

**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
DE DICIEMBRE 2012 A DICIEMBRE 2013  
( En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	1,578.82	10.00%	15,787.31	15,596.71	14,606.78	14,742.90	16,016.41	16,707.02	16,509.08	15,808.02	16,494.31	16,420.68	15,971.22	16,851.98	17,366.13
Depositos Locales en Bancos	459.31	17.46%	2,630.10	2,640.43	2,448.86	2,669.16	2,771.39	2,786.37	2,848.95	2,775.84	3,000.26	2,774.05	2,808.74	2,920.10	3,089.41
A la Vista	(56.52)	(7.99%)	707.40	574.33	583.70	566.22	668.47	595.25	605.42	577.12	616.66	574.64	592.70	721.93	650.88
A Plazo	515.83	26.83%	1,922.70	2,066.10	1,865.16	2,102.95	2,102.92	2,191.12	2,243.53	2,198.72	2,383.60	2,199.41	2,216.04	2,198.17	2,438.53
Depositos Extranjeros en Bancos	1,005.33	8.19%	12,275.11	12,186.28	11,286.74	11,258.10	12,423.83	13,042.17	12,660.07	12,104.19	12,550.07	12,543.94	12,198.44	12,922.90	13,280.44
A la Vista	1,797.57	43.87%	4,097.35	3,719.04	3,313.92	3,466.52	3,888.21	4,502.92	4,752.83	4,477.85	4,715.86	4,902.99	4,401.76	4,657.49	5,894.92
A Plazo	(792.25)	(9.69%)	8,177.76	8,467.24	7,972.82	7,791.58	8,535.62	8,539.25	7,907.24	7,626.33	7,834.21	7,640.95	7,796.68	8,265.42	7,385.51
Menos Provisiones	(0.01)	(100.00%)	0.01	0.01	0.01	0.01	0.05	0.06	0.00	0.00	0.01	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	0.00	0.00	0.00	0.00
Extranjero	(0.01)	(100.00%)	0.01	0.01	0.01	0.01	0.05	0.06	0.00	0.00	0.01	0.00	0.00	0.00	0.00
Otros	114.17	12.94%	882.11	770.01	871.18	815.65	821.23	878.54	1,000.06	928.00	943.98	1,102.68	964.05	1,008.97	996.29
<b>CARTERA CREDITICIA</b>	4,605.88	8.22%	56,009.03	56,828.42	58,703.21	59,754.17	59,502.32	59,544.85	60,509.12	61,376.92	61,913.30	62,450.88	60,592.48	60,937.09	60,614.90
Locales	3,967.31	11.99%	33,093.91	33,514.19	33,853.34	34,338.74	34,390.98	34,790.23	35,245.55	35,918.61	36,345.81	36,938.84	37,161.75	37,359.97	37,061.23
Extranjero	711.41	3.02%	23,581.22	23,991.55	25,550.45	26,111.71	25,813.92	25,460.54	25,966.61	26,164.96	26,280.91	26,232.69	24,157.39	24,307.56	24,292.64
Menos Provisiones	72.85	10.94%	666.11	677.31	700.58	696.28	702.58	705.92	703.04	706.64	713.42	720.65	726.66	730.44	738.96
Locales	45.56	10.34%	440.53	444.73	449.47	445.63	452.92	466.13	455.63	469.24	469.16	474.09	472.57	477.14	486.09
Extranjero	27.29	12.10%	225.58	232.58	251.11	250.64	249.66	239.79	247.41	237.41	244.26	246.55	254.08	253.30	252.87
<b>INVERSIONES EN VALORES</b>	1,343.37	9.05%	14,851.85	15,235.81	15,266.73	15,112.41	15,412.83	15,015.33	15,140.81	15,398.28	15,399.23	15,241.24	15,508.65	15,583.15	16,195.22
Locales	783.46	14.89%	5,261.04	5,331.75	5,355.44	5,375.86	5,395.66	5,155.46	5,134.26	5,232.46	5,349.90	5,372.68	5,592.58	5,858.70	6,044.50
Extranjero	559.65	5.83%	9,593.60	9,906.70	9,913.92	9,739.18	10,019.82	9,862.52	10,008.97	10,168.25	10,051.62	9,871.08	9,918.59	9,726.96	10,153.25
Menos Provisiones	(0.27)	(9.62%)	2.79	2.64	2.62	2.62	2.65	2.65	2.41	2.43	2.29	2.51	2.51	2.51	2.52
Locales	0.65	236.80%	0.27	0.27	0.28	0.27	0.27	0.28	1.54	0.29	0.45	0.59	0.88	0.89	0.92
Extranjero	(0.91)	(36.29%)	2.52	2.36	2.35	2.35	2.37	2.37	0.87	2.14	1.84	1.93	1.63	1.62	1.61
<b>OTROS ACTIVOS</b>	673.72	21.89%	3,077.97	3,133.60	3,399.69	3,373.66	3,355.38	3,341.80	3,244.51	3,320.83	3,355.23	3,608.82	3,496.51	3,458.67	3,751.70
Locales	721.71	30.34%	2,378.93	2,396.81	2,376.75	2,456.56	2,536.72	2,467.11	2,380.86	2,432.93	2,544.75	2,613.50	2,751.97	2,793.52	3,100.64
Extranjero	(47.99)	(6.86%)	699.04	736.79	1,022.94	917.10	818.66	874.69	863.65	887.90	810.48	995.32	744.53	665.15	651.06
<b>TOTAL DE ACTIVOS</b>	8,201.79	9.14%	89,726.16	90,794.54	91,976.41	92,983.15	94,286.93	94,609.00	95,403.52	95,904.06	97,162.06	97,721.62	95,568.86	96,830.89	97,927.95

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	6,079.08	9.49%	64,069.74	64,957.57	66,135.85	66,761.28	68,273.88	68,852.95	69,675.93	69,477.62	70,230.45	70,539.69	68,745.99	69,428.75	70,148.82
Locales	4,715.74	12.54%	37,603.02	37,788.88	37,784.71	38,117.15	38,973.58	39,169.67	39,504.44	39,618.80	40,186.20	40,182.57	40,894.14	41,833.88	42,318.76
Oficiales	1,136.86	19.87%	5,722.68	5,852.40	5,899.41	5,941.41	6,232.10	6,166.62	6,341.71	6,329.77	6,440.20	6,468.87	6,697.22	7,123.07	6,859.54
De Particulares	2,953.51	10.07%	29,327.64	29,329.33	29,433.42	29,533.53	29,966.16	30,237.22	30,299.79	30,561.30	30,747.95	31,055.61	31,470.84	31,864.23	32,281.15
A la Vista	870.33	12.31%	7,069.25	6,897.89	6,975.51	6,906.87	7,230.66	7,085.42	6,960.48	7,074.90	7,152.45	7,322.86	7,491.16	7,582.78	7,939.58
A Plazo	1,408.68	9.39%	15,001.48	15,088.42	15,096.80	15,147.47	15,280.95	15,505.32	15,756.38	15,841.84	16,058.79	16,150.02	16,315.56	16,397.99	16,410.15
De Ahorros	674.50	9.29%	7,256.91	7,343.02	7,361.11	7,479.19	7,454.55	7,646.48	7,582.94	7,644.56	7,536.71	7,582.73	7,664.12	7,883.45	7,931.41
De Bancos	625.38	24.50%	2,552.70	2,607.15	2,451.88	2,642.21	2,775.32	2,765.83	2,862.95	2,727.73	2,998.06	2,658.09	2,726.08	2,846.58	3,178.08
A la Vista	48.82	6.89%	708.66	587.24	644.94	625.85	680.66	718.24	699.39	659.91	680.45	615.50	647.95	706.31	757.48
A Plazo	576.56	31.27%	1,844.04	2,019.91	1,806.93	2,016.36	2,094.65	2,047.60	2,163.56	2,067.82	2,317.60	2,042.59	2,078.13	2,140.27	2,420.60
Extranjero	1,363.34	5.15%	26,466.72	27,168.69	28,351.15	28,644.13	29,300.30	29,683.28	30,171.48	29,858.82	30,044.25	30,357.12	27,851.85	27,594.87	27,830.06
Oficiales	54.46	122.57%	44.43	47.26	69.32	51.77	51.45	255.81	77.00	78.26	69.16	57.81	70.62	64.53	98.89
De Particulares	411.38	2.08%	19,733.89	20,098.84	19,983.34	19,921.44	20,508.38	21,083.80	21,857.35	21,751.66	21,921.94	22,263.22	20,247.35	20,451.73	20,145.27
A la Vista	868.31	26.78%	3,242.27	3,422.59	3,432.11	3,495.04	3,495.07	3,647.40	3,856.79	3,709.66	3,722.76	3,854.94	3,786.87	3,846.04	4,110.58
A Plazo	(891.46)	(6.91%)	12,897.11	13,000.42	13,004.88	12,940.39	12,967.43	13,694.94	14,032.60	14,083.22	14,034.44	14,232.71	12,451.77	12,102.85	12,005.65
De Ahorros	434.52	12.09%	3,594.52	3,675.83	3,546.35	3,486.00	4,045.88	3,741.46	3,967.96	3,958.78	4,164.74	4,175.56	4,008.72	4,502.84	4,029.04
De Bancos	897.50	13.42%	6,688.39	7,022.58	8,298.49	8,670.92	8,740.46	8,343.67	8,237.13	8,028.90	8,053.14	8,036.10	7,533.88	7,078.61	7,585.90
A la Vista	696.77	64.64%	1,077.95	1,041.00	1,985.54	2,005.08	1,899.11	1,942.15	1,907.91	1,868.19	1,950.19	2,000.82	2,137.79	1,979.13	1,774.72
A Plazo	200.73	3.58%	5,610.44	5,981.59	6,312.94	6,665.84	6,841.35	6,401.52	6,329.22	6,160.71	6,102.95	6,035.27	5,396.09	5,099.48	5,811.17
OBLIGACIONES	1,570.20	11.71%	13,407.52	13,402.55	13,180.82	13,475.13	12,894.52	12,993.35	13,067.15	13,767.82	14,202.32	14,002.58	13,909.33	14,412.25	14,977.72
Locales	281.26	22.47%	1,251.74	1,274.24	1,306.14	1,325.20	1,325.90	1,336.69	1,382.80	1,450.44	1,462.02	1,466.44	1,464.66	1,511.06	1,533.01
Extranjero	1,288.93	10.60%	12,155.78	12,128.30	11,874.67	12,149.93	11,568.62	11,656.66	11,684.35	12,317.38	12,740.30	12,536.14	12,444.66	12,901.19	13,444.71
OTROS PASIVOS	152.64	5.67%	2,690.55	2,765.98	2,781.48	2,799.09	3,032.59	2,823.71	2,880.91	2,750.15	2,791.10	3,194.14	2,887.89	2,929.52	2,843.18
Locales	310.36	14.56%	2,131.26	2,133.56	2,113.66	2,218.09	2,405.42	2,218.07	2,290.64	2,151.63	2,245.70	2,625.89	2,388.25	2,478.10	2,441.62
Extranjero	(157.72)	(28.20%)	559.28	632.42	667.82	581.00	627.17	605.64	590.27	598.52	545.40	568.25	499.64	451.42	401.56
PATRIMONIO	399.88	4.18%	9,558.35	9,668.44	9,878.26	9,947.65	10,085.94	9,938.99	9,779.54	9,908.48	9,938.19	9,985.21	10,025.66	10,060.37	9,958.23
Capital	449.70	8.79%	5,115.45	5,128.72	5,129.67	5,142.30	5,237.19	5,167.78	5,238.84	5,279.96	5,293.51	5,300.03	5,295.41	5,358.11	5,565.15

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	633.81	606.80%	104.45	104.49	104.49	737.83	737.83	737.85	737.80	737.73	737.77	737.98	738.03	738.09	738.26
Otras Reservas	(14.91)	(213.27%)	6.99	12.91	11.88	14.47	11.18	10.13	9.07	8.71	1.19	(9.64)	(5.71)	(4.82)	(7.92)
Utilidad de Periodos Anteriores	(296.41)	(10.68%)	2,775.88	3,820.06	3,803.89	3,142.98	3,039.41	2,988.37	2,893.87	2,990.58	2,961.08	2,924.17	2,825.20	2,747.77	2,479.47
Utilidad de Periodo	(22.42)	(1.98%)	1,131.58	197.94	433.35	577.11	694.47	795.70	838.42	816.50	903.93	931.82	1,052.23	1,140.32	1,109.17
Ganancia o Perdida en Valores Disponible para la Venta	(323.39)	(112.20%)	288.22	268.55	259.20	197.19	230.09	103.40	(74.23)	(60.78)	(95.05)	(42.42)	12.24	(28.37)	(35.16)
Deuda Subordinada	(26.51)	(19.52%)	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	135.77	143.27	108.27	109.27	109.26
<b>PASIVO Y PATRIMONIO</b>	<b>8,201.79</b>	<b>9.14%</b>	<b>89,726.16</b>	<b>90,794.54</b>	<b>91,976.41</b>	<b>92,983.15</b>	<b>94,286.93</b>	<b>94,609.00</b>	<b>95,403.52</b>	<b>95,904.06</b>	<b>97,162.06</b>	<b>97,721.62</b>	<b>95,568.86</b>	<b>96,830.89</b>	<b>97,927.95</b>

Nota

Año 2013 : Cifras Preliminares