

**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
DE DICIEMBRE 2010 A DICIEMBRE 2011  
( En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	856.36	6.66%	12,851.23	12,865.37	12,018.10	12,127.91	11,991.15	12,102.59	12,059.09	11,625.14	11,201.74	11,229.67	11,924.44	13,194.68	13,707.59
Depositos Locales en Bancos	499.27	25.49%	1,958.36	1,878.92	1,736.96	1,776.38	1,733.54	1,792.61	1,974.85	1,892.96	1,774.85	1,852.39	1,961.14	2,223.85	2,457.63
A la Vista	133.25	24.60%	541.70	506.32	550.43	520.57	592.32	603.50	596.74	584.05	494.63	541.86	528.37	599.51	674.94
A Plazo	366.02	25.84%	1,416.66	1,372.60	1,186.53	1,255.81	1,141.23	1,189.12	1,378.12	1,308.91	1,280.22	1,310.53	1,432.77	1,624.34	1,782.68
Depositos Extranjeros en Bancos	(10.18)	(0.10%)	10,205.55	10,303.26	9,602.63	9,618.28	9,496.61	9,592.38	9,305.49	8,939.53	8,669.05	8,588.52	9,184.82	10,098.43	10,195.37
A la Vista	878.85	33.77%	2,602.22	2,575.61	2,382.65	2,729.09	2,454.10	2,621.03	2,782.19	2,487.14	3,030.45	2,989.55	3,348.38	3,505.20	3,481.07
A Plazo	(889.03)	(11.69%)	7,603.32	7,727.65	7,219.98	6,889.19	7,042.52	6,971.35	6,523.30	6,452.39	5,638.60	5,598.97	5,836.44	6,593.23	6,714.29
Menos Provisiones	0.01	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Locales	0.00	0.00%	0.00	0.00	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	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Otros	367.28	53.44%	687.32	683.19	678.52	733.26	760.99	717.60	778.75	792.65	757.84	788.76	778.49	872.41	1,054.61
<b>CARTERA CREDITICIA</b>	7,325.26	16.94%	43,248.50	43,280.48	43,401.15	44,649.60	45,146.91	45,602.48	46,989.65	47,657.87	48,299.55	49,306.22	50,075.05	50,630.69	50,573.76
Locales	4,279.99	17.31%	24,720.48	24,766.77	24,913.23	25,462.74	25,988.21	26,148.85	26,742.97	27,177.71	27,856.22	28,463.54	29,020.65	29,396.64	29,000.47
Extranjero	3,110.67	16.26%	19,136.68	19,126.46	19,108.51	19,814.77	19,784.92	20,078.54	20,877.40	21,117.97	21,078.80	21,491.50	21,718.93	21,909.00	22,247.35
Menos Provisiones	65.40	10.74%	608.67	612.74	620.58	628.02	626.22	624.91	630.71	637.81	635.47	648.82	664.54	674.95	674.07
Locales	27.94	7.68%	363.74	365.05	366.82	373.42	370.47	369.02	384.18	381.94	379.69	392.00	405.77	410.10	391.68
Extranjero	37.46	15.29%	244.92	247.69	253.76	254.61	255.75	255.89	246.53	255.87	255.77	256.82	258.77	264.86	282.38
<b>INVERSIONES EN VALORES</b>	1,331.80	10.29%	12,945.15	13,460.42	13,713.18	13,812.38	13,908.63	13,959.66	13,936.10	14,587.65	14,545.74	14,398.81	14,398.02	14,394.50	14,276.95
Locales	706.56	20.26%	3,487.01	3,555.96	3,576.86	3,668.77	3,740.70	3,834.09	4,006.83	4,103.46	4,214.73	4,290.40	4,285.04	4,280.12	4,193.57
Extranjero	623.98	6.59%	9,462.68	9,909.20	10,141.29	10,148.33	10,173.05	10,130.86	9,934.10	10,489.20	10,336.09	10,113.68	10,117.72	10,119.36	10,086.66
Menos Provisiones	(1.26)	(27.86%)	4.54	4.74	4.97	4.73	5.12	5.30	4.83	5.01	5.08	5.27	4.74	4.99	3.28
Locales	(1.34)	(84.14%)	1.60	1.61	1.60	1.61	1.58	1.58	1.59	1.59	1.59	1.59	1.59	1.59	0.25
Extranjero	0.08	2.65%	2.94	3.14	3.37	3.12	3.54	3.71	3.23	3.43	3.49	3.68	3.14	3.39	3.02
<b>OTROS ACTIVOS</b>	318.66	11.39%	2,797.63	2,869.68	2,920.97	2,765.44	2,742.29	2,754.86	2,772.73	3,035.18	3,036.15	3,022.63	3,111.21	3,021.75	3,116.29
Locales	251.28	11.42%	2,199.90	2,274.84	2,273.48	2,222.73	2,149.98	2,179.46	2,175.25	2,301.49	2,359.00	2,346.91	2,447.19	2,369.06	2,451.19
Extranjero	67.38	11.27%	597.72	594.84	647.48	542.71	592.31	575.40	597.48	733.69	677.15	675.72	664.02	652.69	665.10
<b>TOTAL DE ACTIVOS</b>	9,832.09	13.69%	71,842.50	72,475.95	72,053.41	73,355.33	73,788.98	74,419.58	75,757.57	76,905.84	77,083.17	77,957.33	79,508.72	81,241.61	81,674.58

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	6,553.11	12.75%	51,377.87	52,073.65	51,983.09	52,462.70	53,095.76	53,394.02	54,440.40	55,030.15	55,368.45	55,557.85	56,367.26	58,011.07	57,930.97
Locales	2,983.21	9.75%	30,593.79	30,896.64	30,532.18	30,711.50	30,985.57	31,310.01	31,847.09	32,014.76	31,817.53	31,867.32	31,954.78	33,375.64	33,577.00
Oficiales	486.10	11.03%	4,405.47	4,770.72	4,290.86	4,174.58	4,575.27	4,437.07	4,787.85	4,634.50	4,509.88	4,451.70	4,400.51	5,002.03	4,891.57
De Particulares	2,028.41	8.33%	24,361.69	24,355.76	24,487.63	24,814.85	24,754.20	25,186.24	25,280.63	25,467.31	25,577.71	25,560.15	25,620.29	26,193.93	26,390.10
A la Vista	998.92	19.10%	5,230.36	5,174.12	5,349.99	5,494.90	5,405.99	5,476.53	5,434.51	5,588.24	5,704.61	5,699.84	5,649.20	6,005.20	6,229.27
A Plazo	378.32	2.86%	13,210.35	13,221.75	13,186.87	13,289.84	13,251.54	13,408.39	13,619.33	13,662.63	13,636.34	13,571.07	13,741.45	13,801.56	13,588.67
De Ahorros	651.17	11.00%	5,920.98	5,959.89	5,950.77	6,030.11	6,096.66	6,301.32	6,226.79	6,216.44	6,236.76	6,289.24	6,229.64	6,387.17	6,572.16
De Bancos	468.70	25.66%	1,826.62	1,770.17	1,753.70	1,722.08	1,656.10	1,686.71	1,778.61	1,912.95	1,729.94	1,855.47	1,933.99	2,179.68	2,295.33
A la Vista	83.60	13.95%	599.25	301.41	358.48	588.22	584.53	662.36	631.19	689.76	551.44	633.86	602.63	663.12	682.85
A Plazo	385.10	31.38%	1,227.37	1,468.76	1,395.22	1,133.86	1,071.57	1,024.35	1,147.41	1,223.19	1,178.50	1,221.61	1,331.35	1,516.57	1,612.48
Extranjero	3,569.89	17.18%	20,784.08	21,177.01	21,450.91	21,751.19	22,110.20	22,084.01	22,593.31	23,015.39	23,550.92	23,690.53	24,412.48	24,635.43	24,353.97
Oficiales	1.02	1.70%	59.99	51.41	39.47	68.74	52.05	26.59	28.68	40.97	55.58	36.04	44.33	93.93	61.01
De Particulares	1,645.34	10.35%	15,901.70	16,407.37	16,325.35	16,471.72	16,682.38	16,613.32	16,893.44	16,958.02	16,991.65	16,963.69	17,372.53	17,915.24	17,547.04
A la Vista	195.90	7.41%	2,642.79	2,739.37	2,729.08	2,866.56	2,986.68	2,881.70	2,901.54	2,874.49	2,842.99	2,836.56	2,877.43	3,330.16	2,838.69
A Plazo	795.39	7.41%	10,730.96	10,755.57	10,871.59	10,801.79	11,020.39	10,905.89	11,132.17	11,311.36	11,281.91	11,276.63	11,342.98	11,445.12	11,526.35
De Ahorros	654.06	25.87%	2,527.95	2,912.42	2,724.68	2,803.37	2,675.31	2,825.73	2,859.72	2,772.17	2,866.75	2,850.50	3,152.12	3,139.96	3,182.01
De Bancos	1,923.53	39.89%	4,822.39	4,718.23	5,086.09	5,210.74	5,375.77	5,444.10	5,671.20	6,016.40	6,503.68	6,690.81	6,995.62	6,626.26	6,745.92
A la Vista	139.15	20.98%	663.10	590.83	620.91	564.16	551.37	568.61	639.84	613.20	730.08	746.18	893.44	878.49	802.26
A Plazo	1,784.38	42.90%	4,159.28	4,127.40	4,465.18	4,646.58	4,824.40	4,875.49	5,031.35	5,403.20	5,773.60	5,944.62	6,102.18	5,747.77	5,943.66
OBLIGACIONES	1,545.37	14.87%	10,391.93	9,947.93	9,591.34	10,131.76	9,972.83	10,295.42	10,605.68	10,655.02	10,490.22	10,957.59	11,399.98	11,380.01	11,937.30
Locales	308.27	34.67%	889.24	881.26	934.00	956.78	936.89	1,002.89	928.36	882.38	819.37	1,005.97	1,016.48	1,038.20	1,197.52
Extranjero	1,237.10	13.02%	9,502.69	9,066.67	8,657.34	9,174.99	9,035.94	9,292.53	9,677.32	9,772.63	9,670.85	9,951.63	10,383.49	10,341.81	10,739.78
OTROS PASIVOS	593.73	29.70%	1,998.87	2,354.42	2,222.96	2,429.09	2,328.39	2,270.85	2,222.57	2,440.84	2,399.15	2,517.66	2,634.88	2,676.42	2,592.60
Locales	575.15	40.80%	1,409.56	1,605.75	1,687.71	1,903.44	1,785.10	1,753.76	1,700.37	1,805.85	1,772.89	1,925.65	2,021.10	1,976.57	1,984.71
Extranjero	18.59	3.15%	589.30	748.67	535.25	525.65	543.30	517.09	522.19	634.98	626.26	592.02	613.78	699.85	607.89
PATRIMONIO	1,139.88	14.12%	8,073.83	8,099.95	8,256.02	8,331.77	8,391.99	8,459.29	8,488.93	8,779.84	8,825.36	8,924.23	9,106.60	9,174.11	9,213.71
Capital	378.82	8.29%	4,568.73	4,569.74	4,557.67	4,576.35	4,581.22	4,599.82	4,636.02	4,788.88	4,795.49	4,801.56	4,801.72	4,858.75	4,947.55

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	1.77	1.70%	104.58	102.84	102.84	102.84	102.84	102.84	102.84	105.02	105.08	106.22	102.84	102.84	106.35
Otras Reservas	16.53	16.89%	97.88	107.49	89.66	121.53	89.04	120.40	119.16	116.27	116.26	119.66	122.67	124.20	114.40
Utilidad de Periodos Anteriores	306.82	12.61%	2,432.57	3,106.00	3,089.84	3,008.47	2,985.12	2,909.97	2,853.25	2,904.73	2,899.73	2,873.10	2,872.93	2,819.52	2,739.39
Utilidad de Periodo	318.54	39.19%	812.70	128.29	297.29	392.45	490.74	593.10	659.82	709.82	806.79	910.29	1,011.29	1,101.42	1,131.24
Ganancia o Perdida en Valores Disponible para la Venta	84.29	(186.10%)	(45.29)	(22.32)	(7.84)	0.87	12.37	2.39	(12.93)	19.36	(33.77)	(22.37)	59.38	31.62	39.00
Deuda Subordinada	33.11	32.25%	102.66	107.91	126.57	129.27	130.67	130.77	130.77	135.76	135.77	135.77	135.77	135.77	135.77
<b>PASIVO Y PATRIMONIO</b>	<b>9,832.09</b>	<b>13.69%</b>	<b>71,842.50</b>	<b>72,475.95</b>	<b>72,053.41</b>	<b>73,355.33</b>	<b>73,788.98</b>	<b>74,419.58</b>	<b>75,757.57</b>	<b>76,905.84</b>	<b>77,083.17</b>	<b>77,957.33</b>	<b>79,508.72</b>	<b>81,241.61</b>	<b>81,674.58</b>