

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A DICIEMBRE 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	Trimestre IV		
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	21,492.87	132.53	0.62%
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	3,422.63	(101.94)	(2.89%)
A la Vista	607.54	1,050.94	1,014.47	1,256.60	825.15	845.86	684.26	824.92	787.44	(37.71)	(4.57%)
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	2,635.19	(64.23)	(2.38%)
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	17,063.65	262.36	1.56%
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	6,862.50	(313.98)	(4.38%)
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	10,201.15	576.34	5.99%
Menos Provisiones	0.00	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	0.00%
Extranjero	0.00	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	1,006.58	(27.89)	(2.70%)
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	72,562.87	6,519.29	9.87%
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	45,136.29	4,784.79	11.86%
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	27,985.61	1,777.83	6.78%
Menos Provisiones	741.43	741.24	766.12	504.13	515.70	530.10	529.07	554.67	559.03	43.33	8.40%
Locales	488.48	498.58	514.59	420.83	408.06	421.59	424.22	438.66	440.69	32.62	7.99%
Extranjero	252.95	242.65	251.53	83.30	107.64	108.51	104.85	116.02	118.35	10.71	9.95%
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	19,669.12	2,116.29	12.06%
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	7,034.87	358.76	5.37%
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	12,635.81	1,757.99	16.16%
Menos Provisiones	2.52	2.82	0.45	0.93	1.10	0.91	1.21	1.31	1.56	0.46	41.68%
Locales	0.92	0.97	0.39	0.89	0.95	0.91	1.03	1.02	1.03	0.08	8.04%
Extranjero	1.61	1.84	0.06	0.04	0.14	0.00	0.18	0.29	0.53	0.38	264.03%
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	4,752.67	1,289.58	37.24%
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	2,817.26	264.14	10.35%
Extranjero	649.36	773.70	787.67	821.25	909.97	733.92	655.77	675.87	1,935.41	1,025.44	112.69%
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	118,477.52	10,057.69	9.28%

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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	83,821.19	5,848.57	7.50%
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	48,968.50	3,040.03	6.62%
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	8,622.86	981.48	12.84%
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	36,692.13	1,831.84	5.25%
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	8,214.69	(101.85)	(1.22%)
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	19,111.78	1,386.66	7.82%
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	9,365.66	547.03	6.20%
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	3,653.50	226.71	6.62%
A la Vista	716.27	1,091.24	1,087.89	1,291.21	816.14	847.16	818.81	894.15	884.42	68.28	8.37%
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	2,769.08	158.43	6.07%
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	34,852.69	2,808.54	8.76%
Oficiales	98.89	152.77	56.12	58.12	1,704.24	1,332.98	487.69	1,351.64	838.86	(865.37)	(50.78%)
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	25,027.71	1,943.38	8.42%
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	5,476.58	562.60	11.45%
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	15,250.69	1,229.62	8.77%
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	4,300.44	151.17	3.64%
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	8,986.12	1,730.54	23.85%
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	2,523.67	(296.11)	(10.50%)
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	6,462.45	2,026.65	45.69%
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	18,538.57	2,170.81	13.26%
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	2,204.36	317.08	16.80%
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	16,334.21	1,853.73	12.80%
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	3,810.45	1,042.48	37.66%
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	2,068.05	4.37	0.21%
Extranjero	397.18	480.86	482.76	470.23	704.29	510.20	486.25	516.43	1,742.40	1,038.11	147.40%
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	12,307.30	995.83	8.80%
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	6,236.64	174.53	2.88%

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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	738.26	906.75	906.91	906.84	906.97	997.10	997.18	997.19	997.46	90.49	9.98%
Otras Reservas	(7.25)	(43.46)	(24.97)	592.44	751.35	911.34	1,037.48	1,108.52	1,252.56	501.21	66.71%
Provisiones Dinámicas	0.00	0.00	0.00	577.87	728.62	899.34	872.61	938.35	996.66	268.03	36.79%
Otras Reservas	(7.25)	(43.46)	(24.97)	14.57	22.73	12.00	164.87	170.17	255.90	233.17	1,025.88%
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	2,713.48	385.40	16.55%
Utilidad de Periodo	1,076.55	488.57	809.60	969.75	1,162.97	498.28	812.60	1,069.40	1,174.06	11.09	0.95%
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)	(170.49)	(166.54)	4,219.18%
Deuda Subordinada	109.26	118.10	118.36	117.61	103.94	103.95	103.77	103.78	103.60	(0.34)	(0.33%)
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	118,477.52	10,057.69	9.28%