



**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
DICIEMBRE 2003, DICIEMBRE 2004 Y DICIEMBRE 2005**

(En Millones de Balboas)

Descripcion	2003	2004	2005	Dic. 05 / Dic. 04		Dic. 05 / Dic. 03	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
<b>ACTIVOS LIQUIDOS</b>	7,792.80	7,383.48	6,755.23	-628.26	-8.51%	-1,037.57	-13.31%
Depositos Locales en Bancos	1,159.25	1,088.10	1,413.85	325.75	29.94%	254.61	21.96%
A la Vista	295.71	267.83	340.03	72.20	26.96%	44.33	14.99%
A Plazo	863.54	820.27	1,073.82	253.55	30.91%	210.28	24.35%
Depositos Extranjeros en Bancos	6,277.35	5,928.24	4,831.10	-1,097.13	-18.51%	-1,446.25	-23.04%
A la Vista	667.89	684.63	619.68	-64.95	-9.49%	-48.21	-7.22%
A Plazo	5,609.46	5,243.61	4,211.43	-1,032.18	-19.68%	-1,398.03	-24.92%
Menos Provisiones	0.08	0.01	0.00	-0.01	-100.00%	-0.08	-100.00%
Locales	0.00	0.00	0.00	0.00	0.00%	0.00	0.00%
Extranjero	0.08	0.01	0.00	-0.01	-100.00%	-0.08	-100.00%
Otros	356.28	367.16	510.27	143.11	38.98%	153.99	43.22%
<b>CARTERA CREDITICIA</b>	17,578.46	19,899.80	22,857.75	2,957.95	14.86%	5,279.29	30.03%
Locales	11,794.67	13,101.63	14,676.13	1,574.50	12.02%	2,881.47	24.43%
Extranjero	6,419.60	7,349.13	8,675.17	1,326.04	18.04%	2,255.57	35.14%
Menos Provisiones	635.80	550.96	493.55	-57.41	-10.42%	-142.26	-22.37%
Locales	367.74	370.98	344.98	-26.00	-7.01%	-22.76	-6.19%
Extranjero	268.06	179.98	148.57	-31.42	-17.46%	-119.49	-44.58%
<b>INVERSIONES EN VALORES</b>	5,252.37	5,760.11	6,857.16	1,097.04	19.05%	1,604.79	30.55%
Locales	1,917.84	1,734.69	1,821.97	87.28	5.03%	-95.87	-5.00%
Extranjero	3,358.66	4,047.94	5,056.48	1,008.54	24.91%	1,697.82	50.55%
Menos Provisiones	24.13	22.51	21.29	-1.22	-5.44%	-2.84	-11.76%
Locales	19.04	12.09	6.77	-5.32	-43.99%	-12.27	-64.44%
Extranjero	5.09	10.43	14.52	4.09	39.26%	9.43	185.28%
<b>OTROS ACTIVOS</b>	1,680.62	1,566.41	2,182.00	615.59	39.30%	501.38	29.83%
Locales	1,326.54	1,343.20	1,472.12	128.92	9.60%	145.58	10.97%
Extranjero	354.08	223.21	709.88	486.67	218.04%	355.80	100.48%
<b>TOTAL DE ACTIVOS</b>	32,304.25	34,609.80	38,652.13	4,042.33	11.68%	6,347.88	19.65%
<b>DEPOSITOS</b>	23,621.16	24,531.77	27,079.29	2,547.51	10.38%	3,458.12	14.64%
Locales	13,314.55	13,942.55	15,716.76	1,774.22	12.73%	2,402.21	18.04%
Oficiales	1,959.27	1,794.77	2,289.31	494.55	27.55%	330.04	16.85%
De Particulares	10,237.54	11,064.85	12,003.71	938.86	8.49%	1,766.16	17.25%
A la Vista	1,463.51	1,633.07	1,886.99	253.92	15.55%	423.47	28.94%
A Plazo	6,327.53	6,799.54	7,498.74	699.20	10.28%	1,171.21	18.51%
De Ahorros	2,446.49	2,632.24	2,617.97	-14.27	-0.54%	171.48	7.01%
De Bancos	1,117.74	1,082.93	1,423.74	340.81	31.47%	306.00	27.38%
A la Vista	228.70	259.33	293.20	33.86	13.06%	64.50	28.20%
A Plazo	889.04	823.60	1,130.55	306.95	37.27%	241.51	27.16%
Extranjero	10,306.61	10,589.23	11,362.52	773.30	7.30%	1,055.92	10.25%
Oficiales	57.76	34.65	31.24	-3.40	-9.83%	-26.52	-45.91%
De Particulares	5,890.62	6,235.27	6,579.26	343.98	5.52%	688.64	11.69%
A la Vista	1,178.13	1,145.75	930.84	-214.91	-18.76%	-247.29	-20.99%
A Plazo	4,462.30	4,667.39	5,132.07	464.68	9.96%	669.77	15.01%
De Ahorro	250.19	422.13	516.35	94.22	22.32%	266.16	106.38%
De Bancos	4,358.23	4,319.31	4,752.02	432.72	10.02%	393.80	9.04%
A la Vista	868.53	332.08	383.34	51.26	15.44%	-485.20	-55.86%
A Plazo	3,489.69	3,987.23	4,368.69	381.46	9.57%	878.99	25.19%
<b>OBLIGACIONES</b>	3,679.63	4,477.83	5,150.94	673.11	15.03%	1,471.31	39.99%
Locales	762.75	956.50	808.40	-148.10	-15.48%	45.64	5.98%
Extranjero	2,916.88	3,521.34	4,342.55	821.21	23.32%	1,425.66	48.88%
<b>OTROS PASIVOS</b>	989.28	956.09	1,407.43	451.34	47.21%	418.15	42.27%
Locales	768.90	710.68	932.03	221.34	31.15%	163.13	21.22%
Extranjero	220.38	245.41	475.40	229.99	93.72%	255.02	115.72%
<b>PATRIMONIO</b>	4,014.17	4,644.10	5,014.47	370.37	7.98%	1,000.30	24.92%
Capital	2,779.49	2,936.39	3,076.99	140.59	4.79%	297.50	10.70%
Reservas de Capital	130.66	103.47	122.08	18.61	17.99%	-8.58	-6.57%



**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
DICIEMBRE 2003, DICIEMBRE 2004 Y DICIEMBRE 2005**

(En Millones de Balboas)

Descripcion	2003	2004	2005	Dic. 05 / Dic. 04		Dic. 05 / Dic. 03	
	Diciembre	Diciembre	Diciembre	Absoluta	%	Absoluta	%
Otras Reservas	128.71	117.84	148.20	30.36	25.76%	19.49	15.14%
Utilidad de Periodos Anteriores	488.22	799.37	1,096.29	296.91	37.14%	608.06	124.55%
Utilidad de Periodo	515.13	699.96	601.03	-98.92	-14.13%	85.90	16.68%
Ganancia o Perdida en Valores Disponible para la Venta	-28.04	-47.93	-65.11	-17.18	35.84%	-37.07	132.23%
Deuda Subordinada	0.00	35.00	35.00	0.00	0.00%	35.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>32,304.25</b>	<b>34,609.80</b>	<b>38,652.13</b>	<b>4,042.33</b>	<b>11.68%</b>	<b>6,347.88</b>	<b>19.65%</b>