



**BALANCE DE SITUACION**  
**CENTRO BANCARIO INTERNACIONAL**  
 (En Millones de Balboas)

Cuadro No. 2

Descripcion	2007		2008				2009				Dic. 2008 / Dic. 2009	
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Variacion Absoluta	%	
<b>ACTIVOS LIQUIDOS</b>	10,021.95	10,219.54	10,826.98	10,518.20	12,536.19	11,800.66	12,219.14	12,484.57	13,374.79	838.60	6.69	
Depositos Locales en Bancos	2,391.13	2,365.53	2,269.17	2,174.97	2,363.43	2,269.62	2,471.42	2,325.28	2,342.44	-20.99	-0.89	
A la Vista	390.01	399.47	392.43	381.64	465.35	430.95	510.75	484.29	489.52	24.17	5.19	
A Plazo	2,001.12	1,966.06	1,876.74	1,793.33	1,898.08	1,838.68	1,960.67	1,840.98	1,852.92	-45.16	-2.38	
Depositos Extranjeros en Bancos	7,036.72	7,285.14	8,033.97	7,860.99	9,509.52	8,983.35	9,234.67	9,663.40	10,379.82	870.31	9.15	
A la Vista	1,130.10	1,022.69	1,361.11	1,572.14	2,271.97	1,934.42	1,718.21	2,099.88	2,390.73	118.76	5.23	
A Plazo	5,906.62	6,262.45	6,672.86	6,288.84	7,237.54	7,048.92	7,516.46	7,563.52	7,989.09	751.55	10.38	
Menos Provisiones	0.00	0.05	0.05	0.05	0.02	0.02	0.03	0.01	0.05	0.02	88.24	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	
Extranjero	0.00	0.05	0.05	0.05	0.02	0.02	0.01	0.01	0.05	0.02	88.24	
Otros	594.10	568.92	523.90	482.30	663.27	547.72	513.08	495.90	652.57	-10.70	-1.61	
<b>CARTERA CREDITICIA</b>	33,442.33	34,848.97	37,514.99	38,910.22	36,987.29	38,024.71	37,759.91	37,483.61	36,828.95	-158.34	-0.43	
Locales	19,267.46	20,035.06	21,117.96	22,211.67	21,855.04	22,253.59	22,256.40	22,208.58	21,825.45	-29.59	-0.14	
Extranjero	14,742.01	15,401.85	16,991.97	17,334.43	15,757.62	16,429.41	16,111.96	15,892.07	15,609.10	-148.52	-0.94	
Menos Provisiones	512.67	526.53	522.28	556.83	541.52	591.23	546.89	617.05	605.61	64.09	11.83	
Locales	366.60	369.46	372.11	390.48	393.99	421.57	364.30	394.39	392.86	-1.13	-0.29	
Extranjero	146.06	157.07	150.17	166.35	147.53	169.66	182.59	222.66	212.75	65.22	44.21	
<b>INVERSIONES EN VALORES</b>	10,177.68	10,686.43	10,992.18	11,233.73	11,316.56	11,501.84	11,085.04	11,242.44	11,553.90	237.34	2.10	
Locales	2,978.71	3,532.96	4,224.83	3,403.86	3,608.81	3,510.03	2,469.25	2,568.92	2,864.08	-744.73	-20.64	
Extranjero	7,199.73	7,154.19	6,767.82	7,840.46	7,718.32	8,003.09	8,629.23	8,691.04	8,695.87	977.55	12.67	
Menos Provisiones	0.76	0.72	0.47	10.58	10.57	11.29	13.45	17.52	6.05	-4.52	-42.76	
Locales	0.41	0.49	0.13	0.48	-0.50	1.47	1.78	1.80	1.60	2.10	-420.41	
Extranjero	0.35	0.23	0.33	10.10	11.07	9.81	11.67	15.73	4.45	-6.62	-59.80	
<b>OTROS ACTIVOS</b>	2,576.50	3,050.52	2,994.33	3,029.61	2,965.54	3,136.16	2,831.02	2,882.11	2,786.26	-179.28	-6.05	
Locales	2,004.74	2,151.17	2,184.42	2,375.25	2,436.48	2,546.58	2,215.91	2,195.53	2,273.55	-162.92	-6.69	



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Extranjero	571.77	899.34	809.91	654.36	529.06	589.58	615.11	686.58	512.71	-16.36	-3.09
<b>TOTAL DE ACTIVOS</b>	<b>56,218.46</b>	<b>58,805.46</b>	<b>62,328.48</b>	<b>63,691.76</b>	<b>63,805.58</b>	<b>64,463.37</b>	<b>63,895.12</b>	<b>64,092.73</b>	<b>64,543.90</b>	<b>738.32</b>	<b>1.16</b>
<b>DEPOSITOS</b>	<b>39,999.23</b>	<b>41,566.99</b>	<b>44,715.43</b>	<b>45,418.96</b>	<b>47,314.08</b>	<b>48,323.53</b>	<b>49,505.91</b>	<b>50,435.25</b>	<b>50,061.87</b>	<b>2,747.80</b>	<b>5.81</b>
Locales	22,924.69	23,938.09	25,066.51	24,980.09	26,192.38	26,318.06	26,955.42	27,239.18	28,594.11	2,401.72	9.17
Oficiales	3,310.30	3,403.26	3,919.40	3,801.82	4,140.14	4,337.42	4,176.41	3,913.37	4,467.28	327.13	7.90
De Particulares	17,052.47	18,001.48	18,858.19	18,731.73	19,583.13	19,591.52	20,547.43	21,136.25	22,059.51	2,476.38	12.65
A la Vista	3,054.19	3,135.99	3,260.98	3,281.16	3,773.99	3,610.57	3,935.56	3,931.26	4,403.50	629.51	16.68
A Plazo	10,473.90	11,130.24	11,651.92	11,364.71	11,458.45	11,555.16	12,040.67	12,544.90	12,694.52	1,236.07	10.79
De Ahorros	3,524.39	3,735.24	3,945.29	4,085.86	4,350.69	4,425.79	4,571.20	4,660.10	4,961.49	610.80	14.04
De Bancos	2,561.92	2,533.35	2,288.92	2,446.53	2,469.11	2,389.12	2,231.58	2,189.55	2,067.32	-401.79	-16.27
A la Vista	224.58	206.28	216.23	240.11	324.87	272.57	248.82	317.70	364.49	39.62	12.20
A Plazo	2,337.34	2,327.07	2,072.69	2,206.43	2,144.24	2,116.55	1,982.76	1,871.84	1,702.83	-441.41	-20.59
Extranjero	17,074.54	17,628.89	19,648.92	20,438.87	21,121.69	22,005.47	22,550.49	23,196.07	21,467.76	346.07	1.64
Oficiales	22.17	27.27	13.10	39.95	15.73	19.00	12.09	17.44	19.48	3.74	23.79
De Particulares	10,837.13	10,833.47	11,910.26	12,097.57	12,225.87	13,761.16	14,438.60	15,220.56	15,507.62	3,281.75	26.84
A la Vista	1,573.20	1,649.42	1,827.14	1,916.90	1,956.24	2,019.44	2,203.19	2,614.35	2,435.76	479.53	24.51
A Plazo	8,190.28	7,961.02	8,651.74	8,666.57	8,689.03	10,142.56	10,537.00	10,791.97	10,959.07	2,270.04	26.13
De Ahorro	1,073.65	1,223.03	1,431.38	1,514.09	1,580.61	1,599.16	1,698.41	1,814.25	2,112.79	532.18	33.67
De Bancos	6,215.25	6,768.15	7,725.57	8,301.36	8,880.09	8,225.30	8,099.80	7,958.07	5,940.66	-2,939.42	-33.10
A la Vista	550.78	516.78	621.15	559.35	715.73	694.76	832.95	651.37	628.62	-87.11	-12.17
A Plazo	5,664.47	6,251.37	7,104.42	7,742.01	8,164.35	7,530.54	7,266.85	7,306.70	5,312.04	-2,852.31	-34.94
<b>OBLIGACIONES</b>	<b>7,425.48</b>	<b>7,946.69</b>	<b>7,756.30</b>	<b>7,890.61</b>	<b>6,347.96</b>	<b>5,794.60</b>	<b>5,257.55</b>	<b>4,455.30</b>	<b>5,328.42</b>	<b>-1,019.54</b>	<b>-16.06</b>
Locales	880.94	885.94	904.25	853.58	904.54	862.23	738.75	702.31	653.52	-251.02	-27.75
Extranjero	6,544.55	7,060.76	6,852.05	7,037.03	5,443.42	4,932.37	4,518.81	3,753.00	4,674.90	-768.52	-14.12
<b>OTROS PASIVOS</b>	<b>1,747.79</b>	<b>1,962.77</b>	<b>2,156.51</b>	<b>2,486.55</b>	<b>2,230.25</b>	<b>2,278.17</b>	<b>1,906.74</b>	<b>1,941.48</b>	<b>1,942.55</b>	<b>-287.69</b>	<b>-12.90</b>
Locales	1,344.96	1,460.01	1,562.12	1,566.58	1,514.35	1,614.53	1,301.75	1,397.54	1,383.74	-130.61	-8.62
Extranjero	402.83	502.76	594.39	919.96	715.90	663.64	604.99	543.94	558.81	-157.09	-21.94



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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	%
PATRIMONIO	7,045.96	7,329.01	7,700.24	7,895.65	7,913.30	8,067.07	7,224.92	7,260.69	7,211.06	-702.24	-8.87
Capital	4,718.81	4,791.40	4,896.59	5,005.40	5,110.94	5,117.94	4,179.59	4,316.37	4,304.14	-806.80	-15.79
Reservas de Capital	102.84	102.84	102.84	102.84	102.84	102.84	102.84	103.36	103.38	0.55	0.53
Otras Reservas	107.21	106.97	104.44	107.55	59.24	24.57	88.39	97.84	99.71	40.46	68.30
Utilidad de Periodos Anteriores	1,360.94	2,053.15	1,980.77	1,989.29	1,907.21	2,756.37	2,408.67	2,246.61	2,151.28	244.07	12.80
Utilidad de Periodo	766.26	312.46	657.14	879.14	972.60	255.69	471.60	561.66	566.44	-406.16	-41.76
Ganancia o Perdida en Valores Disponible para la Venta	-45.78	-73.59	-76.92	-223.96	-274.91	-225.33	-161.15	-100.15	-49.29	225.62	-82.07
Deuda Subordinada	35.68	35.78	35.38	35.38	35.38	35.00	135.00	35.00	35.40	0.02	0.06
PASIVO Y PATRIMONIO	56,218.46	58,805.46	62,328.48	63,691.76	63,805.58	64,463.37	63,895.12	64,092.73	64,543.90	738.32	1.16