



BALANCE DE SITUACION CENTRO BANCARIO INTERNACIONAL

(En Millones de Balboas)

Cuadro No. 2

Descripcion	2006		2007				2008				Dic. 2007 / Dic. 2008	
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%	
ACTIVOS LIQUIDOS	9,069.30	8,490.04	9,293.18	8,233.07	10,021.95	10,219.54	10,826.98	10,518.20	12,572.15	2,550.20	25.45	
Depositos Locales en Bancos	2,275.88	2,233.01	2,087.76	2,013.02	2,391.13	2,365.53	2,267.17	2,174.97	2,376.85	-14.28	-0.60	
A la Vista	425.33	445.55	300.11	372.66	390.01	399.47	392.43	381.64	465.76	75.76	19.42	
A Plazo	1,850.55	1,787.47	1,787.65	1,640.36	2,001.12	1,966.06	1,874.74	1,793.33	1,911.08	-90.04	-4.50	
Depositos Extranjeros en Bancos	6,181.07	5,784.55	6,750.55	5,740.77	7,036.72	7,285.14	8,035.97	7,860.99	9,545.74	2,509.02	35.66	
A la Vista	1,091.78	1,184.47	1,152.34	946.99	1,130.10	1,022.69	1,361.11	1,572.14	2,270.38	1,140.28	100.90	
A Plazo	5,089.29	4,600.08	5,598.21	4,793.78	5,906.62	6,262.45	6,674.86	6,288.84	7,275.36	1,368.74	23.17	
Menos Provisiones	0.27	0.27	0.00	0.00	0.00	0.05	0.05	0.05	0.02	0.02	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	
Extranjero	0.27	0.27	0.00	0.00	0.00	0.05	0.05	0.05	0.02	0.02	0.00	
Otros	612.62	472.74	454.86	479.28	594.10	568.92	523.90	482.30	649.59	55.49	9.34	
CARTERA CREDITICIA	26,609.33	28,121.57	29,079.76	30,586.44	33,439.36	34,848.97	37,514.99	38,910.25	36,987.33	3,547.97	10.61	
Locales	16,609.42	17,382.51	17,936.18	18,656.51	19,267.46	20,035.06	21,117.96	22,211.67	21,853.76	2,586.30	13.42	
Extranjero	10,483.50	11,230.85	11,694.81	12,504.59	14,738.82	15,401.85	16,991.97	17,334.43	15,758.90	1,020.08	6.92	
Menos Provisiones	483.59	491.79	551.23	574.67	566.92	587.94	594.94	635.84	625.33	58.42	10.30	
Locales	344.39	347.15	368.93	370.31	391.19	399.02	405.34	433.40	439.39	48.20	12.32	
Extranjero	139.19	144.63	182.30	204.36	175.73	188.92	189.60	202.45	185.94	10.21	5.81	
INVERSIONES EN VALORES	7,162.13	7,397.76	7,762.25	9,829.08	9,959.89	10,686.43	10,990.52	11,232.71	11,383.20	1,423.32	14.29	
Locales	1,802.07	1,890.36	1,920.94	2,872.17	2,978.71	3,532.96	4,223.62	3,400.86	3,609.18	630.47	21.17	
Extranjero	5,397.26	5,514.10	5,856.55	6,970.97	6,981.93	7,154.19	6,767.37	7,839.44	7,783.59	801.66	11.48	
Menos Provisiones	37.20	6.71	15.24	14.07	0.76	0.72	0.47	7.58	9.57	8.81	1165.40	
Locales	6.47	6.27	7.48	5.72	0.41	0.49	0.13	0.48	-0.50	-0.91	-222.40	
Extranjero	30.73	0.44	7.77	8.35	0.35	0.23	0.33	7.10	10.07	9.72	2792.20	
OTROS ACTIVOS	2,433.07	2,408.87	2,368.64	2,649.48	2,788.36	3,050.52	3,003.94	3,031.88	3,010.61	222.25	7.97	
Locales	1,860.76	1,872.66	1,967.42	2,064.79	2,213.47	2,151.17	2,194.03	2,377.30	2,467.70	254.23	11.49	
Extranjero	572.31	536.21	401.22	584.69	574.89	899.34	809.91	654.57	542.91	-31.98	-5.56	



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TOTAL DE ACTIVOS	45,273.84	46,418.23	48,503.83	51,298.06	56,209.56	58,805.46	62,336.43	63,693.05	63,953.29	7,743.73	13.78
DEPOSITOS	31,945.94	33,613.28	35,346.20	36,724.17	39,999.23	41,566.99	44,717.68	45,418.96	47,292.64	7,293.41	18.23
Locales	19,203.31	20,091.73	20,916.64	21,265.95	22,924.69	23,938.09	25,068.76	24,980.09	26,190.25	3,265.56	14.24
Oficiales	2,441.48	2,579.25	2,964.20	2,953.43	3,310.30	3,403.26	3,919.40	3,801.82	4,140.14	829.85	25.07
De Particulares	14,617.15	15,277.26	15,917.68	16,202.81	17,052.47	18,001.48	18,860.44	18,747.19	19,595.91	2,543.43	14.92
A la Vista	2,599.49	2,529.48	2,491.69	2,586.51	3,054.19	3,135.99	3,260.98	3,281.16	3,763.61	709.42	23.23
A Plazo	9,202.50	9,793.45	10,285.58	10,395.22	10,473.90	11,130.24	11,654.17	11,380.18	11,482.36	1,008.47	9.63
De Ahorros	2,815.16	2,954.33	3,140.42	3,221.08	3,524.39	3,735.24	3,945.29	4,085.86	4,349.93	825.54	23.42
De Bancos	2,144.68	2,235.22	2,034.76	2,109.71	2,561.92	2,533.35	2,288.92	2,431.07	2,454.20	-107.72	-4.20
A la Vista	328.50	297.62	151.20	259.12	224.58	206.28	216.23	240.11	333.46	108.87	48.48
A Plazo	1,816.18	1,937.60	1,883.56	1,850.58	2,337.34	2,327.07	2,072.69	2,190.96	2,120.74	-216.60	-9.27
Extranjero	12,742.63	13,521.55	14,429.56	15,458.22	17,074.54	17,628.89	19,648.92	20,438.87	21,102.39	4,027.85	23.59
Oficiales	43.02	16.00	20.78	52.85	22.17	27.27	13.10	39.95	15.73	-6.43	-29.03
De Particulares	8,181.33	8,738.39	9,194.49	9,514.54	10,837.13	10,833.47	11,910.26	12,097.57	12,216.57	1,379.45	12.73
A la Vista	1,205.35	1,290.24	1,394.38	1,391.39	1,573.20	1,649.42	1,827.14	1,916.90	1,947.24	374.04	23.78
A Plazo	6,295.74	6,701.69	7,006.05	7,145.21	8,190.28	7,961.02	8,651.74	8,666.57	8,689.57	499.29	6.10
De Ahorro	680.24	746.45	794.05	977.94	1,073.65	1,223.03	1,431.38	1,514.09	1,579.77	506.12	47.14
De Bancos	4,518.27	4,767.16	5,214.28	5,890.83	6,215.25	6,768.15	7,725.57	8,301.36	8,870.09	2,654.84	42.71
A la Vista	463.16	647.33	598.22	534.62	550.78	516.78	621.15	559.35	715.74	164.96	29.95
A Plazo	4,055.12	4,119.84	4,616.06	5,356.22	5,664.47	6,251.37	7,104.42	7,742.01	8,154.35	2,489.88	43.96
OBLIGACIONES	6,139.86	5,372.62	5,590.50	5,831.11	7,425.42	7,946.69	7,756.30	7,890.61	6,476.99	-948.43	-12.77
Locales	963.72	734.72	783.18	835.62	880.94	885.94	904.25	853.58	904.54	23.60	2.68
Extranjero	5,176.14	4,637.90	4,807.32	4,995.49	6,544.48	7,060.76	6,852.05	7,037.03	5,572.45	-972.04	-14.85
OTROS PASIVOS	1,818.76	1,635.61	1,710.57	1,828.02	1,747.79	1,962.77	2,164.99	2,488.85	2,302.75	554.96	31.75
Locales	1,434.86	1,272.75	1,302.32	1,341.72	1,344.96	1,460.01	1,570.56	1,566.58	1,541.99	197.02	14.65
Extranjero	383.89	362.86	408.24	486.30	402.83	502.76	594.44	922.27	760.76	357.94	88.86
PATRIMONIO	5,369.28	5,796.73	5,856.57	6,914.76	7,037.11	7,329.01	7,697.46	7,894.62	7,880.92	843.80	11.99
Capital	3,491.63	3,669.98	3,681.76	4,603.52	4,718.81	4,791.40	4,896.59	5,005.40	5,112.46	393.65	8.34



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Descripcion	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%
Reservas de Capital	128.42	129.06	129.87	102.91	102.84	102.84	102.84	102.84	102.84	0.00	0.00
Otras Reservas	146.14	156.44	141.55	120.24	107.43	106.97	104.44	107.55	57.23	-50.20	-46.73
Utilidad de Periodos Anteriores	1,080.70	1,568.33	1,458.27	1,460.56	1,359.08	2,053.15	1,978.39	1,989.29	1,907.86	548.78	40.38
Utilidad de Periodo	534.70	283.15	492.74	661.86	759.14	312.46	657.18	878.12	963.05	203.92	26.86
Ganancia o Perdida en Valores Disponible para la Venta	-47.33	-45.23	-82.62	-69.32	-45.86	-73.59	-77.37	-223.96	-297.91	-252.05	549.62
Deuda Subordinada	35.00	35.00	35.00	35.00	35.68	35.78	35.38	35.38	35.38	-0.30	-0.84
PASIVO Y PATRIMONIO	45,273.84	46,418.23	48,503.83	51,298.06	56,209.56	58,805.46	62,336.43	63,693.05	63,953.29	7,743.73	13.78