



CENTRO BANCARIO INTERNACIONAL
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Millones de Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-399.21	-5.12	7,792.80	8,099.57	7,714.13	6,872.96	6,821.02	6,866.19	6,626.33	6,491.63	6,324.29	6,566.97	6,644.91	6,864.86	7,393.59
Depositos Locales en Bancos	-62.79	-5.42	1,159.25	1,119.04	1,064.59	1,016.61	1,132.71	1,107.99	1,015.95	958.37	993.72	1,022.26	1,060.46	1,119.03	1,096.45
A la Vista	-28.05	-9.49	295.71	258.90	233.47	217.04	238.01	249.51	232.14	248.46	249.92	249.01	275.81	260.42	267.65
A Plazo	-34.74	-4.02	863.54	860.14	831.12	799.57	894.70	858.48	783.80	709.91	743.80	773.25	784.65	858.61	828.80
Depositos Extranjeros en Bancos	-352.83	-5.62	6,277.35	6,672.59	6,358.09	5,542.56	5,406.39	5,477.21	5,307.84	5,246.95	5,039.72	5,248.41	5,270.54	5,342.12	5,924.51
A la Vista	64.86	9.71	667.89	539.84	560.55	620.23	635.31	542.89	525.59	562.44	557.00	563.65	573.40	529.05	732.75
A Plazo	-417.69	-7.45	5,609.46	6,132.75	5,797.54	4,922.33	4,771.09	4,934.31	4,782.25	4,684.51	4,482.73	4,684.76	4,697.14	4,813.07	5,191.76
Menos Provisiones	-0.07	-86.46	0.08	0.08	0.05	0.03	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	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	-0.07	-86.46	0.08	0.08	0.05	0.03	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Otros	16.35	4.59	356.28	308.01	291.51	313.83	281.92	281.01	302.55	286.32	290.86	296.32	313.92	403.72	372.63
CARTERA CREDITICIA	2,360.77	13.43	17,578.46	17,659.60	17,519.46	17,757.84	17,843.80	18,166.45	18,315.88	18,292.81	18,663.15	18,895.42	19,305.96	19,828.95	19,939.23
Locales	1,348.37	11.43	11,794.67	11,884.37	11,843.01	12,032.16	12,124.87	12,331.21	12,394.99	12,666.46	12,861.58	13,088.81	13,216.44	13,335.59	13,143.03
Extranjero	893.05	13.91	6,419.60	6,406.17	6,299.82	6,337.79	6,334.53	6,442.73	6,519.46	6,227.94	6,387.62	6,382.92	6,625.33	7,022.40	7,312.65
Menos Provisiones	-119.36	-18.77	635.80	630.94	623.37	612.11	615.60	607.50	598.58	601.58	586.06	576.30	535.81	529.03	516.45
Locales	-27.31	-7.43	367.74	363.94	361.75	360.47	358.96	358.22	352.44	350.01	356.21	361.58	327.65	331.19	340.43
Extranjero	-92.04	-34.34	268.06	267.00	261.62	251.64	256.65	249.28	246.14	251.57	229.84	214.72	208.16	197.84	176.02
INVERSIONES EN VALORES	506.58	9.64	5,252.37	5,440.63	5,623.80	5,526.75	5,670.74	5,805.53	5,810.07	5,806.15	5,730.13	5,592.72	5,683.54	5,823.91	5,758.95
Locales	-182.88	-9.54	1,917.84	1,931.91	1,972.23	1,973.48	1,981.50	2,004.41	2,002.66	1,921.72	1,852.30	1,788.36	1,771.91	1,796.95	1,734.96
Extranjero	692.72	20.62	3,358.66	3,533.80	3,675.71	3,576.32	3,716.00	3,829.56	3,840.61	3,912.96	3,906.72	3,829.47	3,936.49	4,053.75	4,051.38
Menos Provisiones	3.26	13.50	24.13	25.08	24.14	23.05	26.77	28.44	33.20	28.52	28.90	25.10	24.86	26.79	27.39
Locales	5.94	31.22	19.04	19.85	19.32	17.24	20.87	22.60	27.38	23.56	25.59	21.54	21.96	24.02	24.98
Extranjero	-2.69	-52.77	5.09	5.24	4.82	5.81	5.89	5.84	5.82	4.96	3.31	3.57	2.90	2.77	2.40
OTROS ACTIVOS	-168.33	-10.02	1,680.62	1,547.77	1,523.98	1,649.67	1,556.84	1,581.44	1,598.24	1,581.21	1,774.59	1,565.23	1,547.10	1,637.32	1,512.30
Locales	-39.33	-2.97	1,326.54	1,255.27	1,248.70	1,310.51	1,302.23	1,303.47	1,335.89	1,332.92	1,513.08	1,295.25	1,288.91	1,347.29	1,287.21
Extranjero	-128.99	-36.43	354.08	292.50	275.28	339.16	254.62	277.97	262.35	248.28	261.51	269.98	258.19	290.03	225.09
TOTAL DE ACTIVOS	2,299.82	7.12	32,304.25	32,747.57	32,381.37	31,807.22	31,892.41	32,419.61	32,350.52	32,171.80	32,492.15	32,620.34	33,181.51	34,155.03	34,604.06
DEPOSITOS	914.34	3.87	23,621.16	24,081.86	23,672.65	23,136.53	23,234.34	23,576.00	23,370.71	23,203.95	23,529.23	23,517.69	23,779.55	24,356.62	24,535.50
Locales	628.07	4.72	13,314.55	13,527.98	13,304.09	13,389.48	13,375.43	13,466.36	13,392.41	13,405.34	13,636.92	13,471.27	13,506.67	13,757.13	13,942.62
Oficiales	-164.50	-8.40	1,959.27	2,208.04	1,937.97	1,954.96	1,906.11	1,856.44	1,839.08	1,866.25	1,757.28	1,705.74	1,683.42	1,686.61	1,794.77
De Particulares	826.90	8.08	10,237.54	10,251.98	10,340.69	10,436.70	10,536.85	10,579.94	10,610.55	10,689.14	10,966.07	10,810.26	10,824.45	10,973.74	11,064.44
A la Vista	163.27	11.16	1,463.51	1,393.00	1,425.05	1,458.53	1,457.68	1,408.71	1,412.74	1,447.37	1,598.94	1,459.13	1,460.26	1,531.11	1,626.78
A Plazo	478.03	7.55	6,327.53	6,393.44	6,402.78	6,483.77	6,556.78	6,613.90	6,615.47	6,660.81	6,756.15	6,757.87	6,798.77	6,839.84	6,805.56
De Ahorros	185.60	7.59	2,446.49	2,465.53	2,512.85	2,494.39	2,522.38	2,557.33	2,582.34	2,580.96	2,610.99	2,593.26	2,565.42	2,602.79	2,632.10
De Bancos	-34.33	-3.07	1,117.74	1,067.96	1,025.44	997.82	932.46	1,029.99	942.78	849.95	913.57	955.27	998.81	1,096.78	1,083.41
A la Vista	30.67	13.41	228.70	190.50	177.60	192.80	204.40	206.49	207.67	200.13	221.23	230.24	226.21	253.68	259.37
A Plazo	-65.00	-7.31	889.04	877.47	847.84	805.03	728.06	823.50	735.11	649.82	692.34	725.03	772.60	843.10	824.04
Extranjero	286.27	2.78	10,306.61	10,553.88	10,368.55	9,747.05	9,858.91	10,109.64	9,978.30	9,798.61	9,892.31	10,046.42	10,272.88	10,599.49	10,592.88
Oficiales	-23.12	-40.02	57.76	41.84	53.68	31.98	18.25	19.33	19.37	22.41	8.19	22.71	23.05	24.10	34.65
De Particulares	349.62	5.94	5,890.62	5,876.17	5,874.14	5,941.88	6,090.18	5,984.79	5,893.82	5,817.32	5,830.29	5,756.24	5,989.38	6,146.97	6,240.23



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A la Vista	-21.48	-1.82	1,178.13	1,064.41	1,042.27	1,173.12	1,234.80	1,128.37	1,063.33	998.02	992.68	919.62	1,035.62	1,141.90	1,156.65
A Plazo	199.15	4.46	4,462.30	4,450.81	4,440.70	4,458.79	4,497.88	4,419.34	4,475.69	4,468.74	4,468.90	4,477.50	4,581.84	4,615.30	4,661.45
De Ahorro	171.94	68.72	250.19	360.95	391.17	309.96	357.51	437.07	354.80	350.57	368.71	359.12	371.91	389.76	422.13
De Bancos	-40.23	-0.92	4,358.23	4,635.87	4,440.73	3,773.19	3,750.48	4,105.52	4,065.11	3,958.88	4,053.83	4,267.47	4,260.45	4,428.43	4,318.00
A la Vista	-537.76	-61.92	868.53	830.21	883.97	409.05	405.27	379.17	403.08	380.01	407.33	352.18	349.29	325.27	330.77
A Plazo	497.53	14.26	3,489.69	3,805.66	3,556.76	3,364.15	3,345.20	3,726.35	3,662.03	3,578.87	3,646.50	3,915.29	3,911.16	4,103.16	3,987.23
OBLIGACIONES	792.35	21.53	3,679.63	3,521.78	3,522.46	3,402.24	3,549.84	3,666.70	3,740.86	3,703.01	3,549.33	3,664.66	3,910.23	4,056.41	4,471.98
Locales	193.09	25.32	762.75	694.66	738.29	705.02	808.54	914.41	987.39	983.39	924.07	987.28	971.99	952.11	955.84
Extranjero	599.26	20.54	2,916.88	2,827.12	2,784.18	2,697.21	2,741.30	2,752.29	2,753.47	2,719.62	2,625.26	2,677.38	2,938.23	3,104.30	3,516.14
OTROS PASIVOS	-39.77	-4.02	989.28	1,068.60	1,075.77	1,093.81	1,002.52	1,059.78	1,082.77	1,041.23	1,133.27	1,116.13	1,050.79	1,146.72	949.51
Locales	-70.59	-9.18	768.90	828.26	834.64	851.83	748.67	792.46	839.71	782.31	817.73	789.87	795.35	866.24	698.31
Extranjero	30.82	13.99	220.38	240.34	241.13	241.98	253.85	267.32	243.06	258.92	315.54	326.26	255.44	280.48	251.20
PATRIMONIO	632.90	15.77	4,014.17	4,075.32	4,110.49	4,174.65	4,105.70	4,117.13	4,156.17	4,223.61	4,280.32	4,321.85	4,440.94	4,595.28	4,647.07
Capital	156.56	5.63	2,779.49	2,784.19	2,784.19	2,827.86	2,821.86	2,828.08	2,852.95	2,842.07	2,945.03	2,942.60	2,971.96	2,942.06	2,936.05
Reservas de Capital	-27.19	-20.81	130.66	130.71	130.29	130.26	103.58	103.64	103.54	124.34	25.07	24.79	24.82	103.31	103.47
Otras Reservas	-10.76	-8.36	128.71	77.09	77.94	86.86	70.28	56.69	59.77	64.99	68.13	67.47	67.41	69.27	117.95
Utilidad de Periodos Anteriores	308.56	63.20	488.22	1,027.73	1,005.58	949.56	941.21	928.65	898.69	896.43	876.89	819.68	798.83	844.08	796.79
Utilidad de Periodo	190.50	36.98	515.13	82.92	136.81	194.35	210.15	264.26	309.65	352.58	413.73	479.61	586.24	650.78	705.63
Ganancia o Perdida en Valores Disponible para la Venta	-19.78	70.54	-28.04	-27.31	-24.33	-14.25	-41.37	-64.18	-68.43	-56.79	-48.53	-47.29	-43.32	-49.22	-47.81
Deuda Subordinada	35.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00	35.00	35.00	35.00
PASIVO Y PATRIMONIO	2,299.82	7.12	32,304.25	32,747.57	32,381.37	31,807.22	31,892.41	32,419.61	32,350.52	32,171.80	32,492.15	32,620.34	33,181.51	34,155.03	34,604.06