

**BALANCE DE SITUACION
BANCA 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	3,128.89	3,360.38	3,736.75	4,069.87	3,801.51	4,202.86	4,167.12	4,114.21	4,923.89	1,122.38	29.52%
Depositos Locales en Bancos	127.70	94.36	104.99	175.49	196.09	183.50	188.29	223.11	150.00	(46.09)	(23.50%)
A la Vista	32.72	30.77	33.36	49.01	32.35	41.72	35.25	46.10	48.64	16.29	50.36%
A Plazo	94.98	63.59	71.63	126.47	163.74	141.78	153.03	177.01	101.36	(62.38)	(38.10%)
Depositos Extranjeros en Bancos	3,000.60	3,265.53	3,631.10	3,893.71	3,605.04	4,018.83	3,978.53	3,890.20	4,773.36	1,168.33	32.41%
A la Vista	1,507.50	1,700.25	1,858.20	2,122.20	2,307.25	2,407.48	2,300.86	1,781.74	2,278.19	(29.06)	(1.26%)
A Plazo	1,493.11	1,565.28	1,772.90	1,771.51	1,297.79	1,611.35	1,677.67	2,108.46	2,495.17	1,197.38	92.26%
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	0.59	0.48	0.66	0.67	0.38	0.53	0.30	0.90	0.53	0.14	37.69%
CARTERA CREDITICIA	10,814.21	10,960.18	11,312.49	10,530.93	10,589.75	10,671.50	10,524.01	10,851.95	10,941.45	351.70	3.32%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	10,911.20	11,056.42	11,416.15	10,559.11	10,633.61	10,715.03	10,569.58	10,905.68	11,010.59	376.99	3.55%
Menos Provisiones	96.99	96.24	103.65	28.34	43.85	43.53	45.56	53.74	69.15	25.29	57.67%
Locales	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	96.99	96.24	103.64	28.34	43.85	43.53	45.56	53.74	69.15	25.29	57.67%
INVERSIONES EN VALORES	3,424.85	3,440.41	3,400.04	3,510.27	3,572.23	3,515.38	3,663.39	3,740.90	3,642.23	70.00	1.96%
Locales	41.92	79.37	53.27	65.88	76.32	67.62	27.15	34.17	37.62	(38.70)	(50.71%)
Extranjero	3,382.93	3,361.04	3,346.77	3,444.39	3,495.92	3,447.75	3,636.24	3,706.73	3,604.61	108.70	3.11%
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 ACTIVOS	381.63	467.74	474.78	413.05	472.70	467.98	453.76	420.42	447.29	(25.41)	(5.38%)
Locales	76.14	78.15	76.59	75.52	73.35	75.02	80.27	81.34	78.95	5.60	7.63%
Extranjero	305.48	389.58	398.19	337.54	399.34	392.96	373.48	339.07	368.34	(31.01)	(7.76%)
TOTAL DE ACTIVOS	17,749.59	18,228.71	18,924.06	18,524.12	18,436.19	18,857.72	18,808.28	19,127.48	19,954.85	1,518.66	8.24%

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DEPOSITOS	10,623.66	10,825.33	11,383.43	11,258.59	11,126.32	11,587.02	11,590.99	11,700.97	12,497.15	1,370.84	12.32%
Locales	0.00	0.00	11.03	0.00	0.00	0.00	18.40	16.52	50.57	50.57	0.00%
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	0.00	0.00	1.03	0.00	0.00	0.00	0.00	0.02	0.02	0.02	0.00%
A la Vista	0.00	0.00	0.18	0.00	0.00	0.00	0.00	0.02	0.02	0.02	0.00%
A Plazo	0.00	0.00	0.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Bancos	0.00	0.00	10.00	0.00	0.00	0.00	18.40	16.50	50.55	50.55	0.00%
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34.05	34.05	0.00%
A Plazo	0.00	0.00	10.00	0.00	0.00	0.00	18.40	16.50	16.50	16.50	0.00%
Extranjero	10,623.66	10,825.33	11,372.40	11,258.59	11,126.32	11,587.02	11,572.59	11,684.45	12,446.58	1,320.27	11.87%
Oficiales	4.99	0.11	0.02	0.01	0.01	0.02	0.00	0.00	0.01	0.00	5.41%
De Particulares	9,262.95	9,563.41	9,936.40	10,658.30	10,543.10	11,052.08	11,051.86	11,001.51	11,518.31	975.21	9.25%
A la Vista	2,275.17	2,631.62	2,654.23	2,716.56	2,782.84	2,899.19	2,852.57	2,759.71	3,095.94	313.09	11.25%
A Plazo	5,992.89	5,933.78	6,135.30	6,514.49	6,431.63	6,872.74	6,852.82	6,954.64	7,014.50	582.87	9.06%
De Ahorros	994.90	998.02	1,146.87	1,427.25	1,328.63	1,280.16	1,346.47	1,287.16	1,407.88	79.25	5.96%
De Bancos	1,355.72	1,261.81	1,435.97	600.28	583.21	534.91	520.73	682.93	928.26	345.05	59.16%
A la Vista	543.70	541.92	574.15	514.27	470.22	445.28	443.49	621.08	546.84	76.63	16.30%
A Plazo	812.02	719.90	861.83	86.01	112.99	89.63	77.25	61.85	381.41	268.43	237.57%
OBLIGACIONES	4,877.40	4,998.07	5,104.12	4,761.56	4,739.52	4,661.53	4,564.76	4,768.08	4,802.47	62.94	1.33%
Locales	0.00	40.00	0.00	0.00	0.00	0.00	0.02	0.02	5.23	5.23	0.00%
Extranjero	4,877.40	4,958.07	5,104.12	4,761.56	4,739.52	4,661.53	4,564.74	4,768.06	4,797.23	57.71	1.22%
OTROS PASIVOS	211.01	247.70	238.31	240.89	316.94	246.08	245.70	252.86	218.68	(98.27)	(31.00%)
Locales	37.69	38.76	39.06	45.16	43.40	40.94	42.33	47.49	46.96	3.56	8.19%
Extranjero	173.32	208.94	199.25	195.73	273.54	205.14	203.36	205.38	171.72	(101.82)	(37.22%)
PATRIMONIO	2,037.51	2,157.61	2,198.20	2,263.08	2,253.41	2,363.09	2,406.83	2,405.57	2,436.56	183.15	8.13%
Capital	736.82	761.43	761.43	788.93	792.43	793.21	793.21	793.62	807.62	15.19	1.92%

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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	640.90	809.60	809.60	809.60	809.60	899.60	899.60	899.60	899.60	90.00	11.12%
Otras Reservas	33.04	37.35	119.06	174.90	167.54	172.98	177.47	196.99	205.78	38.24	22.83%
Provisiones Dinámicas	0.00	0.00	0.00	84.68	93.33	98.71	108.12	125.15	130.86	37.54	40.22%
Otras Reservas	33.04	37.35	119.06	90.22	74.21	74.27	69.35	71.84	74.92	0.71	0.95%
Utilidad de Periodos Anteriores	218.28	339.95	328.43	276.18	241.43	374.52	365.33	339.57	330.49	89.06	36.89%
Utilidad de Periodo	333.88	124.55	170.10	208.47	249.49	129.82	175.68	211.65	240.23	(9.26)	(3.71%)
Ganancia o Perdida en Valores Disponible para la Venta	74.60	84.73	9.59	5.00	(7.08)	(7.04)	(4.46)	(35.86)	(47.17)	(40.09)	566.47%
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	17,749.59	18,228.71	18,924.06	18,524.12	18,436.19	18,857.72	18,808.28	19,127.48	19,954.85	1,518.66	8.24%