

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Millones de Balboas)**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	132.53	0.62%	21,360.34	20,856.08	20,654.27	22,503.72	21,705.60	21,665.63	21,321.42	21,989.43	21,238.39	20,677.56	20,244.01	20,937.72	21,492.87
Depositos Locales en Bancos	(101.94)	(2.89%)	3,524.57	3,493.40	3,446.15	3,510.99	3,494.40	3,310.66	3,245.38	3,090.05	3,027.70	3,532.23	3,342.38	3,437.69	3,422.63
A la Vista	(37.71)	(4.57%)	825.15	836.13	785.05	845.86	848.11	719.97	684.26	687.18	756.55	824.92	796.21	855.49	787.44
A Plazo	(64.23)	(2.38%)	2,699.42	2,657.27	2,661.10	2,665.13	2,646.29	2,590.69	2,561.13	2,402.87	2,271.15	2,707.31	2,546.17	2,582.20	2,635.19
Depositos Extranjeros en Bancos	262.36	1.56%	16,801.30	16,343.15	16,119.00	17,891.66	17,277.36	17,331.58	17,051.04	18,015.76	17,297.80	16,227.34	15,903.86	16,509.31	17,063.65
A la Vista	(313.98)	(4.38%)	7,176.48	6,445.54	6,507.29	7,024.69	6,874.26	6,953.96	6,546.80	8,085.72	6,425.99	5,913.02	5,541.19	6,436.12	6,862.50
A Plazo	576.34	5.99%	9,624.82	9,897.61	9,611.71	10,866.96	10,403.10	10,377.62	10,504.23	9,930.04	10,871.81	10,314.31	10,362.67	10,073.18	10,201.15
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	(27.89)	(2.70%)	1,034.47	1,019.53	1,089.12	1,101.07	933.84	1,023.39	1,025.00	883.62	912.90	917.99	997.78	990.73	1,006.58
CARTERA CREDITICIA	6,519.29	9.87%	66,043.57	66,539.89	66,666.63	67,199.50	67,391.72	67,981.25	69,195.58	69,895.45	70,899.71	71,353.91	71,634.14	72,482.32	72,562.87
Locales	4,784.79	11.86%	40,351.50	40,838.28	41,146.80	41,644.37	41,664.93	42,008.95	42,331.77	42,951.06	43,413.44	43,941.91	44,431.94	45,257.66	45,136.29
Extranjero	1,777.83	6.78%	26,207.78	26,223.16	26,042.56	26,085.23	26,253.51	26,497.69	27,392.88	27,479.69	28,031.39	27,966.67	27,764.07	27,796.85	27,985.61
Menos Provisiones	43.33	8.40%	515.70	521.54	522.73	530.10	526.71	525.38	529.07	535.29	545.12	554.67	561.87	572.18	559.03
Locales	32.62	7.99%	408.06	409.43	414.57	421.59	420.24	408.94	424.22	427.81	436.33	438.66	453.86	458.53	440.69
Extranjero	10.71	9.95%	107.64	112.12	108.16	108.51	106.47	116.44	104.85	107.48	108.78	116.02	108.01	113.65	118.35
INVERSIONES EN VALORES	2,116.29	12.06%	17,552.83	17,714.03	18,062.08	18,120.51	18,145.34	18,426.42	19,255.92	19,297.64	19,245.23	19,510.80	19,504.18	19,473.58	19,669.12
Locales	358.76	5.37%	6,676.11	6,673.93	6,727.66	6,664.27	6,644.49	6,734.85	6,840.41	6,941.61	6,885.18	6,993.11	7,089.94	7,084.13	7,034.87
Extranjero	1,757.99	16.16%	10,877.82	11,041.30	11,335.66	11,457.16	11,501.75	11,692.49	12,416.72	12,357.24	12,361.31	12,519.01	12,415.56	12,390.77	12,635.81
Menos Provisiones	0.46	41.68%	1.10	1.20	1.25	0.91	0.90	0.92	1.21	1.21	1.27	1.31	1.32	1.32	1.56
Locales	0.08	8.04%	0.95	1.01	1.06	0.91	0.90	0.92	1.03	1.03	1.03	1.02	1.08	1.08	1.03
Extranjero	0.38	264.03%	0.14	0.19	0.19	0.00	0.00	0.00	0.18	0.18	0.24	0.29	0.24	0.24	0.53
OTROS ACTIVOS	1,289.58	37.24%	3,463.09	3,441.79	3,574.04	3,561.81	3,912.65	4,208.77	4,272.79	4,308.32	4,419.46	4,482.43	4,344.18	4,325.36	4,752.67
Locales	264.14	10.35%	2,553.12	2,615.67	2,738.08	2,827.89	3,235.78	3,523.94	3,617.03	3,620.97	3,671.08	3,806.57	3,690.76	3,686.08	2,817.26
Extranjero	1,025.44	112.69%	909.97	826.13	835.96	733.92	676.88	684.83	655.77	687.35	748.37	675.87	653.42	639.28	1,935.41
TOTAL DE ACTIVOS	10,057.69	9.28%	108,419.83	108,551.80	108,957.02	111,385.53	111,155.31	112,282.08	114,045.72	115,490.84	115,802.79	116,024.70	115,726.52	117,218.99	118,477.52

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
DEPOSITOS	5,848.57	7.50%	77,972.62	77,805.45	77,858.06	80,050.78	79,835.96	80,551.23	81,419.31	83,194.27	83,361.31	82,850.62	82,351.09	83,240.99	83,821.19
Locales	3,040.03	6.62%	45,928.47	46,032.77	45,994.07	46,954.99	46,521.10	46,531.52	46,878.03	46,717.20	47,492.41	47,894.76	47,704.58	48,031.59	48,968.50
Oficiales	981.48	12.84%	7,641.38	7,628.62	7,707.32	8,441.17	7,926.03	7,810.60	8,417.18	8,107.83	8,590.40	8,520.71	8,258.49	8,299.87	8,622.86
De Particulares	1,831.84	5.25%	34,860.29	34,790.72	34,803.88	34,932.54	34,940.26	35,159.47	35,041.53	35,388.16	35,689.41	35,729.10	35,970.79	36,149.31	36,692.13
A la Vista	(101.85)	(1.22%)	8,316.55	8,280.33	8,049.94	7,973.16	7,852.88	8,011.13	7,894.52	7,863.33	7,977.25	7,807.50	7,949.08	8,105.51	8,214.69
A Plazo	1,386.66	7.82%	17,725.12	17,742.02	17,915.15	18,102.24	18,319.79	18,356.88	18,276.92	18,573.08	18,689.93	18,898.67	19,029.32	19,046.27	19,111.78
De Ahorros	547.03	6.20%	8,818.62	8,768.37	8,838.79	8,857.15	8,767.58	8,791.46	8,870.09	8,951.75	9,022.23	9,022.93	8,992.39	8,997.53	9,365.66
De Bancos	226.71	6.62%	3,426.79	3,613.43	3,482.87	3,581.27	3,654.81	3,561.45	3,419.33	3,221.21	3,212.60	3,644.95	3,475.30	3,582.42	3,653.50
A la Vista	68.28	8.37%	816.14	847.94	860.57	847.16	961.22	874.85	818.81	819.47	912.38	894.15	882.87	926.80	884.42
A Plazo	158.43	6.07%	2,610.65	2,765.50	2,622.30	2,734.11	2,693.59	2,686.59	2,600.52	2,401.74	2,300.22	2,750.80	2,592.43	2,655.62	2,769.08
Extranjero	2,808.54	8.76%	32,044.15	31,772.67	31,864.00	33,095.78	33,314.86	34,019.71	34,541.27	36,477.07	35,868.90	34,955.85	34,646.51	35,209.40	34,852.69
Oficiales	(865.37)	(50.78%)	1,704.24	1,665.55	1,302.69	1,332.98	1,158.73	333.63	487.69	697.86	1,384.90	1,351.64	942.52	875.31	838.86
De Particulares	1,943.38	8.42%	23,084.33	23,231.16	23,051.16	23,913.28	24,123.07	23,851.65	23,710.75	23,991.03	23,886.99	23,867.32	24,498.31	24,930.32	25,027.71
A la Vista	562.60	11.45%	4,913.98	5,032.69	5,113.42	5,210.95	5,063.25	5,147.78	5,151.15	5,125.22	5,109.63	5,184.42	5,066.27	5,362.15	5,476.58
A Plazo	1,229.62	8.77%	14,021.08	14,071.77	13,802.36	14,561.90	14,831.57	14,397.12	14,305.16	14,700.36	14,637.94	14,667.96	15,203.85	15,392.41	15,250.69
De Ahorros	151.17	3.64%	4,149.27	4,126.69	4,135.37	4,140.43	4,228.24	4,306.75	4,254.44	4,165.45	4,139.43	4,014.93	4,228.19	4,175.76	4,300.44
De Bancos	1,730.54	23.85%	7,255.58	6,875.96	7,510.16	7,849.53	8,033.06	9,834.43	10,342.83	11,788.17	10,597.01	9,736.90	9,205.68	9,403.78	8,986.12
A la Vista	(296.11)	(10.50%)	2,819.78	2,734.16	2,910.28	2,714.30	2,743.50	3,012.64	2,957.06	3,928.15	3,147.16	3,092.10	3,232.06	2,887.62	2,523.67
A Plazo	2,026.65	45.69%	4,435.80	4,141.80	4,599.87	5,135.22	5,289.56	6,821.79	7,385.77	7,860.03	7,449.85	6,644.80	5,973.62	6,516.16	6,462.45
OBLIGACIONES	2,170.81	13.26%	16,367.76	16,424.16	16,482.09	16,511.64	16,185.30	16,139.05	16,899.55	16,604.46	16,534.60	17,146.55	17,322.03	17,803.19	18,538.57
Locales	317.08	16.80%	1,887.29	1,778.62	1,881.38	1,859.04	1,868.26	1,911.88	1,917.13	1,924.47	1,982.70	2,026.97	2,056.01	2,207.83	2,204.36
Extranjero	1,853.73	12.80%	14,480.48	14,645.53	14,600.70	14,652.60	14,317.04	14,227.17	14,982.42	14,679.99	14,551.90	15,119.58	15,266.02	15,595.37	16,334.21
OTROS PASIVOS	1,042.48	37.66%	2,767.97	2,849.29	2,950.60	3,094.00	3,263.00	3,606.19	3,669.97	3,610.59	3,750.33	3,860.91	3,719.43	3,807.73	3,810.45
Locales	4.37	0.21%	2,063.68	2,200.16	2,364.44	2,583.80	2,810.24	3,134.55	3,183.72	3,104.54	3,222.95	3,344.48	3,231.05	3,313.43	2,068.05
Extranjero	1,038.11	147.40%	704.29	649.14	586.16	510.20	452.76	471.65	486.25	506.05	527.37	516.43	488.38	494.30	1,742.40
PATRIMONIO	995.83	8.80%	11,311.48	11,472.91	11,666.27	11,729.12	11,871.06	11,985.61	12,056.89	12,081.52	12,156.56	12,166.62	12,333.96	12,367.07	12,307.30
Capital	174.53	2.88%	6,062.12	6,070.19	6,074.96	6,084.10	6,107.36	6,107.60	6,188.29	6,168.96	6,169.05	6,170.86	6,174.20	6,148.94	6,236.64

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Reservas de Capital	90.49	9.98%	906.97	907.01	907.08	997.10	997.12	997.22	997.18	997.15	997.12	997.19	997.32	997.54	997.46
Otras Reservas	501.21	66.71%	751.35	751.60	745.47	911.34	931.76	932.09	1,037.48	1,037.31	1,041.65	1,108.52	1,132.37	1,160.39	1,252.56
Provisiones Dinámicas	268.03	36.79%	728.62	726.25	726.43	899.34	913.07	913.06	872.61	874.98	875.04	938.35	938.53	938.54	996.66
Otras Reservas	233.17	1,025.88%	22.73	25.35	19.05	12.00	18.68	19.03	164.87	162.33	166.62	170.17	193.85	221.86	255.90
Utilidad de Periodos Anteriores	385.40	16.55%	2,328.08	3,415.83	3,393.12	3,104.41	3,050.76	3,038.35	2,906.16	2,974.34	2,940.37	2,837.78	2,830.59	2,809.34	2,713.48
Utilidad de Periodo	11.09	0.95%	1,162.97	216.89	402.50	498.28	615.03	740.32	812.60	808.47	982.86	1,069.40	1,173.17	1,253.91	1,174.06
Ganancia o Perdida en Valores Disponible para la Venta	(166.54)	4,219.18%	(3.95)	7.43	39.19	29.95	65.09	66.07	11.41	(8.48)	(78.28)	(120.90)	(77.48)	(106.83)	(170.49)
Deuda Subordinada	(0.34)	(0.33%)	103.94	103.94	103.95	103.95	103.95	103.95	103.77	103.77	103.77	103.78	103.78	103.78	103.60
PASIVO Y PATRIMONIO	10,057.69	9.28%	108,419.83	108,551.80	108,957.02	111,385.53	111,155.31	112,282.08	114,045.72	115,490.84	115,802.79	116,024.70	115,726.52	117,218.99	118,477.52

Nota

Año 2014 : Cifras Preliminares