



CENTRO BANCARIO INTERNACIONAL
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Millones de Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-620.16	-8.40	7,383.48	7,506.16	7,161.05	7,116.70	6,892.52	6,650.88	6,961.09	6,128.61	6,079.84	6,127.78	5,872.04	6,326.21	6,763.33
Depositos Locales en Bancos	325.75	29.94	1,088.10	1,082.96	1,065.61	1,068.79	1,086.11	1,075.35	1,188.10	1,057.23	1,193.73	1,193.53	1,181.27	1,169.40	1,413.85
A la Vista	72.20	26.96	267.83	272.13	270.61	253.71	241.58	246.64	263.09	258.57	259.59	264.01	283.47	273.99	340.03
A Plazo	253.55	30.91	820.27	810.83	795.01	815.08	844.54	828.71	925.01	798.66	934.14	929.52	897.79	895.40	1,073.82
Depositos Extranjeros en Bancos	-1,089.03	-18.37	5,928.24	6,107.93	5,788.93	5,706.42	5,468.69	5,250.73	5,428.27	4,735.46	4,551.00	4,585.80	4,323.44	4,773.02	4,839.20
A la Vista	-64.95	-9.49	684.63	585.30	590.89	748.81	594.59	680.11	574.21	585.92	517.33	566.92	581.13	710.24	619.68
A Plazo	-1,024.08	-19.53	5,243.61	5,522.63	5,198.04	4,957.61	4,874.10	4,570.61	4,854.06	4,149.54	4,033.68	4,018.88	3,742.31	4,062.77	4,219.52
Menos Provisiones	-0.01	-100.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.04	0.04	0.04	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	0.01	0.01	0.01	0.01	0.01	0.04	0.04	0.04	0.00
Otros	143.11	38.98	367.16	315.29	306.53	341.50	337.73	324.82	344.73	335.94	335.12	348.50	367.37	383.83	510.27
CARTERA CREDITICIA	2,958.56	14.87	19,899.80	19,777.06	19,952.20	19,915.58	20,038.47	20,114.56	20,678.92	21,014.85	21,391.44	21,711.93	21,918.38	22,470.11	22,858.36
Locales	1,574.53	12.02	13,101.63	13,170.34	13,248.33	13,375.56	13,495.52	13,588.87	13,860.71	14,006.88	14,197.44	14,417.80	14,598.31	14,800.37	14,676.16
Extranjero	1,326.04	18.04	7,349.13	7,159.23	7,265.17	7,072.38	7,074.42	7,052.32	7,331.74	7,520.16	7,710.82	7,791.58	7,818.49	8,170.27	8,675.17
Menos Provisiones	-57.99	-10.53	550.96	552.51	561.31	532.36	531.47	526.63	513.54	512.19	516.81	497.45	498.42	500.53	492.97
Locales	-26.31	-7.09	370.98	382.28	387.92	374.65	369.14	373.11	367.90	348.52	350.76	346.99	351.58	352.67	344.66
Extranjero	-31.68	-17.60	179.98	170.24	173.38	157.71	162.33	153.52	145.64	163.67	166.05	150.46	146.84	147.86	148.30
INVERSIONES EN VALORES	1,099.04	19.08	5,760.11	5,971.04	5,908.56	5,911.86	5,950.78	5,958.55	6,242.59	6,225.45	6,410.68	6,476.21	6,592.82	6,528.21	6,859.15
Locales	86.01	4.96	1,734.69	1,731.98	1,694.48	1,606.61	1,638.66	1,638.97	1,817.18	1,713.36	1,692.08	1,758.82	1,827.81	1,801.76	1,820.69
Extranjero	1,010.99	24.98	4,047.94	4,261.30	4,236.75	4,328.76	4,334.79	4,338.26	4,444.63	4,533.44	4,740.11	4,738.64	4,788.18	4,747.91	5,058.93
Menos Provisiones	-2.04	-9.08	22.51	22.24	22.67	23.51	22.67	18.68	19.22	21.35	21.52	21.25	23.17	21.46	20.47
Locales	-6.14	-50.77	12.09	12.19	11.08	20.30	10.21	9.32	8.92	10.14	10.14	8.85	9.12	7.09	5.95
Extranjero	4.09	39.26	10.43	10.05	11.59	3.21	12.45	9.36	10.30	11.22	11.38	12.40	14.05	14.36	14.52
OTROS ACTIVOS	594.31	37.94	1,566.41	1,654.55	1,710.93	1,754.81	1,690.77	1,738.52	1,696.69	1,730.04	1,777.50	1,784.50	1,841.98	1,942.13	2,160.72
Locales	108.31	8.06	1,343.20	1,396.87	1,445.40	1,485.79	1,416.90	1,438.41	1,379.59	1,428.73	1,454.43	1,457.77	1,496.88	1,504.41	1,451.52
Extranjero	486.00	217.73	223.21	257.69	265.53	269.02	273.87	300.10	317.10	301.32	323.07	326.73	345.09	437.71	709.20
TOTAL DE ACTIVOS	4,031.76	11.65	34,609.80	34,908.81	34,732.74	34,698.95	34,572.54	34,462.50	35,579.29	35,098.96	35,659.46	36,100.43	36,225.21	37,266.65	38,641.56
DEPOSITOS	2,569.24	10.47	24,531.77	24,717.45	24,413.01	24,131.58	24,195.12	24,321.23	24,969.46	24,510.66	24,777.17	25,378.55	25,118.36	25,708.83	27,101.02
Locales	1,795.92	12.88	13,942.55	14,327.71	14,395.71	14,248.76	14,242.51	14,320.68	14,664.03	14,277.76	14,504.83	14,554.53	14,758.62	14,953.46	15,738.47
Oficiales	494.55	27.55	1,794.77	2,300.47	2,228.04	2,192.86	2,192.39	2,174.81	2,333.14	2,154.36	2,124.89	2,051.67	2,102.88	2,109.36	2,289.31
De Particulares	960.56	8.68	11,064.85	10,959.85	11,130.33	10,996.94	10,979.41	11,060.10	11,076.12	10,983.50	11,147.94	11,233.01	11,465.58	11,660.07	12,025.41
A la Vista	275.62	16.88	1,633.07	1,521.91	1,557.13	1,516.89	1,531.14	1,539.48	1,515.41	1,586.93	1,612.71	1,687.55	1,673.87	1,720.52	1,908.69
A Plazo	699.20	10.28	6,799.54	6,740.10	6,898.08	6,878.45	6,931.41	7,014.81	6,971.03	6,947.37	7,059.48	7,081.96	7,309.32	7,384.12	7,498.74
De Ahorros	-14.27	-0.54	2,632.24	2,697.85	2,675.12	2,601.61	2,516.86	2,505.81	2,589.69	2,449.20	2,475.74	2,463.50	2,482.39	2,555.43	2,617.97
De Bancos	340.81	31.47	1,082.93	1,067.39	1,037.34	1,058.96	1,070.70	1,085.77	1,254.77	1,139.89	1,232.01	1,269.86	1,190.16	1,184.03	1,423.74
A la Vista	33.86	13.06	259.33	226.84	219.34	210.20	160.24	188.54	214.98	219.88	213.88	243.78	231.85	237.61	293.20
A Plazo	306.95	37.27	823.60	840.56	818.00	848.76	910.47	897.23	1,039.79	920.01	1,018.12	1,026.08	958.31	946.41	1,130.55
Extranjero	773.33	7.30	10,589.23	10,389.74	10,017.30	9,882.82	9,952.61	10,000.55	10,305.42	10,232.90	10,272.33	10,824.02	10,359.75	10,755.37	11,362.55
Oficiales	-3.40	-9.83	34.65	20.08	25.18	20.52	21.70	15.84	15.83	9.87	17.63	15.23	26.99	30.18	31.24
De Particulares	332.03	5.33	6,235.27	6,232.81	6,244.13	6,365.48	6,351.25	6,374.84	6,355.08	6,127.08	6,189.13	6,249.05	6,160.61	6,350.87	6,567.31



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A la Vista	-226.86	-19.80	1,145.75	1,083.76	1,092.42	1,091.65	1,127.66	1,045.24	1,052.45	1,020.20	939.28	958.85	939.39	904.61	918.88
A Plazo	464.68	9.96	4,667.39	4,739.74	4,720.01	4,833.93	4,719.44	4,803.24	4,826.96	4,640.29	4,780.78	4,810.68	4,677.80	4,968.03	5,132.07
De Ahorro	94.22	22.32	422.13	409.31	431.70	439.89	504.16	526.36	475.67	466.59	469.07	479.52	543.42	478.22	516.35
De Bancos	444.70	10.30	4,319.31	4,136.85	3,747.99	3,496.82	3,579.66	3,609.87	3,934.52	4,095.95	4,065.58	4,559.74	4,172.15	4,374.32	4,764.01
A la Vista	63.24	19.04	332.08	322.03	325.90	370.81	412.22	326.50	369.75	355.07	344.66	381.02	332.86	315.82	395.32
A Plazo	381.46	9.57	3,987.23	3,814.83	3,422.09	3,126.02	3,167.44	3,283.37	3,564.77	3,740.88	3,720.92	4,178.72	3,839.28	4,058.50	4,368.69
OBLIGACIONES	673.11	15.03	4,477.83	4,420.23	4,516.69	4,761.76	4,722.29	4,389.49	4,770.18	4,668.36	4,874.94	4,640.58	4,917.52	5,210.08	5,150.94
Locales	-148.10	-15.48	956.50	987.69	946.38	929.13	913.00	838.82	823.39	753.85	755.38	760.40	803.17	771.32	808.40
Extranjero	821.21	23.32	3,521.34	3,432.54	3,570.31	3,832.63	3,809.29	3,550.67	3,946.78	3,914.51	4,119.56	3,880.19	4,114.36	4,438.77	4,342.55
OTROS PASIVOS	420.25	43.96	956.09	1,100.08	1,086.86	1,195.02	1,067.74	1,111.52	1,162.68	1,174.34	1,209.50	1,221.49	1,268.88	1,378.76	1,376.35
Locales	190.26	26.77	710.68	813.55	811.48	820.46	771.81	793.35	826.95	829.58	852.57	855.92	889.44	927.50	900.95
Extranjero	229.99	93.72	245.41	286.53	275.39	374.57	295.93	318.16	335.74	344.76	356.93	365.57	379.43	451.26	475.40
PATRIMONIO	369.15	7.95	4,644.10	4,671.05	4,716.18	4,610.60	4,587.39	4,640.27	4,676.97	4,745.60	4,797.86	4,859.81	4,920.45	4,968.99	5,013.25
Capital	140.59	4.79	2,936.39	2,943.25	2,945.82	2,977.49	2,981.67	2,980.05	3,004.67	3,012.61	3,017.14	3,031.45	3,065.00	3,065.44	3,076.99
Reservas de Capital	18.61	17.99	103.47	103.41	103.76	103.76	103.76	103.76	103.76	103.85	103.85	103.93	103.93	103.93	122.08
Otras Reservas	30.36	25.76	117.84	123.05	122.51	110.91	114.13	114.26	118.53	120.04	118.75	118.30	117.99	117.78	148.20
Utilidad de Periodos Anteriores	292.72	36.62	799.37	1,439.84	1,422.39	1,269.76	1,187.40	1,176.74	1,157.93	1,170.05	1,166.86	1,152.40	1,145.70	1,144.74	1,092.09
Utilidad de Periodo	-97.13	-13.88	699.96	77.09	137.36	188.35	223.70	276.62	304.63	351.55	407.69	469.97	528.81	580.92	602.83
Ganancia o Perdida en Valores Disponible para la Venta	-16.00	33.39	-47.93	-50.59	-50.66	-74.67	-58.28	-46.16	-47.56	-47.51	-51.43	-51.24	-75.99	-78.82	-63.93
Deuda Subordinada	0.00	0.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00
PASIVO Y PATRIMONIO	4,031.76	11.65	34,609.80	34,908.81	34,732.74	34,698.95	34,572.54	34,462.50	35,579.29	35,098.96	35,659.46	36,100.43	36,225.21	37,266.65	38,641.56