

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A SEPTIEMBRE 2014
(En Millones de Balboas)**

	2012	2013				2014				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	15,787.31	14,742.90	16,509.08	16,420.68	17,321.69	17,351.60	18,891.63	20,072.77	0.00	3,652.09	22.24%
Depositos Locales en Bancos	2,630.10	2,669.16	2,848.95	2,774.05	3,046.05	3,290.64	3,447.35	4,027.39	0.00	1,253.34	45.18%
A la Vista	707.40	566.22	605.42	574.64	607.54	1,050.94	1,010.51	1,256.60	0.00	681.96	118.68%
A Plazo	1,922.70	2,102.95	2,243.53	2,199.41	2,438.51	2,239.71	2,436.83	2,770.80	0.00	571.38	25.98%
Depositos Extranjeros en Bancos	12,275.11	11,258.10	12,660.07	12,543.94	13,279.36	12,986.16	14,457.47	15,040.05	0.00	2,496.10	19.90%
A la Vista	4,097.35	3,466.52	4,752.83	4,902.99	5,877.12	6,107.62	5,966.75	6,140.17	0.00	1,237.17	25.23%
A Plazo	8,177.76	7,791.58	7,907.24	7,640.95	7,402.24	6,878.54	8,490.72	8,899.88	0.00	1,258.93	16.48%
Menos Provisiones	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
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	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	882.11	815.65	1,000.06	1,102.68	996.29	1,074.79	986.82	1,005.33	0.00	(97.35)	(8.83%)
CARTERA CREDITICIA	56,009.03	59,754.17	60,509.12	62,450.88	60,612.44	61,196.98	63,495.37	64,374.69	0.00	1,923.81	3.08%
Locales	33,093.91	34,338.74	35,245.55	36,938.84	37,061.23	37,640.19	38,573.32	39,535.37	0.00	2,596.53	7.03%
Extranjero	23,581.22	26,111.71	25,966.61	26,232.69	24,292.64	24,298.03	25,684.79	25,343.28	0.00	(889.41)	(3.39%)
Menos Provisiones	666.11	696.28	703.04	720.65	741.43	741.24	762.75	504.13	0.00	(216.52)	(30.04%)
Locales	440.53	445.63	455.63	474.09	488.48	498.58	511.22	420.83	0.00	(53.27)	(11.24%)
Extranjero	225.58	250.64	247.41	246.55	252.95	242.65	251.53	83.30	0.00	(163.25)	(66.21%)
INVERSIONES EN VALORES	14,851.85	15,112.41	15,140.81	15,241.23	16,244.95	16,950.49	16,926.56	17,232.59	0.00	1,991.36	13.07%
Locales	5,261.04	5,375.86	5,134.26	5,372.67	6,044.54	6,330.77	6,168.74	6,414.49	0.00	1,041.82	19.39%
Extranjero	9,593.60	9,739.18	10,008.97	9,871.08	10,202.93	10,622.54	10,758.26	10,819.03	0.00	947.95	9.60%
Menos Provisiones	2.79	2.62	2.41	2.51	2.52	2.82	0.45	0.93	0.00	(1.59)	(63.11%)
Locales	0.27	0.27	1.54	0.59	0.92	0.97	0.39	0.89	0.00	0.30	51.43%
Extranjero	2.52	2.35	0.87	1.93	1.61	1.84	0.06	0.04	0.00	(1.89)	(98.02%)
OTROS ACTIVOS	3,077.97	3,373.66	3,244.51	3,608.82	3,743.40	3,274.10	3,370.96	3,408.44	0.00	(200.39)	(5.55%)
Locales	2,378.93	2,456.56	2,380.86	2,613.51	3,094.05	2,500.40	2,583.30	2,587.19	0.00	(26.32)	(1.01%)
Extranjero	699.04	917.10	863.65	995.32	649.36	773.70	787.66	821.25	0.00	(174.07)	(17.49%)
TOTAL DE ACTIVOS	89,726.16	92,983.15	95,403.52	97,721.62	97,922.49	98,773.17	102,684.51	105,088.49	0.00	7,366.87	7.54%

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DEPOSITOS	64,069.74	66,761.28	69,675.93	70,539.76	70,110.46	70,940.19	74,046.07	76,560.30	0.00	6,020.54	8.53%
Locales	37,603.02	38,117.15	39,504.44	40,182.64	42,280.23	42,582.04	43,646.95	45,309.41	0.00	5,126.76	12.76%
Oficiales	5,722.68	5,941.41	6,341.71	6,468.87	6,859.54	6,509.38	6,556.14	7,150.33	0.00	681.46	10.53%
De Particulares	29,327.64	29,533.53	30,299.79	31,055.69	32,284.32	32,808.77	33,545.92	34,094.04	0.00	3,038.35	9.78%
A la Vista	7,069.25	6,906.87	6,960.48	7,322.86	7,942.27	7,944.74	7,934.77	8,074.28	0.00	751.43	10.26%
A Plazo	15,001.48	15,147.47	15,756.38	16,150.10	16,410.64	16,761.23	17,318.09	17,512.94	0.00	1,362.84	8.44%
De Ahorros	7,256.91	7,479.19	7,582.94	7,582.73	7,931.41	8,102.79	8,293.07	8,506.82	0.00	924.09	12.19%
De Bancos	2,552.70	2,642.21	2,862.95	2,658.09	3,136.37	3,263.89	3,544.88	4,065.03	0.00	1,406.95	52.93%
A la Vista	708.66	625.85	699.39	615.50	716.27	1,091.24	1,087.89	1,291.21	0.00	675.71	109.78%
A Plazo	1,844.04	2,016.36	2,163.56	2,042.59	2,420.11	2,172.66	2,457.00	2,773.83	0.00	731.24	35.80%
Extranjero	26,466.72	28,644.13	30,171.48	30,357.12	27,830.23	28,358.15	30,399.12	31,250.89	0.00	893.77	2.94%
Oficiales	44.43	51.77	77.00	57.81	98.89	152.77	56.12	58.12	0.00	0.31	0.54%
De Particulares	19,733.89	19,921.44	21,857.35	22,263.22	20,145.44	20,670.42	21,453.98	22,955.43	0.00	692.22	3.11%
A la Vista	3,242.27	3,495.04	3,856.79	3,854.94	4,110.58	4,521.07	4,631.08	4,764.19	0.00	909.24	23.59%
A Plazo	12,897.11	12,940.39	14,032.60	14,232.71	12,005.65	11,896.93	13,086.01	13,941.22	0.00	(291.50)	(2.05%)
De Ahorros	3,594.52	3,486.00	3,967.96	4,175.56	4,029.21	4,252.42	3,736.89	4,250.03	0.00	74.47	1.78%
De Bancos	6,688.39	8,670.92	8,237.13	8,036.10	7,585.90	7,534.95	8,889.02	8,237.34	0.00	201.24	2.50%
A la Vista	1,077.95	2,005.08	1,907.91	2,000.82	1,774.72	2,253.81	2,867.38	2,937.03	0.00	936.20	46.79%
A Plazo	5,610.44	6,665.84	6,329.22	6,035.27	5,811.17	5,281.15	6,021.64	5,300.31	0.00	(734.96)	(12.18%)
OBLIGACIONES	13,407.52	13,475.13	13,067.15	14,002.58	14,977.65	14,670.93	15,121.17	14,524.76	0.00	522.18	3.73%
Locales	1,251.74	1,325.20	1,382.80	1,466.44	1,533.01	1,534.28	1,613.55	1,589.83	0.00	123.38	8.41%
Extranjero	12,155.78	12,149.93	11,684.35	12,536.14	13,444.64	13,136.65	13,507.62	12,934.94	0.00	398.80	3.18%
OTROS PASIVOS	2,690.55	2,799.09	2,880.91	3,194.07	2,826.89	2,776.28	2,802.41	2,850.47	0.00	(343.59)	(10.76%)
Locales	2,131.26	2,218.09	2,290.64	2,625.81	2,429.71	2,295.41	2,319.75	2,380.24	0.00	(245.57)	(9.35%)
Extranjero	559.28	581.00	590.27	568.25	397.18	480.86	482.66	470.23	0.00	(98.02)	(17.25%)
PATRIMONIO	9,558.35	9,947.65	9,779.54	9,985.21	10,007.48	10,385.77	10,714.86	11,152.95	0.00	1,167.74	11.69%
Capital	5,115.45	5,142.30	5,238.84	5,300.03	5,565.15	5,665.10	5,762.21	5,831.21	0.00	531.18	10.02%

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Reservas de Capital	104.45	737.83	737.80	737.98	738.26	906.75	906.91	906.84	0.00	168.86	22.88%
Otras Reservas	6.99	14.47	9.07	(9.64)	(7.25)	(43.46)	(24.97)	592.44	0.00	602.08	(6,244.90%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	577.87	0.00	577.87	0.00%
Otras Reservas	6.99	14.47	9.07	(9.64)	(7.25)	(43.46)	(24.97)	14.57	0.00	24.21	(251.13%)
Utilidad de Periodos Anteriores	2,775.88	3,142.98	2,893.87	2,924.17	2,477.97	3,151.69	3,064.08	2,679.55	0.00	(244.62)	(8.37%)
Utilidad de Periodo	1,131.58	577.11	838.42	931.82	1,076.55	488.57	807.30	969.75	0.00	37.93	4.07%
Ganancia o Perdida en Valores Disponible para la Venta	288.22	197.19	(74.23)	(42.42)	47.53	99.02	81.73	55.55	0.00	97.97	(230.97%)
Deuda Subordinada	135.77	135.77	135.77	143.27	109.26	118.10	117.61	117.61	0.00	(25.66)	(17.91%)
PASIVO Y PATRIMONIO	89,726.16	92,983.15	95,403.52	97,721.62	97,922.49	98,773.17	102,684.51	105,088.49	0.00	7,366.87	7.54%