

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A DICIEMBRE 2020
(En Millones de Balboas)**

	2018	2019				2020				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	17,840.01	16,904.88	17,460.98	17,911.65	20,335.48	21,024.58	24,994.30	27,466.95	26,125.52	5,790.04	28.47%
Depositos Locales en Bancos	2,930.51	2,756.93	2,886.96	2,895.49	2,928.21	3,004.51	3,266.74	3,161.55	3,495.14	566.93	19.36%
A la Vista	694.92	705.92	816.18	805.43	1,040.30	1,378.51	1,203.63	1,204.98	1,415.74	375.44	36.09%
A Plazo	2,235.59	2,051.01	2,070.78	2,090.05	1,887.91	1,625.99	2,063.11	1,956.57	2,079.40	191.49	10.14%
Depositos Extranjeros en Bancos	13,857.79	12,991.82	13,266.63	13,961.01	16,387.50	16,839.55	20,702.97	23,360.15	21,614.26	5,226.76	31.89%
A la Vista	7,041.15	6,523.33	6,600.60	6,899.85	7,863.24	8,858.94	9,702.72	8,722.43	7,381.86	(481.37)	(6.12%)
A Plazo	6,816.64	6,468.50	6,666.03	7,061.16	8,524.27	7,980.60	11,000.25	14,637.72	14,232.40	5,708.13	66.96%
Menos Provisiones	1.10	1.05	0.65	0.71	16.99	17.60	20.34	21.68	21.80	4.81	28.32%
Locales	0.61	0.45	0.37	0.44	16.79	17.33	20.05	21.36	21.55	4.76	28.33%
Extranjero	0.49	0.60	0.28	0.27	0.20	0.27	0.29	0.32	0.26	0.06	27.62%
Otros	1,052.80	1,157.18	1,308.04	1,055.86	1,036.76	1,198.13	1,044.94	966.93	1,037.92	1.17	0.11%
CARTERA CREDITICIA	77,200.78	77,120.12	76,568.54	76,576.58	76,133.67	76,053.91	74,819.41	71,880.14	72,173.44	(3,960.23)	(5.20%)
Locales	54,119.39	54,857.01	54,282.16	55,129.16	55,211.62	55,756.49	55,212.96	54,140.75	54,292.65	(918.97)	(1.66%)
Extranjero	24,382.29	23,583.10	23,618.15	22,807.09	22,367.18	21,794.77	21,163.43	19,515.55	19,983.95	(2,383.23)	(10.66%)
Menos Provisiones	1,300.89	1,320.00	1,331.76	1,359.67	1,445.13	1,497.35	1,556.98	1,776.16	2,103.16	658.03	45.53%
Locales	1,043.49	1,070.33	1,079.99	1,110.48	1,184.57	1,248.99	1,356.47	1,565.58	1,873.09	688.53	58.12%
Extranjero	257.40	249.67	251.77	249.19	260.56	248.36	200.51	210.58	230.07	(30.49)	(11.70%)
INVERSIONES EN VALORES	21,687.22	22,244.71	21,735.42	22,680.70	23,222.06	22,189.19	23,282.76	24,654.82	25,101.30	1,879.24	8.09%
Locales	8,176.32	8,519.34	8,145.72	8,574.96	9,389.29	9,092.39	8,882.23	9,229.99	9,347.81	(41.48)	(0.44%)
Extranjero	13,525.35	13,739.32	13,601.61	14,117.06	13,844.50	13,110.83	14,418.80	15,442.95	15,777.65	1,933.15	13.96%
Menos Provisiones	14.45	13.95	11.91	11.32	11.74	14.03	18.27	18.12	24.17	12.43	105.92%
Locales	10.90	12.65	9.26	9.28	9.61	10.91	14.37	14.44	20.07	10.46	108.86%
Extranjero	3.54	1.30	2.65	2.04	2.12	3.12	3.90	3.68	4.09	1.97	92.61%
OTROS ACTIVOS	4,766.80	5,217.33	5,262.00	5,393.77	5,299.15	5,996.50	6,092.57	6,364.89	6,952.16	1,653.01	31.19%
Locales	4,033.91	4,373.40	4,433.28	4,605.05	4,439.29	5,055.36	5,260.94	5,495.27	5,800.74	1,361.45	30.67%
Extranjero	732.89	843.94	828.72	788.73	859.86	941.15	831.63	869.62	1,151.42	291.57	33.91%
TOTAL DE ACTIVOS	121,494.82	121,487.04	121,026.94	122,562.70	124,990.37	125,264.18	129,189.05	130,366.80	130,352.42	5,362.06	4.29%

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DEPOSITOS	83,466.01	84,015.74	83,928.99	85,003.01	88,056.94	87,137.22	91,369.84	93,983.17	95,195.97	7,139.03	8.11%
Locales	52,665.84	52,645.95	52,734.36	54,108.29	55,845.90	54,792.15	57,977.23	61,079.60	62,940.34	7,094.44	12.70%
Oficiales	8,090.30	8,415.13	8,152.15	9,152.98	10,418.57	8,627.18	10,975.02	13,233.88	13,033.38	2,614.81	25.10%
De Particulares	41,599.18	41,315.50	41,664.54	41,830.64	42,399.07	42,792.83	43,611.74	44,395.88	45,820.57	3,421.51	8.07%
A la Vista	8,725.70	7,861.65	7,864.65	7,654.67	7,909.81	8,116.00	8,244.14	8,239.19	9,111.17	1,201.36	15.19%
A Plazo	22,457.52	22,953.37	23,422.46	23,703.38	23,954.77	24,061.24	23,888.92	24,289.19	24,328.44	373.67	1.56%
De Ahorros	10,415.96	10,500.47	10,377.44	10,472.59	10,534.49	10,615.60	11,478.68	11,867.51	12,380.96	1,846.47	17.53%
De Bancos	2,976.35	2,915.32	2,917.67	3,124.67	3,028.26	3,372.13	3,390.46	3,449.84	4,086.39	1,058.13	34.94%
A la Vista	732.20	759.61	886.02	847.90	948.13	1,400.54	1,161.50	1,198.64	1,452.90	504.77	53.24%
A Plazo	2,244.15	2,155.71	2,031.65	2,276.77	2,080.14	1,971.59	2,228.96	2,251.20	2,633.49	553.35	26.60%
Extranjero	30,800.17	31,369.80	31,194.62	30,894.72	32,211.04	32,345.07	33,392.61	32,903.57	32,255.63	44.59	0.14%
Oficiales	94.60	76.16	284.95	215.63	141.21	163.94	143.91	224.99	184.62	43.41	30.75%
De Particulares	22,502.47	23,101.79	23,217.10	23,518.51	24,647.80	24,551.41	25,005.01	25,527.64	24,749.36	101.56	0.41%
A la Vista	5,150.88	5,030.99	4,799.87	4,808.94	5,014.52	4,959.02	5,074.10	5,485.57	4,419.41	(595.11)	(11.87%)
A Plazo	13,948.53	14,508.65	15,060.12	15,583.10	16,448.99	16,366.73	16,554.29	16,544.36	16,855.16	406.17	2.47%
De Ahorros	3,403.06	3,562.15	3,357.11	3,126.47	3,184.29	3,225.66	3,376.62	3,497.71	3,474.79	290.50	9.12%
De Bancos	8,203.11	8,191.84	7,692.57	7,160.58	7,422.04	7,629.72	8,243.70	7,150.94	7,321.65	(100.38)	(1.35%)
A la Vista	2,150.89	1,801.82	1,954.96	1,992.92	1,797.72	2,338.14	2,490.94	2,081.84	2,095.72	298.00	16.58%
A Plazo	6,052.22	6,390.03	5,737.61	5,167.66	5,624.32	5,291.58	5,752.76	5,069.10	5,225.93	(398.39)	(7.08%)
OBLIGACIONES	19,970.34	18,533.27	18,008.50	17,493.55	17,176.34	17,922.62	18,240.01	16,740.58	15,773.04	(1,403.30)	(8.17%)
Locales	2,261.33	2,244.74	2,186.38	2,373.74	2,681.65	3,082.47	3,946.67	4,339.54	3,974.63	1,292.98	48.22%
Extranjero	17,709.01	16,288.53	15,822.12	15,119.81	14,494.69	14,840.15	14,293.34	12,401.04	11,798.42	(2,696.28)	(18.60%)
OTROS PASIVOS	3,332.42	3,777.02	3,618.18	4,023.13	3,860.86	4,334.89	3,918.05	3,883.11	3,764.94	(95.92)	(2.48%)
Locales	2,604.05	2,978.09	2,857.87	3,216.47	2,944.42	3,321.82	3,227.87	3,173.83	3,032.86	88.44	3.00%
Extranjero	728.37	798.93	760.31	806.66	916.44	1,013.06	690.18	709.27	732.08	(184.36)	(20.12%)
PATRIMONIO	14,726.04	15,161.01	15,471.27	16,043.00	15,896.22	15,869.45	15,661.16	15,759.95	15,618.47	(277.74)	(1.75%)
Capital	6,623.57	6,613.57	6,504.10	6,643.36	6,628.12	6,569.95	6,584.59	6,639.57	6,558.96	(69.16)	(1.04%)

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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	1,091.18	1,084.63	1,200.82	1,200.82	1,200.82	1,206.82	1,206.82	1,978.33	1,978.33	777.52	64.75%
Otras Reservas	1,110.64	1,137.78	1,173.10	1,173.37	1,174.73	1,163.99	1,155.07	1,132.93	1,160.33	(14.40)	(1.23%)
Provisiones Dinámicas	1,239.62	1,243.87	1,242.18	1,255.37	1,251.83	1,273.62	1,281.47	1,259.00	1,239.52	(12.31)	(0.98%)
Otras Reservas	(128.97)	(106.09)	(69.08)	(82.00)	(77.10)	(109.63)	(126.40)	(126.06)	(79.20)	(2.09)	2.71%
Utilidad de Periodos Anteriores	4,470.20	5,545.37	5,345.74	5,412.23	5,145.69	6,279.05	5,690.77	4,769.90	4,706.22	(439.47)	(8.54%)
Utilidad de Periodo	1,317.18	530.05	897.74	1,235.62	1,339.62	508.48	667.35	780.55	648.75	(690.87)	(51.57%)
Ganancia o Perdida en Valores Disponible para la Venta	(35.70)	99.54	197.33	221.52	249.06	(23.56)	190.03	281.04	366.03	116.97	46.96%
Deuda Subordinada	148.98	150.06	152.45	156.09	158.19	164.72	166.53	177.62	199.85	41.66	26.34%
PASIVO Y PATRIMONIO	121,494.82	121,487.04	121,026.94	122,562.70	124,990.37	125,264.18	129,189.05	130,366.80	130,352.42	5,362.06	4.29%