



BALANCE DE SITUACION CENTRO BANCARIO INTERNACIONAL

(En Millones de Balboas)

Cuadro No. 2

Descripcion	2002		2003			2004			Dic. 2003 / Dic. 2004		
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
ACTIVOS LIQUIDOS	7,900.93	7,528.31	7,838.07	7,006.30	7,792.80	6,872.96	6,626.33	6,566.97	7,393.59	-399.21	-5.12
Depositos Locales en Bancos	1,409.45	1,138.62	1,106.02	1,152.42	1,159.25	1,016.61	1,015.95	1,022.26	1,096.45	-62.79	-5.42
A la Vista	263.17	215.42	197.59	261.29	295.71	217.04	232.14	249.01	267.65	-28.05	-9.49
A Plazo	1,146.28	923.19	908.43	891.13	863.54	799.57	783.80	773.25	828.80	-34.74	-4.02
Depositos Extranjeros en Bancos	6,109.51	6,082.84	6,434.06	5,575.74	6,277.35	5,542.56	5,307.84	5,248.41	5,924.51	-352.83	-5.62
A la Vista	605.18	709.67	727.16	553.05	667.89	620.23	525.59	563.65	732.75	64.86	9.71
A Plazo	5,504.33	5,373.17	5,706.90	5,022.69	5,609.46	4,922.33	4,782.25	4,684.76	5,191.76	-417.69	-7.45
Menos Provisiones	3.00	3.00	3.00	0.08	0.08	0.03	0.01	0.01	0.01	-0.07	-86.46
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	3.00	3.00	3.00	0.08	0.08	0.03	0.01	0.01	0.01	-0.07	-86.46
Otros	384.97	309.85	300.98	278.23	356.28	313.83	302.55	296.32	372.63	16.35	4.59
CARTERA CREDITICIA	17,894.85	17,797.13	17,585.85	17,775.20	17,578.46	17,757.84	18,315.88	18,895.42	19,939.23	2,360.77	13.43
Locales	11,489.13	11,397.07	11,377.28	11,870.40	11,794.67	12,032.16	12,394.99	13,088.81	13,143.03	1,348.37	11.43
Extranjero	7,241.54	7,227.24	6,908.45	6,543.16	6,419.60	6,337.79	6,519.46	6,382.92	7,312.65	893.05	13.91
Menos Provisiones	835.82	827.19	699.88	638.36	635.80	612.11	598.58	576.30	516.45	-119.36	-18.77
Locales	376.59	362.79	355.54	361.15	367.74	360.47	352.44	361.58	340.43	-27.31	-7.43
Extranjero	459.23	464.40	344.34	277.21	268.06	251.64	246.14	214.72	176.02	-92.04	-34.34
INVERSIONES EN VALORES	5,535.79	5,783.81	5,454.84	5,269.42	5,252.37	5,526.75	5,810.07	5,592.72	5,758.95	506.58	9.64
Locales	2,136.68	2,217.86	2,190.11	2,053.28	1,917.84	1,973.48	2,002.66	1,788.36	1,734.96	-182.88	-9.54
Extranjero	3,425.57	3,590.39	3,287.60	3,241.33	3,358.66	3,576.32	3,840.61	3,829.47	4,051.38	692.72	20.62
Menos Provisiones	26.47	24.44	22.87	25.19	24.13	23.05	33.20	25.10	27.39	3.26	13.50
Locales	18.92	17.00	15.72	19.59	19.04	17.24	27.38	21.54	24.98	5.94	31.22
Extranjero	7.55	7.44	7.15	5.60	5.09	5.81	5.82	3.57	2.40	-2.69	-52.77
OTROS ACTIVOS	1,812.42	1,697.80	1,678.03	1,761.45	1,680.62	1,649.67	1,598.24	1,565.23	1,512.30	-168.33	-10.02
Locales	1,401.00	1,304.11	1,363.93	1,368.40	1,326.54	1,310.51	1,335.89	1,295.25	1,287.21	-39.33	-2.97
Extranjero	411.42	393.69	314.10	393.05	354.08	339.16	262.35	269.98	225.09	-128.99	-36.43



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TOTAL DE ACTIVOS	33,143.99	32,807.05	32,556.79	31,812.38	32,304.25	31,807.22	32,350.52	32,620.34	34,604.06	2,299.82	7.12	
DEPOSITOS	24,088.99	23,757.92	23,658.89	23,075.89	23,621.16	23,136.53	23,370.71	23,517.69	24,535.50	914.34	3.87	
Locales	13,340.27	13,074.80	12,992.93	13,002.11	13,314.55	13,389.48	13,392.41	13,471.27	13,942.62	628.07	4.72	
Oficiales	2,154.26	2,264.63	2,166.43	2,027.14	1,959.27	1,954.96	1,839.08	1,705.74	1,794.77	-164.50	-8.40	
De Particulares	9,885.13	9,781.31	9,799.28	9,881.51	10,237.54	10,436.70	10,610.55	10,810.26	11,064.44	826.90	8.08	
A la Vista	1,335.53	1,254.78	1,260.13	1,259.32	1,463.51	1,458.53	1,412.74	1,459.13	1,626.78	163.27	11.16	
A Plazo	6,286.41	6,232.50	6,194.56	6,251.96	6,327.53	6,483.77	6,615.47	6,757.87	6,805.56	478.03	7.55	
De Ahorros	2,263.18	2,294.03	2,344.59	2,370.24	2,446.49	2,494.39	2,582.34	2,593.26	2,632.10	185.60	7.59	
De Bancos	1,300.88	1,028.86	1,027.22	1,093.46	1,117.74	997.82	942.78	955.27	1,083.41	-34.33	-3.07	
A la Vista	172.65	166.45	132.52	218.27	228.70	192.80	207.67	230.24	259.37	30.67	13.41	
A Plazo	1,128.24	862.41	894.70	875.19	889.04	805.03	735.11	725.03	824.04	-65.00	-7.31	
Extranjero	10,748.72	10,683.12	10,665.97	10,073.78	10,306.61	9,747.05	9,978.30	10,046.42	10,592.88	286.27	2.78	
Oficiales	13.78	8.94	46.97	34.08	57.76	31.98	19.37	22.71	34.65	-23.12	-40.02	
De Particulares	5,629.72	5,511.42	5,753.00	5,841.48	5,890.62	5,941.88	5,893.82	5,756.24	6,240.23	349.62	5.94	
A la Vista	973.85	961.03	1,045.62	997.11	1,178.13	1,173.12	1,063.33	919.62	1,156.65	-21.48	-1.82	
A Plazo	4,436.75	4,330.17	4,479.32	4,525.48	4,462.30	4,458.79	4,475.69	4,477.50	4,661.45	199.15	4.46	
De Ahorro	219.12	220.22	228.06	318.88	250.19	309.96	354.80	359.12	422.13	171.94	68.72	
De Bancos	5,105.23	5,162.76	4,865.99	4,198.23	4,358.23	3,773.19	4,065.11	4,267.47	4,318.00	-40.23	-0.92	
A la Vista	613.96	594.45	497.06	521.20	868.53	409.05	403.08	352.18	330.77	-537.76	-61.92	
A Plazo	4,491.27	4,568.30	4,368.94	3,677.03	3,489.69	3,364.15	3,662.03	3,915.29	3,987.23	497.53	14.26	
OBLIGACIONES	4,305.42	4,212.23	3,735.90	3,530.56	3,679.63	3,402.24	3,740.86	3,664.66	4,471.98	792.35	21.53	
Locales	708.65	714.99	714.29	806.01	762.75	705.02	987.39	987.28	955.84	193.09	25.32	
Extranjero	3,596.77	3,497.23	3,021.61	2,724.55	2,916.88	2,697.21	2,753.47	2,677.38	3,516.14	599.26	20.54	
OTROS PASIVOS	1,204.96	1,199.66	1,160.54	1,151.02	989.28	1,093.81	1,082.77	1,116.13	949.51	-39.77	-4.02	
Locales	756.53	910.38	896.27	881.43	768.90	851.83	839.71	789.87	698.31	-70.59	-9.18	
Extranjero	448.43	289.28	264.27	269.59	220.38	241.98	243.06	326.26	251.20	30.82	13.99	



a Diciembre de 2004

Fecha: 11 de Marzo de 2005

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PATRIMONIO	3,544.63	3,637.24	4,001.45	4,054.92	4,014.17	4,174.65	4,156.17	4,321.85	4,647.07	632.90	15.77
Capital	2,580.84	2,602.11	2,806.43	2,787.12	2,779.49	2,827.86	2,852.95	2,942.60	2,936.05	156.56	5.63
Reservas de Capital	181.81	181.54	174.96	174.97	130.66	130.26	103.54	24.79	103.47	-27.19	-20.81
Otras Reservas	88.01	95.45	154.57	148.36	128.71	86.86	59.77	67.47	117.95	-10.76	-8.36
Utilidad de Periodos Anteriores	635.00	660.46	565.31	542.72	488.22	949.56	898.69	819.68	796.79	308.56	63.20
Utilidad de Periodo	93.23	116.43	320.66	426.87	515.13	194.35	309.65	479.61	705.63	190.50	36.98
Ganancia o Perdida en Valores Disponible para la Venta	-34.26	-18.75	-20.49	-25.11	-28.04	-14.25	-68.43	-47.29	-47.81	-19.78	70.54
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00	35.00	35.00	0.00
PASIVO Y PATRIMONIO	33,143.99	32,807.05	32,556.79	31,812.38	32,304.25	31,807.22	32,350.52	32,620.34	34,604.06	2,299.82	7.12