

**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
DE DICIEMBRE 2013 A DICIEMBRE 2014  
( En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2014												
			2013	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	4,024.00	23.23%	17,321.69	16,771.26	16,480.71	17,351.60	17,216.44	18,297.96	18,891.63	18,400.25	19,481.72	20,072.77	19,923.27	21,277.67	21,345.69
Depositos Locales en Bancos	479.42	15.74%	3,046.05	2,956.27	3,165.75	3,290.64	3,289.49	3,385.32	3,447.35	3,731.94	4,040.52	4,027.39	3,861.26	3,702.89	3,525.46
A la Vista	218.50	35.96%	607.54	927.93	938.98	1,050.94	1,000.95	1,015.02	1,010.51	982.09	1,318.68	1,256.60	1,168.17	1,023.76	826.04
A Plazo	260.91	10.70%	2,438.51	2,028.34	2,226.77	2,239.71	2,288.54	2,370.30	2,436.83	2,749.85	2,721.84	2,770.80	2,693.09	2,679.13	2,699.42
Depositos Extranjeros en Bancos	3,506.37	26.40%	13,279.36	12,804.39	12,291.37	12,986.16	12,922.18	13,856.12	14,457.47	13,729.25	14,386.97	15,040.05	15,062.88	16,419.58	16,785.73
A la Vista	1,283.79	21.84%	5,877.12	5,426.13	4,475.46	6,107.62	5,680.89	6,094.04	5,966.75	5,977.81	6,526.73	6,140.17	6,407.36	7,277.25	7,160.91
A Plazo	2,222.58	30.03%	7,402.24	7,378.26	7,815.92	6,878.54	7,241.28	7,762.09	8,490.72	7,751.43	7,860.24	8,899.88	8,655.52	9,142.33	9,624.82
Menos Provisiones	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
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	0.00	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
Otros	38.22	3.84%	996.29	1,010.60	1,023.59	1,074.79	1,004.78	1,056.52	986.82	939.07	1,054.23	1,005.33	999.14	1,155.20	1,034.50
CARTERA CREDITICIA	5,427.24	8.95%	60,612.44	61,153.19	61,136.19	61,196.98	61,993.78	63,169.45	63,495.37	62,777.69	63,545.80	64,374.69	64,949.27	65,831.75	66,039.68
Locales	3,290.28	8.88%	37,061.23	37,538.52	37,728.64	37,640.19	37,882.92	38,297.03	38,573.32	39,013.99	39,607.31	39,535.37	40,023.94	40,414.25	40,351.50
Extranjero	1,912.14	7.87%	24,292.64	24,356.19	24,152.97	24,298.03	24,858.21	25,634.14	25,684.79	24,510.58	24,685.28	25,343.28	25,426.09	25,926.32	26,204.78
Menos Provisiones	(224.81)	(30.32%)	741.43	741.52	745.42	741.24	747.35	761.73	762.75	746.88	746.79	504.13	500.93	509.48	516.61
Locales	(83.03)	(17.00%)	488.48	490.06	497.59	498.58	500.57	508.02	511.22	506.15	507.32	420.83	419.23	421.91	405.45
Extranjero	(141.79)	(56.05%)	252.95	251.46	247.84	242.65	246.78	253.71	251.53	240.73	239.47	83.30	81.70	87.57	111.16
INVERSIONES EN VALORES	1,349.02	8.30%	16,244.95	16,474.70	16,661.19	16,950.49	16,950.83	16,856.61	16,926.56	16,988.63	17,201.18	17,232.59	17,399.82	17,595.56	17,593.97
Locales	623.89	10.32%	6,044.54	6,140.66	6,142.88	6,330.77	6,252.07	6,248.29	6,168.74	6,308.33	6,355.10	6,414.49	6,522.20	6,529.87	6,668.43
Extranjero	723.71	7.09%	10,202.93	10,336.53	10,521.14	10,622.54	10,701.24	10,610.08	10,758.26	10,680.75	10,846.96	10,819.03	10,878.64	11,067.00	10,926.64
Menos Provisiones	(1.43)	(56.47%)	2.52	2.48	2.82	2.82	2.48	1.77	0.45	0.46	0.88	0.93	1.01	1.30	1.10
Locales	0.04	3.89%	0.92	0.94	0.98	0.97	0.97	0.79	0.39	0.41	0.84	0.89	0.98	1.07	0.95
Extranjero	(1.46)	(91.01%)	1.61	1.54	1.85	1.84	1.51	0.98	0.06	0.05	0.04	0.04	0.03	0.23	0.14
OTROS ACTIVOS	(62.64)	(1.67%)	3,743.40	3,731.19	3,869.98	3,274.10	3,261.11	3,344.57	3,370.96	3,371.39	3,465.30	3,408.44	3,542.89	3,484.39	3,680.76
Locales	(324.68)	(10.49%)	3,094.05	3,013.55	3,076.83	2,500.40	2,557.54	2,668.18	2,583.30	2,522.46	2,680.84	2,587.19	2,845.11	2,597.27	2,769.36
Extranjero	262.04	40.35%	649.36	717.63	793.15	773.70	703.58	676.39	787.66	848.93	784.47	821.25	697.78	887.13	911.40
TOTAL DE ACTIVOS	10,737.62	10.97%	97,922.49	98,130.34	98,148.08	98,773.17	99,422.17	101,668.59	102,684.51	101,537.96	103,693.99	105,088.49	105,815.25	108,189.37	108,660.11

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	VARIACION ABSOLUTA	%	2013		2014										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	8,052.39	11.49%	70,110.46	70,270.49	70,144.29	70,940.19	71,358.81	73,077.27	74,046.07	73,587.33	75,302.59	76,560.30	76,263.70	78,139.29	78,162.85
Locales	3,902.86	9.23%	42,280.23	42,309.93	42,287.56	42,582.04	42,849.85	43,283.29	43,646.95	44,065.16	44,662.40	45,309.41	45,232.29	45,852.18	46,183.09
Oficiales	987.64	14.40%	6,859.54	6,766.23	6,466.43	6,509.38	6,568.87	6,498.87	6,556.14	6,521.73	6,449.02	7,150.33	7,147.93	7,701.44	7,847.18
De Particulares	2,575.97	7.98%	32,284.32	32,475.29	32,540.69	32,808.77	33,002.56	33,297.51	33,545.92	33,823.88	34,132.84	34,094.04	34,188.80	34,433.49	34,860.29
A la Vista	374.28	4.71%	7,942.27	7,889.92	7,783.78	7,944.74	8,042.23	7,945.75	7,934.77	8,149.75	8,218.87	8,074.28	7,953.75	8,138.45	8,316.55
A Plazo	1,314.48	8.01%	16,410.64	16,623.39	16,746.58	16,761.23	16,838.72	17,138.61	17,318.09	17,335.00	17,417.25	17,512.94	17,776.86	17,829.95	17,725.12
De Ahorros	887.21	11.19%	7,931.41	7,961.98	8,010.33	8,102.79	8,121.61	8,213.15	8,293.07	8,339.12	8,496.72	8,506.82	8,458.20	8,465.09	8,818.62
De Bancos	339.24	10.82%	3,136.37	3,068.40	3,280.44	3,263.89	3,278.42	3,486.91	3,544.88	3,719.56	4,080.55	4,065.03	3,895.55	3,717.25	3,475.61
A la Vista	99.87	13.94%	716.27	1,057.95	1,127.93	1,091.24	1,061.35	1,102.75	1,087.89	1,022.18	1,349.76	1,291.21	1,170.71	1,000.29	816.14
A Plazo	239.36	9.89%	2,420.11	2,010.46	2,152.51	2,172.66	2,217.07	2,384.15	2,457.00	2,697.38	2,730.78	2,773.83	2,724.85	2,716.96	2,659.47
Extranjero	4,149.53	14.91%	27,830.23	27,960.57	27,856.74	28,358.15	28,508.96	29,793.98	30,399.12	29,522.16	30,640.19	31,250.89	31,031.41	32,287.11	31,979.76
Oficiales	1,605.34	1,623.33%	98.89	113.03	92.03	152.77	114.80	50.36	56.12	54.76	96.48	58.12	54.33	56.56	1,704.24
De Particulares	2,923.32	14.51%	20,145.44	19,905.09	19,762.32	20,670.42	21,088.01	21,703.02	21,453.98	22,680.28	22,939.28	22,955.43	23,101.37	25,107.96	23,068.76
A la Vista	788.16	19.17%	4,110.58	4,072.73	4,204.26	4,521.07	4,460.73	4,402.33	4,631.08	5,050.06	4,888.87	4,764.19	4,990.05	5,320.50	4,898.73
A Plazo	2,015.24	16.79%	12,005.65	12,194.24	11,936.61	11,896.93	12,552.62	12,921.13	13,086.01	13,213.53	13,591.84	13,941.22	14,006.49	13,790.01	14,020.89
De Ahorros	119.93	2.98%	4,029.21	3,638.12	3,621.46	4,252.42	4,074.66	4,379.55	3,736.89	4,416.69	4,458.57	4,250.03	4,104.83	5,997.45	4,149.14
De Bancos	(379.14)	(5.00%)	7,585.90	7,942.44	8,002.39	7,534.95	7,306.15	8,040.60	8,889.02	6,787.13	7,604.43	8,237.34	7,875.72	7,122.59	7,206.76
A la Vista	1,045.06	58.89%	1,774.72	2,222.80	2,246.46	2,253.81	2,230.26	2,376.37	2,867.38	2,252.39	2,951.15	2,937.03	2,751.14	2,546.95	2,819.78
A Plazo	(1,424.20)	(24.51%)	5,811.17	5,719.64	5,755.93	5,281.15	5,075.88	5,664.23	6,021.64	4,534.74	4,653.28	5,300.31	5,124.58	4,575.64	4,386.98
OBLIGACIONES	1,383.06	9.23%	14,977.65	14,690.81	14,460.15	14,670.93	15,014.07	15,288.57	15,121.17	14,674.10	14,723.36	14,524.76	15,377.44	15,632.53	16,360.70
Locales	355.71	23.20%	1,533.01	1,521.63	1,533.99	1,534.28	1,490.78	1,500.65	1,613.55	1,563.03	1,544.24	1,589.83	1,595.50	1,658.57	1,888.72
Extranjero	1,027.35	7.64%	13,444.64	13,169.18	12,926.16	13,136.65	13,523.29	13,787.92	13,507.62	13,111.07	13,179.12	12,934.94	13,781.93	13,973.95	14,471.99
OTROS PASIVOS	(61.33)	(2.17%)	2,826.89	3,107.15	3,327.05	2,776.28	2,567.70	2,677.91	2,802.41	2,563.34	2,788.71	2,850.47	2,860.38	3,040.36	2,765.56
Locales	(366.49)	(15.08%)	2,429.71	2,669.04	2,777.80	2,295.41	2,159.93	2,247.44	2,319.75	2,051.70	2,252.02	2,380.24	2,369.48	2,387.97	2,063.22
Extranjero	305.16	76.83%	397.18	438.11	549.25	480.86	407.77	430.47	482.66	511.65	536.69	470.23	490.89	652.39	702.34
PATRIMONIO	1,363.51	13.62%	10,007.48	10,061.88	10,216.58	10,385.77	10,481.60	10,624.85	10,714.86	10,713.19	10,879.33	11,152.95	11,313.74	11,377.19	11,371.00
Capital	496.98	8.93%	5,565.15	5,563.60	5,570.97	5,665.10	5,673.57	5,679.80	5,762.21	5,761.93	5,820.09	5,831.21	5,948.90	5,962.86	6,062.13

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	168.70	22.85%	738.26	906.76	906.85	906.75	906.89	906.87	906.91	906.90	906.84	906.84	906.81	906.91	906.97
Otras Reservas	779.72	(10,755.21%)	(7.25)	(14.06)	(46.80)	(43.46)	34.75	21.76	(24.97)	41.61	33.10	592.44	581.52	624.22	772.47
Provisiones Dinámicas	726.49	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	577.87	568.69	605.52	726.49
Otras Reservas	53.23	(734.26%)	(7.25)	(14.06)	(46.80)	(43.46)	34.75	21.76	(24.97)	41.61	33.10	14.57	12.84	18.70	45.98
Utilidad de Periodos Anteriores	(143.83)	(5.80%)	2,477.97	3,317.27	3,285.44	3,151.69	3,101.95	3,089.67	3,064.08	3,045.43	3,034.96	2,679.55	2,592.88	2,526.82	2,334.14
Utilidad de Periodo	110.33	10.25%	1,076.55	199.44	380.19	488.57	605.47	729.95	807.30	763.46	870.27	969.75	1,102.93	1,192.19	1,186.88
Ganancia o Perdida en Valores Disponible para la Venta	(51.56)	(108.47%)	47.53	(29.23)	1.84	99.02	40.86	78.69	81.73	76.25	96.46	55.55	58.28	41.58	(4.03)
Deuda Subordinada	3.17	2.90%	109.26	118.10	118.10	118.10	118.10	118.10	117.61	117.61	117.61	117.61	122.42	122.62	112.43
<b>PASIVO Y PATRIMONIO</b>	<b>10,737.62</b>	<b>10.97%</b>	<b>97,922.49</b>	<b>98,130.34</b>	<b>98,148.08</b>	<b>98,773.17</b>	<b>99,422.17</b>	<b>101,668.59</b>	<b>102,684.51</b>	<b>101,537.96</b>	<b>103,693.99</b>	<b>105,088.49</b>	<b>105,815.25</b>	<b>108,189.37</b>	<b>108,660.11</b>

Nota

Año 2014 : Cifras Preliminares