

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A MARZO 2016
(En Millones de Balboas)**

	2014	2015				2016				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	21,360.34	22,503.72	21,321.42	20,678.19	21,493.87	21,091.94	0.00	0.00	0.00	(1,411.78)	(6.27%)
Depositos Locales en Bancos	3,524.57	3,510.99	3,245.38	3,532.23	3,422.13	3,050.69	0.00	0.00	0.00	(460.29)	(13.11%)
A la Vista	825.15	845.86	684.26	824.92	786.93	862.60	0.00	0.00	0.00	16.74	1.98%
A Plazo	2,699.42	2,665.13	2,561.13	2,707.31	2,635.19	2,188.09	0.00	0.00	0.00	(477.04)	(17.90%)
Depositos Extranjeros en Bancos	16,801.30	17,891.66	17,051.04	16,227.97	17,063.94	16,938.06	0.00	0.00	0.00	(953.59)	(5.33%)
A la Vista	7,176.48	7,024.69	6,546.80	5,913.66	6,862.79	6,377.85	0.00	0.00	0.00	(646.84)	(9.21%)
A Plazo	9,624.82	10,866.96	10,504.23	10,314.31	10,201.15	10,560.21	0.00	0.00	0.00	(306.76)	(2.82%)
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	1,034.47	1,101.07	1,025.00	917.99	1,007.80	1,103.18	0.00	0.00	0.00	2.11	0.19%
CARTERA CREDITICIA	66,043.57	67,199.50	69,195.58	71,353.91	72,547.02	72,555.70	0.00	0.00	0.00	5,356.20	7.97%
Locales	40,351.50	41,644.37	42,330.17	43,941.91	45,136.29	45,874.39	0.00	0.00	0.00	4,230.02	10.16%
Extranjero	26,207.78	26,085.23	27,394.48	27,966.67	27,984.97	27,279.01	0.00	0.00	0.00	1,193.78	4.58%
Menos Provisiones	515.70	530.10	529.07	554.67	574.24	597.69	0.00	0.00	0.00	67.60	12.75%
Locales	408.06	421.59	424.21	438.66	440.33	461.39	0.00	0.00	0.00	39.80	9.44%
Extranjero	107.64	108.51	104.85	116.02	133.91	136.31	0.00	0.00	0.00	27.80	25.62%
INVERSIONES EN VALORES	17,552.83	18,120.51	19,255.92	19,510.79	19,631.35	20,326.87	0.00	0.00	0.00	2,206.35	12.18%
Locales	6,676.11	6,664.27	6,840.41	6,993.10	7,035.84	7,201.52	0.00	0.00	0.00	537.25	8.06%
Extranjero	10,877.82	11,457.16	12,416.72	12,519.01	12,596.73	13,127.75	0.00	0.00	0.00	1,670.59	14.58%
Menos Provisiones	1.10	0.91	1.21	1.31	1.22	2.40	0.00	0.00	0.00	1.49	163.32%
Locales	0.95	0.91	1.03	1.02	0.61	1.65	0.00	0.00	0.00	0.74	80.80%
Extranjero	0.14	0.00	0.18	0.29	0.61	0.75	0.00	0.00	0.00	0.75	0.00%
OTROS ACTIVOS	3,463.09	3,561.81	4,266.81	4,482.44	3,515.65	3,720.00	0.00	0.00	0.00	158.19	4.44%
Locales	2,553.12	2,827.89	3,611.04	3,806.58	2,814.70	2,928.26	0.00	0.00	0.00	100.37	3.55%
Extranjero	909.97	733.92	655.77	675.87	700.94	791.74	0.00	0.00	0.00	57.82	7.88%
TOTAL DE ACTIVOS	108,419.83	111,385.53	114,039.73	116,025.34	117,187.90	117,694.51	0.00	0.00	0.00	6,308.97	5.66%

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DEPOSITOS	77,972.62	80,050.78	81,419.31	82,853.01	83,821.05	84,217.33	0.00	0.00	0.00	4,166.56	5.20%
Locales	45,928.47	46,954.99	46,878.03	47,897.16	48,968.50	49,599.65	0.00	0.00	0.00	2,644.66	5.63%
Oficiales	7,641.38	8,441.17	8,417.18	8,520.71	8,622.86	9,222.29	0.00	0.00	0.00	781.11	9.25%
De Particulares	34,860.29	34,932.54	35,041.53	35,731.50	36,692.13	37,462.14	0.00	0.00	0.00	2,529.59	7.24%
A la Vista	8,316.55	7,973.16	7,894.52	7,809.90	8,214.69	8,055.48	0.00	0.00	0.00	82.32	1.03%
A Plazo	17,725.12	18,102.24	18,276.92	18,898.67	19,111.78	20,029.42	0.00	0.00	0.00	1,927.17	10.65%
De Ahorros	8,818.62	8,857.15	8,870.09	9,022.93	9,365.66	9,377.24	0.00	0.00	0.00	520.09	5.87%
De Bancos	3,426.79	3,581.27	3,419.33	3,644.95	3,653.50	2,915.23	0.00	0.00	0.00	(666.05)	(18.60%)
A la Vista	816.14	847.16	818.81	894.15	884.42	852.40	0.00	0.00	0.00	5.24	0.62%
A Plazo	2,610.65	2,734.11	2,600.52	2,750.80	2,769.08	2,062.82	0.00	0.00	0.00	(671.29)	(24.55%)
Extranjero	32,044.15	33,095.78	34,541.27	34,955.85	34,852.55	34,617.68	0.00	0.00	0.00	1,521.90	4.60%
Oficiales	1,704.24	1,332.98	487.69	1,351.64	838.86	142.40	0.00	0.00	0.00	(1,190.57)	(89.32%)
De Particulares	23,084.33	23,913.28	23,710.75	23,867.32	25,027.65	24,835.72	0.00	0.00	0.00	922.44	3.86%
A la Vista	4,913.98	5,210.95	5,151.15	5,184.42	5,476.51	5,728.48	0.00	0.00	0.00	517.53	9.93%
A Plazo	14,021.08	14,561.90	14,305.16	14,667.96	15,250.69	14,774.93	0.00	0.00	0.00	213.04	1.46%
De Ahorros	4,149.27	4,140.43	4,254.44	4,014.93	4,300.44	4,332.31	0.00	0.00	0.00	191.88	4.63%
De Bancos	7,255.58	7,849.53	10,342.83	9,736.90	8,986.04	9,639.56	0.00	0.00	0.00	1,790.03	22.80%
A la Vista	2,819.78	2,714.30	2,957.06	3,092.10	2,523.74	2,263.04	0.00	0.00	0.00	(451.27)	(16.63%)
A Plazo	4,435.80	5,135.22	7,385.77	6,644.80	6,462.30	7,376.52	0.00	0.00	0.00	2,241.30	43.65%
OBLIGACIONES	16,367.76	16,511.64	16,899.55	17,143.16	18,538.71	17,736.73	0.00	0.00	0.00	1,225.10	7.42%
Locales	1,887.29	1,859.04	1,917.13	2,026.97	2,204.36	2,134.09	0.00	0.00	0.00	275.05	14.80%
Extranjero	14,480.48	14,652.60	14,982.42	15,116.19	16,334.35	15,602.65	0.00	0.00	0.00	950.05	6.48%
OTROS PASIVOS	2,767.97	3,094.00	3,670.17	3,862.54	2,651.23	3,067.32	0.00	0.00	0.00	(26.67)	(0.86%)
Locales	2,063.68	2,583.80	3,183.92	3,346.11	2,061.45	2,425.09	0.00	0.00	0.00	(158.71)	(6.14%)
Extranjero	704.29	510.20	486.25	516.43	589.78	642.23	0.00	0.00	0.00	132.04	25.88%
PATRIMONIO	11,311.48	11,729.12	12,050.70	12,166.62	12,176.91	12,673.11	0.00	0.00	0.00	943.99	8.05%
Capital	6,062.12	6,084.10	6,188.29	6,170.86	6,237.92	6,272.93	0.00	0.00	0.00	188.82	3.10%

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Reservas de Capital	906.97	997.10	997.18	997.19	997.46	997.40	0.00	0.00	0.00	0.30	0.03%
Otras Reservas	751.35	911.34	1,017.25	1,097.69	1,079.61	1,087.75	0.00	0.00	0.00	176.41	19.36%
Provisiones Dinámicas	728.62	899.34	852.38	927.52	982.64	995.94	0.00	0.00	0.00	96.60	10.74%
Otras Reservas	22.73	12.00	164.87	170.17	96.96	91.81	0.00	0.00	0.00	79.81	665.03%
Utilidad de Periodos Anteriores	2,328.08	3,104.41	2,923.72	2,848.61	2,747.64	3,761.78	0.00	0.00	0.00	657.37	21.18%
Utilidad de Periodo	1,162.97	498.28	809.09	1,069.40	1,172.30	469.43	0.00	0.00	0.00	(28.84)	(5.79%)
Ganancia o Perdida en Valores Disponible para la Venta	(3.95)	29.95	11.41	(120.90)	(161.62)	(19.78)	0.00	0.00	0.00	(49.73)	(166.06%)
Deuda Subordinada	103.94	103.95	103.77	103.78	103.60	103.61	0.00	0.00	0.00	(0.34)	(0.33%)
PASIVO Y PATRIMONIO	108,419.83	111,385.53	114,039.73	116,025.34	117,187.90	117,694.51	0.00	0.00	0.00	6,308.97	5.66%