

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A DICIEMBRE 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	18,495.76	17,026.33	16,449.27	15,674.48	17,840.01	16,904.88	17,460.98	17,911.65	20,335.48	2,495.47	13.99%
Depositos Locales en Bancos	3,524.21	2,888.11	2,795.83	2,798.93	2,930.51	2,756.93	2,886.96	2,895.49	2,928.21	(2.30)	(0.08%)
A la Vista	798.77	706.73	634.15	718.15	694.92	705.92	816.18	805.43	1,040.30	345.38	49.70%
A Plazo	2,725.44	2,181.37	2,161.68	2,080.78	2,235.59	2,051.01	2,070.78	2,090.05	1,887.91	(347.68)	(15.55%)
Depositos Extranjeros en Bancos	13,722.47	13,251.94	12,581.93	11,767.21	13,857.79	12,991.82	13,266.63	13,961.01	16,387.50	2,529.71	18.25%
A la Vista	6,374.05	5,792.76	5,621.39	5,848.17	7,041.15	6,523.33	6,600.60	6,899.85	7,863.24	822.08	11.68%
A Plazo	7,348.42	7,459.18	6,960.54	5,919.04	6,816.64	6,468.50	6,666.03	7,061.16	8,524.27	1,707.63	25.05%
Menos Provisiones	0.00	1.14	1.54	1.42	1.10	1.05	0.65	0.71	16.99	15.89	1,449.64%
Locales	0.00	1.03	1.49	1.27	0.61	0.45	0.37	0.44	16.79	16.18	2,663.68%
Extranjero	0.00	0.10	0.05	0.15	0.49	0.60	0.28	0.27	0.20	(0.29)	(59.01%)
Otros	1,249.08	887.41	1,073.05	1,109.76	1,052.80	1,157.18	1,308.04	1,055.86	1,036.76	(16.04)	(1.52%)
CARTERA CREDITICIA	75,469.54	74,756.52	75,781.74	76,784.25	77,200.78	77,120.12	76,568.54	76,576.58	76,133.67	(1,067.11)	(1.38%)
Locales	51,557.03	52,203.62	52,787.60	53,763.63	54,119.39	54,857.01	54,282.16	55,129.16	55,211.62	1,092.23	2.02%
Extranjero	24,746.02	23,745.93	24,182.33	24,316.14	24,382.29	23,583.10	23,618.15	22,807.09	22,367.18	(2,015.11)	(8.26%)
Menos Provisiones	833.51	1,193.03	1,188.19	1,295.51	1,300.89	1,320.00	1,331.76	1,359.67	1,445.13	144.23	11.09%
Locales	619.75	934.95	951.45	1,015.85	1,043.49	1,070.33	1,079.99	1,110.48	1,184.57	141.08	13.52%
Extranjero	213.76	258.08	236.74	279.66	257.40	249.67	251.77	249.19	260.56	3.16	1.23%
INVERSIONES EN VALORES	21,578.84	21,517.45	21,186.30	21,450.48	21,687.22	22,244.71	21,735.42	22,680.70	23,222.06	1,534.84	7.08%
Locales	8,303.46	8,424.98	7,881.94	8,049.50	8,176.32	8,519.34	8,145.72	8,574.96	9,389.29	1,212.97	14.84%
Extranjero	13,278.21	13,110.28	13,321.64	13,414.58	13,525.35	13,739.32	13,601.61	14,117.06	13,844.50	319.16	2.36%
Menos Provisiones	2.82	17.80	17.28	13.60	14.45	13.95	11.91	11.32	11.74	(2.71)	(18.77%)
Locales	2.18	10.04	11.21	8.93	10.90	12.65	9.26	9.28	9.61	(1.29)	(11.86%)
Extranjero	0.64	7.76	6.07	4.67	3.54	1.30	2.65	2.04	2.12	(1.42)	(40.05%)
OTROS ACTIVOS	4,165.19	4,443.02	4,464.98	4,614.13	4,766.80	5,217.33	5,262.00	5,393.77	5,299.15	532.35	11.17%
Locales	3,587.54	3,746.90	3,761.40	3,912.70	4,033.91	4,373.40	4,433.28	4,605.05	4,439.29	405.38	10.05%
Extranjero	577.66	696.13	703.57	701.44	732.89	843.94	828.72	788.73	859.86	126.97	17.32%
TOTAL DE ACTIVOS	119,709.34	117,743.33	117,882.28	118,523.35	121,494.82	121,487.04	121,026.94	122,562.70	124,990.37	3,495.55	2.88%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	84,279.51	83,401.53	82,315.83	81,689.85	83,466.01	84,015.74	83,928.99	85,003.01	88,056.94	4,590.93	5.50%
Locales	52,436.00	51,462.87	51,371.54	50,840.14	52,665.84	52,645.95	52,734.36	54,108.29	55,845.90	3,180.06	6.04%
Oficiales	8,442.80	7,939.00	7,924.46	7,580.70	8,090.30	8,415.13	8,152.15	9,152.98	10,418.57	2,328.27	28.78%
De Particulares	40,513.06	40,743.08	40,660.20	40,567.23	41,599.18	41,315.50	41,664.54	41,830.64	42,399.07	799.88	1.92%
A la Vista	8,346.96	8,113.42	8,128.04	7,842.63	8,725.70	7,861.65	7,864.65	7,654.67	7,909.81	(815.89)	(9.35%)
A Plazo	21,873.79	22,168.99	22,305.40	22,456.63	22,457.52	22,953.37	23,422.46	23,703.38	23,954.77	1,497.25	6.67%
De Ahorros	10,292.32	10,460.67	10,226.75	10,267.96	10,415.96	10,500.47	10,377.44	10,472.59	10,534.49	118.52	1.14%
De Bancos	3,480.13	2,780.80	2,786.88	2,692.22	2,976.35	2,915.32	2,917.67	3,124.67	3,028.26	51.91	1.74%
A la Vista	797.77	805.21	708.96	850.75	732.20	759.61	886.02	847.90	948.13	215.93	29.49%
A Plazo	2,682.36	1,975.59	2,077.92	1,841.47	2,244.15	2,155.71	2,031.65	2,276.77	2,080.14	(164.02)	(7.31%)
Extranjero	31,843.51	31,938.66	30,944.29	30,849.71	30,800.17	31,369.80	31,194.62	30,894.72	32,211.04	1,410.87	4.58%
Oficiales	122.20	93.29	112.36	107.33	94.60	76.16	284.95	215.63	141.21	46.61	49.27%
De Particulares	22,880.96	22,835.90	22,685.57	22,782.33	22,502.47	23,101.79	23,217.10	23,518.51	24,647.80	2,145.33	9.53%
A la Vista	5,114.48	5,340.46	4,970.11	4,853.86	5,150.88	5,030.99	4,799.87	4,808.94	5,014.52	(136.36)	(2.65%)
A Plazo	13,982.55	13,933.37	14,231.91	14,495.83	13,948.53	14,508.65	15,060.12	15,583.10	16,448.99	2,500.46	17.93%
De Ahorros	3,783.93	3,562.07	3,483.55	3,432.64	3,403.06	3,562.15	3,357.11	3,126.47	3,184.29	(218.77)	(6.43%)
De Bancos	8,840.35	9,009.47	8,146.36	7,960.05	8,203.11	8,191.84	7,692.57	7,160.58	7,422.04	(781.07)	(9.52%)
A la Vista	2,668.84	2,669.21	2,212.30	2,210.60	2,150.89	1,801.82	1,954.96	1,992.92	1,797.72	(353.17)	(16.42%)
A Plazo	6,171.51	6,340.25	5,934.06	5,749.45	6,052.22	6,390.03	5,737.61	5,167.66	5,624.32	(427.90)	(7.07%)
OBLIGACIONES	17,719.15	16,974.27	17,737.22	18,837.40	19,970.34	18,533.27	18,008.50	17,493.55	17,176.34	(2,794.00)	(13.99%)
Locales	1,892.76	2,084.50	2,039.98	2,255.15	2,261.33	2,244.74	2,186.38	2,373.74	2,681.65	420.32	18.59%
Extranjero	15,826.39	14,889.78	15,697.24	16,582.24	17,709.01	16,288.53	15,822.12	15,119.81	14,494.69	(3,214.32)	(18.15%)
OTROS PASIVOS	3,410.70	3,294.64	3,519.48	3,526.11	3,332.42	3,777.02	3,618.18	4,023.13	3,860.86	528.44	15.86%
Locales	2,648.07	2,566.10	2,772.04	2,748.80	2,604.05	2,978.09	2,857.87	3,216.47	2,944.42	340.37	13.07%
Extranjero	762.63	728.54	747.44	777.31	728.37	798.93	760.31	806.66	916.44	188.07	25.82%
PATRIMONIO	14,299.98	14,072.89	14,309.75	14,469.99	14,726.04	15,161.01	15,471.27	16,043.00	15,896.22	1,170.18	7.95%
Capital	6,347.89	6,331.40	6,437.84	6,434.85	6,623.57	6,613.57	6,504.10	6,643.36	6,628.12	4.55	0.07%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	1,074.81	1,091.18	1,091.18	1,074.81	1,091.18	1,084.63	1,200.82	1,200.82	1,200.82	109.63	10.05%
Otras Reservas	1,225.98	1,189.66	1,191.90	1,154.53	1,110.64	1,137.78	1,173.10	1,173.37	1,174.73	64.08	5.77%
Provisiones Dinámicas	1,205.56	1,198.63	1,205.42	1,190.86	1,239.62	1,243.87	1,242.18	1,255.37	1,251.83	12.21	0.98%
Otras Reservas	20.42	(8.97)	(13.52)	(36.33)	(128.97)	(106.09)	(69.08)	(82.00)	(77.10)	51.87	(40.22%)
Utilidad de Periodos Anteriores	4,042.01	4,711.31	4,546.62	4,595.50	4,470.20	5,545.37	5,345.74	5,412.23	5,145.69	675.49	15.11%
Utilidad de Periodo	1,295.50	580.71	923.36	1,090.91	1,317.18	530.05	897.74	1,235.62	1,339.62	22.44	1.70%
Ganancia o Perdida en Valores Disponible para la Venta	166.69	21.24	(29.15)	(29.17)	(35.70)	99.54	197.33	221.52	249.06	284.77	(797.55%)
Deuda Subordinada	147.09	147.39	148.00	148.56	148.98	150.06	152.45	156.09	158.19	9.21	6.19%
PASIVO Y PATRIMONIO	119,709.34	117,743.33	117,882.28	118,523.35	121,494.82	121,487.04	121,026.94	122,562.70	124,990.37	3,495.55	2.88%