.81	753.82	5.35%
Locales	3,487.01	3,668.77	4,006.83	4,290.40	4,042.19	4,218.62	4,409.37	4,690.18	5,258.52	1,216.33	30.09%
Extranjero	9,462.68	10,148.33	9,934.10	10,113.68	10,054.07	10,441.36	10,573.33	10,114.45	9,591.08	(462.99)	(4.61%)
Menos Provisiones	4.54	4.73	4.83	5.27	3.27	3.78	3.06	2.79	2.79	(0.48)	(14.60%)
Locales	1.60	1.61	1.59	1.59	0.25	0.26	0.25	0.27	0.27	0.02	9.96%
Extranjero	2.94	3.12	3.23	3.68	3.02	3.52	2.81	2.52	2.52	(0.50)	(16.61%)
OTROS ACTIVOS	2,797.63	2,765.44	2,772.73	3,022.42	3,063.15	3,321.83	3,215.89	3,315.62	3,171.95	108.80	3.55%
Locales	2,199.90	2,222.73	2,175.25	2,346.77	2,396.23	2,416.05	2,362.01	2,506.59	2,394.84	(1.39)	(0.06%)
Extranjero	597.72	542.71	597.48	675.64	666.92	905.79	853.87	809.03	777.11	110.19	16.52%
TOTAL DE ACTIVOS	71,842.50	73,355.33	75,757.57	77,951.55	80,975.32	82,781.48	84,692.94	87,077.52	89,813.39	8,838.07	10.91%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	51,377.87	52,462.70	54,440.40	55,557.85	57,437.77	59,269.99	60,840.74	61,759.88	64,070.70	6,632.94	11.55%
Locales	30,593.79	30,711.50	31,847.09	31,867.32	33,130.92	34,352.75	35,190.28	36,060.35	37,603.02	4,472.10	13.50%
Oficiales	4,405.47	4,174.58	4,787.85	4,451.70	4,891.57	4,822.10	5,140.86	5,297.66	5,722.68	831.11	16.99%
De Particulares	24,361.69	24,814.85	25,280.63	25,560.15	25,965.65	27,126.27	27,766.11	28,475.35	29,327.64	3,361.99	12.95%
A la Vista	5,230.36	5,494.90	5,434.51	5,699.84	6,166.81	6,397.27	6,474.07	6,627.04	7,069.25	902.44	14.63%
A Plazo	13,210.35	13,289.84	13,619.33	13,571.07	13,275.27	14,021.57	14,466.45	14,965.90	15,001.48	1,726.20	13.00%
De Ahorros	5,920.98	6,030.11	6,226.79	6,289.24	6,523.57	6,707.43	6,825.59	6,882.41	7,256.91	733.35	11.24%
De Bancos	1,826.62	1,722.08	1,778.61	1,855.47	2,273.70	2,404.38	2,283.32	2,287.33	2,552.70	279.00	12.27%
A la Vista	599.25	588.22	631.19	633.86	682.53	678.78	518.39	532.29	708.66	26.13	3.83%
A Plazo	1,227.37	1,133.86	1,147.41	1,221.61	1,591.17	1,725.59	1,764.93	1,755.05	1,844.04	252.87	15.89%
Extranjero	20,784.08	21,751.19	22,593.31	23,690.53	24,306.85	24,917.24	25,650.46	25,699.53	26,467.68	2,160.84	8.89%
Oficiales	59.99	68.74	28.68	36.04	61.01	75.69	38.99	95.06	44.43	(16.58)	(27.18%)
De Particulares	15,901.70	16,471.72	16,893.44	16,963.69	17,499.91	18,619.94	18,797.58	18,924.68	19,740.62	2,240.71	12.80%
A la Vista	2,642.79	2,866.56	2,901.54	2,836.56	2,834.62	2,959.01	3,204.68	3,122.48	3,242.27	407.64	14.38%
A Plazo	10,730.96	10,801.79	11,132.17	11,276.63	11,494.63	12,041.57	12,306.79	12,628.40	12,903.84	1,409.20	12.26%
De Ahorros	2,527.95	2,803.37	2,859.72	2,850.50	3,170.66	3,619.37	3,286.12	3,173.81	3,594.52	423.86	13.37%
De Bancos	4,822.39	5,210.74	5,671.20	6,690.81	6,745.92	6,221.61	6,813.88	6,679.79	6,682.63	(63.29)	(0.94%)
A la Vista	663.10	564.16	639.84	746.18	802.26	1,090.00	1,059.29	857.17	1,078.91	276.66	34.48%
A Plazo	4,159.28	4,646.58	5,031.35	5,944.62	5,943.66	5,131.61	5,754.59	5,822.62	5,603.71	(339.95)	(5.72%)
OBLIGACIONES	10,391.93	10,131.76	10,605.68	10,957.59	11,912.28	11,017.83	11,462.94	12,381.55	13,407.67	1,495.39	12.55%
Locales	889.24	956.78	928.36	1,005.97	1,183.08	897.48	993.55	1,064.37	1,251.74	68.66	5.80%
Extranjero	9,502.69	9,174.99	9,677.32	9,951.63	10,729.20	10,120.35	10,469.39	11,317.18	12,155.93	1,426.73	13.30%
OTROS PASIVOS	1,998.87	2,429.09	2,222.57	2,511.88	2,557.36	2,805.20	2,614.34	2,811.39	2,693.34	135.98	5.32%
Locales	1,409.56	1,903.44	1,700.37	1,919.87	1,954.92	2,214.86	2,127.78	2,270.23	2,132.45	177.54	9.08%
Extranjero	589.30	525.65	522.19	592.01	602.44	590.33	486.56	541.17	560.89	(41.55)	(6.90%)
PATRIMONIO	8,073.83	8,331.77	8,488.93	8,924.22	9,067.92	9,606.08	9,690.99	10,036.07	9,559.01	491.09	5.42%
Capital	4,568.73	4,576.35	4,636.02	4,801.56	4,897.55	5,025.09	5,144.96	5,141.13	5,115.45	217.90	4.45%

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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	104.58	102.84	102.84	106.22	106.35	106.53	106.43	106.97	104.45	(1.90)	(1.79%)
Otras Reservas	97.88	121.53	119.16	119.66	114.34	107.60	44.37	29.49	6.99	(107.35)	(93.88%)
Utilidad de Periodos Anteriores	2,432.57	3,008.47	2,853.25	2,873.10	2,722.38	3,687.31	3,428.58	3,474.20	2,775.88	53.51	1.97%
Utilidad de Periodo	812.70	392.45	659.82	910.29	1,114.57	448.70	692.25	930.74	1,132.25	17.67	1.59%
Ganancia o Perdida en Valores Disponible para la Venta	(45.29)	0.87	(12.93)	(22.37)	(23.05)	95.08	138.62	217.79	288.22	311.27	(1,350.68%)
Deuda Subordinada	102.66	129.27	130.77	135.77	135.77	135.77	135.77	135.77	135.77	0.00	0.00%
PASIVO Y PATRIMONIO	71,842.50	73,355.33	75,757.57	77,951.55	80,975.32	82,699.10	84,609.02	86,988.90	89,730.72	8,755.40	10.81%