

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A DICIEMBRE 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	18,916.00	20,072.77	21,360.34	4,038.65	23.32%
Depositos Locales en Bancos	2,630.10	2,669.16	2,848.95	2,774.05	3,046.05	3,290.64	3,464.36	4,027.39	3,524.57	478.53	15.71%
A la Vista	707.40	566.22	605.42	574.64	607.54	1,050.94	1,014.47	1,256.60	825.15	217.61	35.82%
A Plazo	1,922.70	2,102.95	2,243.53	2,199.41	2,438.51	2,239.71	2,449.89	2,770.80	2,699.42	260.91	10.70%
Depositos Extranjeros en Bancos	12,275.11	11,258.10	12,660.07	12,543.94	13,279.36	12,986.16	14,463.68	15,040.05	16,801.30	3,521.94	26.52%
A la Vista	4,097.35	3,466.52	4,752.83	4,902.99	5,877.12	6,107.62	5,968.96	6,140.17	7,176.48	1,299.36	22.11%
A Plazo	8,177.76	7,791.58	7,907.24	7,640.95	7,402.24	6,878.54	8,494.72	8,899.88	9,624.82	2,222.58	30.03%
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	987.96	1,005.33	1,034.47	38.18	3.83%
CARTERA CREDITICIA	56,009.03	59,754.17	60,509.12	62,450.88	60,612.44	61,196.98	63,617.23	64,374.69	66,043.57	5,431.14	8.96%
Locales	33,093.91	34,338.74	35,245.55	36,938.84	37,061.23	37,640.19	38,698.56	39,535.37	40,351.50	3,290.28	8.88%
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	26,207.78	1,915.14	7.88%
Menos Provisiones	666.11	696.28	703.04	720.65	741.43	741.24	766.12	504.13	515.70	(225.72)	(30.44%)
Locales	440.53	445.63	455.63	474.09	488.48	498.58	514.59	420.83	408.06	(80.42)	(16.46%)
Extranjero	225.58	250.64	247.41	246.55	252.95	242.65	251.53	83.30	107.64	(145.31)	(57.45%)
INVERSIONES EN VALORES	14,851.85	15,112.41	15,140.81	15,241.23	16,244.95	16,950.49	16,970.51	17,232.59	17,552.83	1,307.88	8.05%
Locales	5,261.04	5,375.86	5,134.26	5,372.67	6,044.54	6,330.77	6,202.83	6,414.49	6,676.11	631.56	10.45%
Extranjero	9,593.60	9,739.18	10,008.97	9,871.08	10,202.93	10,622.54	10,768.13	10,819.03	10,877.82	674.89	6.61%
Menos Provisiones	2.79	2.62	2.41	2.51	2.52	2.82	0.45	0.93	1.10	(1.43)	(56.47%)
Locales	0.27	0.27	1.54	0.59	0.92	0.97	0.39	0.89	0.95	0.04	3.89%
Extranjero	2.52	2.35	0.87	1.93	1.61	1.84	0.06	0.04	0.14	(1.46)	(91.01%)
OTROS ACTIVOS	3,077.97	3,373.66	3,244.51	3,608.82	3,743.40	3,274.10	3,396.82	3,408.44	3,463.09	(280.31)	(7.49%)
Locales	2,378.93	2,456.56	2,380.86	2,613.51	3,094.05	2,500.40	2,609.16	2,587.19	2,553.12	(540.93)	(17.48%)
Extranjero	699.04	917.10	863.65	995.32	649.36	773.70	787.67	821.25	909.97	260.61	40.13%
TOTAL DE ACTIVOS	89,726.16	92,983.15	95,403.52	97,721.62	97,922.49	98,773.17	102,900.57	105,088.49	108,419.83	10,497.34	10.72%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	64,069.74	66,761.28	69,675.93	70,539.76	70,110.46	70,940.19	74,184.76	76,560.30	77,972.62	7,862.15	11.21%
Locales	37,603.02	38,117.15	39,504.44	40,182.64	42,280.23	42,582.04	43,771.71	45,309.41	45,928.47	3,648.24	8.63%
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	7,641.38	781.84	11.40%
De Particulares	29,327.64	29,533.53	30,299.79	31,055.69	32,284.32	32,808.77	33,667.68	34,094.04	34,860.29	2,575.97	7.98%
A la Vista	7,069.25	6,906.87	6,960.48	7,322.86	7,942.27	7,944.74	7,935.22	8,074.28	8,316.55	374.28	4.71%
A Plazo	15,001.48	15,147.47	15,756.38	16,150.10	16,410.64	16,761.23	17,413.50	17,512.94	17,725.12	1,314.48	8.01%
De Ahorros	7,256.91	7,479.19	7,582.94	7,582.73	7,931.41	8,102.79	8,318.96	8,506.82	8,818.62	887.21	11.19%
De Bancos	2,552.70	2,642.21	2,862.95	2,658.09	3,136.37	3,263.89	3,547.88	4,065.03	3,426.79	290.42	9.26%
A la Vista	708.66	625.85	699.39	615.50	716.27	1,091.24	1,087.89	1,291.21	816.14	99.87	13.94%
A Plazo	1,844.04	2,016.36	2,163.56	2,042.59	2,420.11	2,172.66	2,460.00	2,773.83	2,610.65	190.54	7.87%
Extranjero	26,466.72	28,644.13	30,171.48	30,357.12	27,830.23	28,358.15	30,413.05	31,250.89	32,044.15	4,213.92	15.14%
Oficiales	44.43	51.77	77.00	57.81	98.89	152.77	56.12	58.12	1,704.24	1,605.34	1,623.33%
De Particulares	19,733.89	19,921.44	21,857.35	22,263.22	20,145.44	20,670.42	21,467.91	22,955.43	23,084.33	2,938.89	14.59%
A la Vista	3,242.27	3,495.04	3,856.79	3,854.94	4,110.58	4,521.07	4,631.09	4,764.19	4,913.98	803.41	19.54%
A Plazo	12,897.11	12,940.39	14,032.60	14,232.71	12,005.65	11,896.93	13,097.66	13,941.22	14,021.08	2,015.43	16.79%
De Ahorros	3,594.52	3,486.00	3,967.96	4,175.56	4,029.21	4,252.42	3,739.17	4,250.03	4,149.27	120.05	2.98%
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	7,255.58	(330.32)	(4.35%)
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	2,819.78	1,045.06	58.89%
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	4,435.80	(1,375.38)	(23.67%)
OBLIGACIONES	13,407.52	13,475.13	13,067.15	14,002.58	14,977.65	14,670.93	15,153.12	14,524.76	16,367.76	1,390.12	9.28%
Locales	1,251.74	1,325.20	1,382.80	1,466.44	1,533.01	1,534.28	1,640.16	1,589.83	1,887.29	354.28	23.11%
Extranjero	12,155.78	12,149.93	11,684.35	12,536.14	13,444.64	13,136.65	13,512.96	12,934.94	14,480.48	1,035.84	7.70%
OTROS PASIVOS	2,690.55	2,799.09	2,880.91	3,194.07	2,826.89	2,776.28	2,820.19	2,850.47	2,767.97	(58.92)	(2.08%)
Locales	2,131.26	2,218.09	2,290.64	2,625.81	2,429.71	2,295.41	2,337.43	2,380.24	2,063.68	(366.03)	(15.06%)
Extranjero	559.28	581.00	590.27	568.25	397.18	480.86	482.76	470.23	704.29	307.11	77.32%
PATRIMONIO	9,558.35	9,947.65	9,779.54	9,985.21	10,007.48	10,385.77	10,742.50	11,152.95	11,311.48	1,304.00	13.03%
Capital	5,115.45	5,142.30	5,238.84	5,300.03	5,565.15	5,665.10	5,781.83	5,831.21	6,062.12	496.96	8.93%

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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	104.45	737.83	737.80	737.98	738.26	906.75	906.91	906.84	906.97	168.70	22.85%
Otras Reservas	6.99	14.47	9.07	(9.64)	(7.25)	(43.46)	(24.97)	592.44	751.35	758.60	(10,463.97%)
Provisiones Dinámicas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	577.87	728.62	728.62	0.00%
Otras Reservas	6.99	14.47	9.07	(9.64)	(7.25)	(43.46)	(24.97)	14.57	22.73	29.98	(413.52%)
Utilidad de Periodos Anteriores	2,775.88	3,142.98	2,893.87	2,924.17	2,477.97	3,151.69	3,069.03	2,679.55	2,328.08	(149.89)	(6.05%)
Utilidad de Periodo	1,131.58	577.11	838.42	931.82	1,076.55	488.57	809.60	969.75	1,162.97	86.41	8.03%
Ganancia o Perdida en Valores Disponible para la Venta	288.22	197.19	(74.23)	(42.42)	47.53	99.02	81.75	55.55	(3.95)	(51.48)	(108.31%)
Deuda Subordinada	135.77	135.77	135.77	143.27	109.26	118.10	118.36	117.61	103.94	(5.32)	(4.87%)
PASIVO Y PATRIMONIO	89,726.16	92,983.15	95,403.52	97,721.62	97,922.49	98,773.17	102,900.57	105,088.49	108,419.83	10,497.34	10.72%