

**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
A DICIEMBRE 2013  
( En Millones de Balboas)**

	2011	2012				2013				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	13,633.03	13,797.87	13,942.20	13,459.74	15,787.31	14,742.90	16,509.08	16,420.68	17,366.13	1,578.82	10.00%
Depositos Locales en Bancos	2,431.85	2,418.06	2,337.63	2,359.38	2,630.10	2,669.16	2,848.95	2,774.05	3,089.41	459.31	17.46%
A la Vista	668.58	570.50	502.14	557.52	707.40	566.22	605.42	574.64	650.88	(56.52)	(7.99%)
A Plazo	1,763.28	1,847.56	1,835.50	1,801.86	1,922.70	2,102.95	2,243.53	2,199.41	2,438.53	515.83	26.83%
Depositos Extranjeros en Bancos	10,158.11	10,424.73	10,816.06	10,269.10	12,275.11	11,258.10	12,660.07	12,543.94	13,280.44	1,005.33	8.19%
A la Vista	3,444.50	3,554.31	3,409.44	3,465.61	4,097.35	3,466.52	4,752.83	4,902.99	5,894.92	1,797.57	43.87%
A Plazo	6,713.61	6,870.42	7,406.62	6,803.49	8,177.76	7,791.58	7,907.24	7,640.95	7,385.51	(792.25)	(9.69%)
Menos Provisiones	0.01	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	(0.01)	(100.00%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.01	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	(0.01)	(100.00%)
Otros	1,043.08	955.07	788.51	831.26	882.11	815.65	1,000.06	1,102.68	996.29	114.17	12.94%
<b>CARTERA CREDITICIA</b>	50,186.16	51,005.58	52,555.21	55,500.32	56,009.03	59,754.17	60,509.12	62,450.88	60,614.90	4,605.88	8.22%
Locales	28,610.79	29,609.74	31,034.13	32,876.63	33,093.91	34,338.74	35,245.55	36,938.84	37,061.23	3,967.31	11.99%
Extranjero	22,243.58	22,063.64	22,202.18	23,330.63	23,581.22	26,111.71	25,966.61	26,232.69	24,292.64	711.41	3.02%
Menos Provisiones	668.22	667.79	681.11	706.94	666.11	696.28	703.04	720.65	738.96	72.85	10.94%
Locales	387.22	398.72	402.18	415.48	440.53	445.63	455.63	474.09	486.09	45.56	10.34%
Extranjero	281.00	269.08	278.93	291.46	225.58	250.64	247.41	246.55	252.87	27.29	12.10%
<b>INVERSIONES EN VALORES</b>	14,092.99	14,663.24	14,985.26	14,806.88	14,851.85	15,112.41	15,140.81	15,241.24	16,195.22	1,343.37	9.05%
Locales	4,042.19	4,222.14	4,412.18	4,692.70	5,261.04	5,375.86	5,134.26	5,372.68	6,044.50	783.46	14.89%
Extranjero	10,054.07	10,444.88	10,576.13	10,116.97	9,593.60	9,739.18	10,008.97	9,871.08	10,153.25	559.65	5.83%
Menos Provisiones	3.27	3.78	3.06	2.79	2.79	2.62	2.41	2.51	2.52	(0.27)	(9.62%)
Locales	0.25	0.26	0.25	0.27	0.27	0.27	1.54	0.59	0.92	0.65	236.80%
Extranjero	3.02	3.52	2.81	2.52	2.52	2.35	0.87	1.93	1.61	(0.91)	(36.29%)
<b>OTROS ACTIVOS</b>	3,063.15	3,232.41	3,126.36	3,221.96	3,077.97	3,373.66	3,244.51	3,608.82	3,751.70	673.72	21.89%
Locales	2,396.23	2,409.98	2,355.51	2,497.68	2,378.93	2,456.56	2,380.86	2,613.50	3,100.64	721.71	30.34%
Extranjero	666.92	822.42	770.85	724.28	699.04	917.10	863.65	995.32	651.06	(47.99)	(6.86%)
<b>TOTAL DE ACTIVOS</b>	<b>80,975.32</b>	<b>82,699.10</b>	<b>84,609.02</b>	<b>86,988.90</b>	<b>89,726.16</b>	<b>92,983.15</b>	<b>95,403.52</b>	<b>97,721.62</b>	<b>97,927.95</b>	<b>8,201.79</b>	<b>9.14%</b>

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DEPOSITOS	57,437.77	59,269.99	60,840.74	61,759.88	64,069.74	66,761.28	69,675.93	70,539.69	70,148.82	6,079.08	9.49%
Locales	33,130.92	34,352.75	35,190.28	36,060.35	37,603.02	38,117.15	39,504.44	40,182.57	42,318.76	4,715.74	12.54%
Oficiales	4,891.57	4,822.10	5,140.86	5,297.66	5,722.68	5,941.41	6,341.71	6,468.87	6,859.54	1,136.86	19.87%
De Particulares	25,965.65	27,126.27	27,766.11	28,475.35	29,327.64	29,533.53	30,299.79	31,055.61	32,281.15	2,953.51	10.07%
A la Vista	6,166.81	6,397.27	6,474.07	6,627.04	7,069.25	6,906.87	6,960.48	7,322.86	7,939.58	870.33	12.31%
A Plazo	13,275.27	14,021.57	14,466.45	14,965.90	15,001.48	15,147.47	15,756.38	16,150.02	16,410.15	1,408.68	9.39%
De Ahorros	6,523.57	6,707.43	6,825.59	6,882.41	7,256.91	7,479.19	7,582.94	7,582.73	7,931.41	674.50	9.29%
De Bancos	2,273.70	2,404.38	2,283.32	2,287.33	2,552.70	2,642.21	2,862.95	2,658.09	3,178.08	625.38	24.50%
A la Vista	682.53	678.78	518.39	532.29	708.66	625.85	699.39	615.50	757.48	48.82	6.89%
A Plazo	1,591.17	1,725.59	1,764.93	1,755.05	1,844.04	2,016.36	2,163.56	2,042.59	2,420.60	576.56	31.27%
Extranjero	24,306.85	24,917.24	25,650.46	25,699.53	26,466.72	28,644.13	30,171.48	30,357.12	27,830.06	1,363.34	5.15%
Oficiales	61.01	75.69	38.99	95.06	44.43	51.77	77.00	57.81	98.89	54.46	122.57%
De Particulares	17,499.91	18,619.94	18,797.58	18,924.68	19,733.89	19,921.44	21,857.35	22,263.22	20,145.27	411.38	2.08%
A la Vista	2,834.62	2,959.01	3,204.68	3,122.48	3,242.27	3,495.04	3,856.79	3,854.94	4,110.58	868.31	26.78%
A Plazo	11,494.63	12,041.57	12,306.79	12,628.40	12,897.11	12,940.39	14,032.60	14,232.71	12,005.65	(891.46)	(6.91%)
De Ahorros	3,170.66	3,619.37	3,286.12	3,173.81	3,594.52	3,486.00	3,967.96	4,175.56	4,029.04	434.52	12.09%
De Bancos	6,745.92	6,221.61	6,813.88	6,679.79	6,688.39	8,670.92	8,237.13	8,036.10	7,585.90	897.50	13.42%
A la Vista	802.26	1,090.00	1,059.29	857.17	1,077.95	2,005.08	1,907.91	2,000.82	1,774.72	696.77	64.64%
A Plazo	5,943.66	5,131.61	5,754.59	5,822.62	5,610.44	6,665.84	6,329.22	6,035.27	5,811.17	200.73	3.58%
OBLIGACIONES	11,912.28	11,017.83	11,462.94	12,381.55	13,407.52	13,475.13	13,067.15	14,002.58	14,977.72	1,570.20	11.71%
Locales	1,183.08	897.48	993.55	1,064.37	1,251.74	1,325.20	1,382.80	1,466.44	1,533.01	281.26	22.47%
Extranjero	10,729.20	10,120.35	10,469.39	11,317.18	12,155.78	12,149.93	11,684.35	12,536.14	13,444.71	1,288.93	10.60%
OTROS PASIVOS	2,557.36	2,805.20	2,614.34	2,811.39	2,690.55	2,799.09	2,880.91	3,194.14	2,843.18	152.64	5.67%
Locales	1,954.92	2,214.86	2,127.78	2,270.23	2,131.26	2,218.09	2,290.64	2,625.89	2,441.62	310.36	14.56%
Extranjero	602.44	590.33	486.56	541.17	559.28	581.00	590.27	568.25	401.56	(157.72)	(28.20%)
PATRIMONIO	9,067.92	9,606.08	9,690.99	10,036.07	9,558.35	9,947.65	9,779.54	9,985.21	9,958.23	399.88	4.18%
Capital	4,897.55	5,025.09	5,144.96	5,141.13	5,115.45	5,142.30	5,238.84	5,300.03	5,565.15	449.70	8.79%

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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	106.35	106.53	106.43	106.97	104.45	737.83	737.80	737.98	738.26	633.81	606.80%
Otras Reservas	114.34	107.60	44.37	29.49	6.99	14.47	9.07	(9.64)	(7.92)	(14.91)	(213.27%)
Utilidad de Periodos Anteriores	2,722.38	3,687.31	3,428.58	3,474.20	2,775.88	3,142.98	2,893.87	2,924.17	2,479.47	(296.41)	(10.68%)
Utilidad de Periodo	1,114.57	448.70	692.25	930.74	1,131.58	577.11	838.42	931.82	1,109.17	(22.42)	(1.98%)
Ganancia o Perdida en Valores Disponible para la Venta	(23.05)	95.08	138.62	217.79	288.22	197.19	(74.23)	(42.42)	(35.16)	(323.39)	(112.20%)
Deuda Subordinada	135.77	135.77	135.77	135.77	135.77	135.77	135.77	143.27	109.26	(26.51)	(19.52%)
<b>PASIVO Y PATRIMONIO</b>	<b>80,975.32</b>	<b>82,699.10</b>	<b>84,609.02</b>	<b>86,988.90</b>	<b>89,726.16</b>	<b>92,983.15</b>	<b>95,403.52</b>	<b>97,721.62</b>	<b>97,927.95</b>	<b>8,201.79</b>	<b>9.14%</b>