

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A SEPTIEMBRE 2015
(En Millones de Balboas)**

	2013	2014				2015			VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III		
ACTIVOS LIQUIDOS	17,321.69	17,351.60	18,916.00	20,072.77	21,360.34	22,503.72	21,321.42	20,677.56	604.79	3.01%
Depositos Locales en Bancos	3,046.05	3,290.64	3,464.36	4,027.39	3,524.57	3,510.99	3,245.38	3,532.23	(495.16)	(12.29%)
A la Vista	607.54	1,050.94	1,014.47	1,256.60	825.15	845.86	684.26	824.92	(431.68)	(34.35%)
A Plazo	2,438.51	2,239.71	2,449.89	2,770.80	2,699.42	2,665.13	2,561.13	2,707.31	(63.49)	(2.29%)
Depositos Extranjeros en Bancos	13,279.36	12,986.16	14,463.68	15,040.05	16,801.30	17,891.66	17,051.04	16,227.34	1,187.29	7.89%
A la Vista	5,877.12	6,107.62	5,968.96	6,140.17	7,176.48	7,024.69	6,546.80	5,913.02	(227.15)	(3.70%)
A Plazo	7,402.24	6,878.54	8,494.72	8,899.88	9,624.82	10,866.96	10,504.23	10,314.31	1,414.44	15.89%
Menos Provisiones	0.00	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%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	996.29	1,074.79	987.96	1,005.33	1,034.47	1,101.07	1,025.00	917.99	(87.34)	(8.69%)
CARTERA CREDITICIA	60,612.44	61,196.98	63,617.23	64,374.69	66,043.57	67,199.50	69,195.58	71,353.91	6,979.22	10.84%
Locales	37,061.23	37,640.19	38,698.56	39,535.37	40,351.50	41,644.37	42,331.77	43,941.91	4,406.55	11.15%
Extranjero	24,292.64	24,298.03	25,684.79	25,343.28	26,207.78	26,085.23	27,392.88	27,966.67	2,623.39	10.35%
Menos Provisiones	741.43	741.24	766.12	504.13	515.70	530.10	529.07	554.67	50.54	10.03%
Locales	488.48	498.58	514.59	420.83	408.06	421.59	424.22	438.66	17.83	4.24%
Extranjero	252.95	242.65	251.53	83.30	107.64	108.51	104.85	116.02	32.71	39.27%
INVERSIONES EN VALORES	16,244.95	16,950.49	16,970.51	17,232.59	17,552.83	18,120.51	19,255.92	19,510.80	2,278.21	13.22%
Locales	6,044.54	6,330.77	6,202.83	6,414.49	6,676.11	6,664.27	6,840.41	6,993.11	578.62	9.02%
Extranjero	10,202.93	10,622.54	10,768.13	10,819.03	10,877.82	11,457.16	12,416.72	12,519.01	1,699.98	15.71%
Menos Provisiones	2.52	2.82	0.45	0.93	1.10	0.91	1.21	1.31	0.39	41.79%
Locales	0.92	0.97	0.39	0.89	0.95	0.91	1.03	1.02	0.14	15.21%
Extranjero	1.61	1.84	0.06	0.04	0.14	0.00	0.18	0.29	0.25	660.98%
OTROS ACTIVOS	3,743.40	3,274.10	3,396.82	3,408.44	3,463.09	3,561.81	4,272.79	4,482.43	1,073.99	31.51%
Locales	3,094.05	2,500.40	2,609.16	2,587.19	2,553.12	2,827.89	3,617.03	3,806.57	1,219.38	47.13%
Extranjero	649.36	773.70	787.67	821.25	909.97	733.92	655.77	675.87	(145.39)	(17.70%)
TOTAL DE ACTIVOS	97,922.49	98,773.17	102,900.57	105,088.49	108,419.83	111,385.53	114,045.72	116,024.70	10,936.21	10.41%

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DEPOSITOS	70,110.46	70,940.19	74,184.76	76,560.30	77,972.62	80,050.78	81,419.31	82,850.62	6,290.32	8.22%
Locales	42,280.23	42,582.04	43,771.71	45,309.41	45,928.47	46,954.99	46,878.03	47,894.76	2,585.36	5.71%
Oficiales	6,859.54	6,509.38	6,556.14	7,150.33	7,641.38	8,441.17	8,417.18	8,520.71	1,370.38	19.17%
De Particulares	32,284.32	32,808.77	33,667.68	34,094.04	34,860.29	34,932.54	35,041.53	35,729.10	1,635.06	4.80%
A la Vista	7,942.27	7,944.74	7,935.22	8,074.28	8,316.55	7,973.16	7,894.52	7,807.50	(266.78)	(3.30%)
A Plazo	16,410.64	16,761.23	17,413.50	17,512.94	17,725.12	18,102.24	18,276.92	18,898.67	1,385.73	7.91%
De Ahorros	7,931.41	8,102.79	8,318.96	8,506.82	8,818.62	8,857.15	8,870.09	9,022.93	516.11	6.07%
De Bancos	3,136.37	3,263.89	3,547.88	4,065.03	3,426.79	3,581.27	3,419.33	3,644.95	(420.09)	(10.33%)
A la Vista	716.27	1,091.24	1,087.89	1,291.21	816.14	847.16	818.81	894.15	(397.06)	(30.75%)
A Plazo	2,420.11	2,172.66	2,460.00	2,773.83	2,610.65	2,734.11	2,600.52	2,750.80	(23.03)	(0.83%)
Extranjero	27,830.23	28,358.15	30,413.05	31,250.89	32,044.15	33,095.78	34,541.27	34,955.85	3,704.96	11.86%
Oficiales	98.89	152.77	56.12	58.12	1,704.24	1,332.98	487.69	1,351.64	1,293.52	2,225.61%
De Particulares	20,145.44	20,670.42	21,467.91	22,955.43	23,084.33	23,913.28	23,710.75	23,867.32	911.89	3.97%
A la Vista	4,110.58	4,521.07	4,631.09	4,764.19	4,913.98	5,210.95	5,151.15	5,184.42	420.24	8.82%
A Plazo	12,005.65	11,896.93	13,097.66	13,941.22	14,021.08	14,561.90	14,305.16	14,667.96	726.75	5.21%
De Ahorros	4,029.21	4,252.42	3,739.17	4,250.03	4,149.27	4,140.43	4,254.44	4,014.93	(235.10)	(5.53%)
De Bancos	7,585.90	7,534.95	8,889.02	8,237.34	7,255.58	7,849.53	10,342.83	9,736.90	1,499.55	18.20%
A la Vista	1,774.72	2,253.81	2,867.38	2,937.03	2,819.78	2,714.30	2,957.06	3,092.10	155.07	5.28%
A Plazo	5,811.17	5,281.15	6,021.64	5,300.31	4,435.80	5,135.22	7,385.77	6,644.80	1,344.49	25.37%
OBLIGACIONES	14,977.65	14,670.93	15,153.12	14,524.76	16,367.76	16,511.64	16,899.55	17,146.55	2,621.78	18.05%
Locales	1,533.01	1,534.28	1,640.16	1,589.83	1,887.29	1,859.04	1,917.13	2,026.97	437.14	27.50%
Extranjero	13,444.64	13,136.65	13,512.96	12,934.94	14,480.48	14,652.60	14,982.42	15,119.58	2,184.64	16.89%
OTROS PASIVOS	2,826.89	2,776.28	2,820.19	2,850.47	2,767.97	3,094.00	3,669.97	3,860.91	1,010.44	35.45%
Locales	2,429.71	2,295.41	2,337.43	2,380.24	2,063.68	2,583.80	3,183.72	3,344.48	964.24	40.51%
Extranjero	397.18	480.86	482.76	470.23	704.29	510.20	486.25	516.43	46.20	9.83%
PATRIMONIO	10,007.48	10,385.77	10,742.50	11,152.95	11,311.48	11,729.12	12,056.89	12,166.62	1,013.67	9.09%
Capital	5,565.15	5,665.10	5,781.83	5,831.21	6,062.12	6,084.10	6,188.29	6,170.86	339.65	5.82%

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Reservas de Capital	738.26	906.75	906.91	906.84	906.97	997.10	997.18	997.19	90.35	9.96%
Otras Reservas	(7.25)	(43.46)	(24.97)	592.44	751.35	911.34	1,037.48	1,108.52	516.08	87.11%
Provisiones Dinámicas	0.00	0.00	0.00	577.87	728.62	899.34	872.61	938.35	360.48	62.38%
Otras Reservas	(7.25)	(43.46)	(24.97)	14.57	22.73	12.00	164.87	170.17	155.60	1,067.87%
Utilidad de Periodos Anteriores	2,477.97	3,151.69	3,069.03	2,679.55	2,328.08	3,104.41	2,906.16	2,837.78	158.23	5.91%
Utilidad de Periodo	1,076.55	488.57	809.60	969.75	1,162.97	498.28	812.60	1,069.40	99.65	10.28%
Ganancia o Perdida en Valores Disponible para la Venta	47.53	99.02	81.75	55.55	(3.95)	29.95	11.41	(120.90)	(176.45)	(317.64%)
Deuda Subordinada	109.26	118.10	118.36	117.61	103.94	103.95	103.77	103.78	(13.84)	(11.76%)
PASIVO Y PATRIMONIO	97,922.49	98,773.17	102,900.57	105,088.49	108,419.83	111,385.53	114,045.72	116,024.70	10,936.21	10.41%