

**BALANCE DE SITUACION  
BANCA 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		
<b>ACTIVOS LIQUIDOS</b>	4,312.32	4,805.90	4,813.70	4,962.23	5,590.77	5,682.17	5,747.56	5,762.01	4,826.89	(763.88)	(13.66%)
Depositos Locales en Bancos	102.27	140.67	216.69	247.00	255.17	403.93	315.47	184.62	239.79	(15.38)	(6.03%)
A la Vista	43.33	60.56	88.75	100.19	101.00	243.69	79.99	54.81	74.60	(26.39)	(26.13%)
A Plazo	58.94	80.11	127.95	146.80	154.18	160.25	235.48	129.81	165.18	11.01	7.14%
Depositos Extranjeros en Bancos	4,209.82	4,664.62	4,596.14	4,714.38	5,334.92	5,277.60	5,431.65	5,576.88	4,586.59	(748.33)	(14.03%)
A la Vista	2,711.68	3,081.49	3,048.18	3,018.05	3,441.49	3,394.01	3,313.37	3,232.42	2,585.07	(856.41)	(24.88%)
A Plazo	1,498.13	1,583.13	1,547.97	1,696.32	1,893.43	1,883.59	2,118.28	2,344.46	2,001.52	108.09	5.71%
Menos Provisiones	0.41	0.38	0.08	0.15	0.10	0.17	0.26	0.26	0.22	0.12	122.58%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.41	0.38	0.08	0.15	0.10	0.17	0.26	0.26	0.22	0.12	122.58%
Otros	0.65	0.99	0.95	1.00	0.77	0.80	0.70	0.78	0.73	(0.04)	(5.82%)
<b>CARTERA CREDITICIA</b>	9,439.41	9,119.24	9,168.46	8,678.02	7,810.30	7,755.29	7,830.45	6,278.76	5,995.86	(1,814.44)	(23.23%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	9,518.44	9,191.49	9,225.55	8,732.96	7,860.20	7,811.72	7,888.82	6,339.31	6,064.67	(1,795.54)	(22.84%)
Menos Provisiones	79.03	72.25	57.09	54.94	49.90	56.44	58.37	60.55	68.80	18.91	37.89%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	79.03	72.25	57.09	54.94	49.90	56.44	58.37	60.55	68.80	18.91	37.89%
<b>INVERSIONES EN VALORES</b>	2,877.28	3,164.46	3,163.35	3,266.68	3,368.62	3,377.53	3,420.82	3,780.24	3,711.43	342.80	10.18%
Locales	97.98	123.19	150.83	149.14	168.97	167.93	157.93	179.93	189.78	20.81	12.32%
Extranjero	2,779.54	3,041.73	3,013.07	3,118.11	3,200.47	3,211.20	3,264.89	3,602.31	3,523.86	323.38	10.10%
Menos Provisiones	0.25	0.46	0.55	0.57	0.82	1.60	2.01	2.00	2.21	1.40	171.17%
Locales	0.00	0.03	0.02	0.02	0.01	0.02	0.00	0.05	0.00	(0.01)	(83.49%)
Extranjero	0.24	0.44	0.53	0.55	0.80	1.58	2.00	1.95	2.21	1.41	175.91%
<b>OTROS ACTIVOS</b>	290.27	333.87	318.03	285.68	271.51	352.86	297.20	213.48	197.76	(73.75)	(27.16%)
Locales	45.75	54.97	53.83	51.98	52.61	52.37	49.37	49.24	49.00	(3.61)	(6.85%)
Extranjero	244.52	278.90	264.20	233.70	218.90	300.49	247.82	164.24	148.76	(70.15)	(32.05%)
<b>TOTAL DE ACTIVOS</b>	16,919.27	17,423.48	17,463.54	17,192.61	17,041.21	17,167.84	17,296.03	16,034.50	14,731.93	(2,309.27)	(13.55%)

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<b>DEPOSITOS</b>	10,126.25	10,695.19	10,847.57	10,941.46	11,558.98	11,446.88	11,653.90	11,628.54	10,520.44	(1,038.54)	(8.98%)
Locales	90.17	120.62	125.41	100.47	112.64	98.68	99.65	97.61	96.57	(16.07)	(14.26%)
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	0.00	0.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
A la Vista	0.00	0.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Bancos	90.17	120.38	125.41	100.47	112.64	98.68	99.65	97.61	96.57	(16.07)	(14.26%)
A la Vista	47.67	77.88	85.03	60.10	74.39	60.43	62.47	60.42	60.80	(13.59)	(18.26%)
A Plazo	42.50	42.50	40.38	40.38	38.25	38.25	37.19	37.19	35.77	(2.48)	(6.48%)
Extranjero	10,036.08	10,574.57	10,722.16	10,840.99	11,446.34	11,348.20	11,554.24	11,530.93	10,423.87	(1,022.47)	(8.93%)
Oficiales	0.03	0.02	0.03	0.03	0.03	0.03	0.02	0.04	0.02	(0.01)	(28.60%)
De Particulares	9,700.21	10,232.22	10,309.84	10,450.92	11,051.30	10,843.82	11,015.33	11,108.46	9,924.35	(1,126.95)	(10.20%)
A la Vista	3,022.33	2,946.51	2,863.11	2,862.54	3,147.37	3,206.82	3,244.02	3,612.41	2,455.94	(691.43)	(21.97%)
A Plazo	5,595.74	6,017.59	6,343.54	6,637.97	6,832.66	6,508.29	6,529.46	6,153.40	6,042.81	(789.85)	(11.56%)
De Ahorros	1,082.14	1,268.12	1,103.20	950.42	1,071.27	1,128.71	1,241.85	1,342.66	1,425.60	354.32	33.08%
De Bancos	335.84	342.33	412.29	390.03	395.01	504.35	538.90	422.43	499.50	104.49	26.45%
A la Vista	323.56	284.07	355.48	333.95	239.40	385.32	425.43	314.97	434.55	195.16	81.52%
A Plazo	12.28	58.26	56.81	56.08	155.61	119.03	113.46	107.46	64.95	(90.67)	(58.27%)
<b>OBLIGACIONES</b>	3,676.24	3,522.97	3,357.92	2,824.75	2,091.14	2,234.65	2,104.50	904.60	705.50	(1,385.64)	(66.26%)
Locales	0.00	0.09	0.38	0.36	2.43	2.78	1.11	140.72	0.67	(1.76)	(72.37%)
Extranjero	3,676.24	3,522.87	3,357.54	2,824.39	2,088.71	2,231.87	2,103.39	763.88	704.83	(1,383.88)	(66.26%)
<b>OTROS PASIVOS</b>	236.34	243.73	229.25	230.88	142.09	176.40	155.94	136.48	115.19	(26.90)	(18.93%)
Locales	14.68	23.44	23.28	22.93	20.88	21.61	19.07	19.99	17.00	(3.88)	(18.59%)
Extranjero	221.66	220.29	205.97	207.95	121.20	154.79	136.87	116.49	98.19	(23.02)	(18.99%)
<b>PATRIMONIO</b>	2,880.44	2,961.60	3,028.80	3,195.51	3,249.00	3,309.91	3,381.69	3,364.88	3,390.81	141.80	4.36%
Capital	696.71	672.06	672.47	666.47	658.97	655.97	648.97	651.97	642.97	(16.00)	(2.43%)

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Reservas de Capital	979.60	973.05	1,089.23	1,089.23	1,089.23	1,089.23	1,089.23	1,710.75	1,710.75	621.52	57.06%
Otras Reservas	246.11	246.05	254.46	248.84	240.69	232.01	221.76	207.66	202.32	(38.38)	(15.94%)
Provisiones Dinámicas	203.96	204.89	207.13	204.24	196.72	197.29	194.75	178.39	179.94	(16.78)	(8.53%)
Otras Reservas	42.15	41.16	47.33	44.59	43.97	34.72	27.01	29.27	22.38	(21.59)	(49.10%)
Utilidad de Periodos Anteriores	640.62	954.07	823.28	821.90	794.78	1,213.94	1,215.99	555.53	561.19	(233.59)	(29.39%)
Utilidad de Periodo	328.95	106.65	162.91	336.41	429.60	139.28	172.57	194.14	213.38	(216.23)	(50.33%)
Ganancia o Perdida en Valores Disponible para la Venta	(11.55)	9.71	26.45	32.66	35.72	(20.53)	33.16	44.82	60.20	24.48	68.52%
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>16,919.27</b>	<b>17,423.48</b>	<b>17,463.54</b>	<b>17,192.61</b>	<b>17,041.21</b>	<b>17,167.84</b>	<b>17,296.03</b>	<b>16,034.50</b>	<b>14,731.93</b>	<b>(2,309.27)</b>	<b>(13.55%)</b>