

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A DICIEMBRE 2021
(En Millones de Balboas)**

	2019	2020				2021				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	20,335.48	21,024.58	24,994.30	27,466.95	26,126.55	25,865.45	25,063.10	23,914.33	24,206.58	(1,919.97)	(7.35%)
Depositos Locales en Bancos	2,928.21	3,004.51	3,266.74	3,161.55	3,495.14	3,327.55	3,412.39	3,167.23	3,389.96	(105.18)	(3.01%)
A la Vista	1,040.30	1,378.51	1,203.63	1,204.98	1,415.74	1,293.23	1,558.81	1,255.57	1,325.83	(89.91)	(6.35%)
A Plazo	1,887.91	1,625.99	2,063.11	1,956.57	2,079.40	2,034.32	1,853.59	1,911.66	2,064.13	(15.27)	(0.73%)
Depositos Extranjeros en Bancos	16,387.50	16,839.55	20,702.97	23,360.15	21,614.26	21,471.12	20,662.65	19,636.17	19,793.21	(1,821.06)	(8.43%)
A la Vista	7,863.24	8,858.94	9,702.72	8,722.43	7,381.86	7,679.11	7,176.93	7,301.23	7,102.59	(279.27)	(3.78%)
A Plazo	8,524.27	7,980.60	11,000.25	14,637.72	14,232.40	13,792.00	13,485.72	12,334.94	12,690.62	(1,541.78)	(10.83%)
Menos Provisiones	16.99	17.60	20.34	21.68	20.78	21.15	21.23	21.57	22.28	1.50	7.24%
Locales	16.79	17.33	20.05	21.36	20.52	20.84	20.94	21.19	21.78	1.26	6.14%
Extranjero	0.20	0.27	0.29	0.32	0.26	0.31	0.29	0.38	0.50	0.24	95.28%
Otros	1,036.76	1,198.13	1,044.94	966.93	1,037.92	1,087.93	1,009.29	1,132.50	1,045.69	7.77	0.75%
CARTERA CREDITICIA	76,133.67	76,053.91	74,800.03	71,880.14	72,174.89	71,509.99	71,135.76	72,549.09	74,459.40	2,284.51	3.17%
Locales	55,211.62	55,756.49	55,212.96	54,140.75	54,292.65	54,037.27	54,225.98	54,726.72	55,126.12	833.46	1.54%
Extranjero	22,367.18	21,794.77	21,163.43	19,515.55	19,983.95	19,655.50	19,238.24	20,233.22	21,834.04	1,850.09	9.26%
Menos Provisiones	1,445.13	1,497.35	1,576.36	1,776.16	2,101.71	2,182.78	2,328.46	2,410.85	2,500.76	399.05	18.99%
Locales	1,184.57	1,248.99	1,375.85	1,565.58	1,873.02	1,967.41	2,079.79	2,158.22	2,250.08	377.07	20.13%
Extranjero	260.56	248.36	200.51	210.58	228.70	215.37	248.67	252.63	250.68	21.98	9.61%
INVERSIONES EN VALORES	23,222.06	22,189.19	23,283.46	24,654.82	25,101.72	24,711.25	25,821.88	27,234.81	27,762.72	2,661.00	10.60%
Locales	9,389.29	9,092.39	8,882.93	9,229.99	9,347.86	9,453.54	9,711.14	9,680.21	9,578.34	230.48	2.47%
Extranjero	13,844.50	13,110.83	14,418.80	15,442.95	15,778.06	15,280.84	16,134.00	17,577.69	18,205.85	2,427.79	15.39%
Menos Provisiones	11.74	14.03	18.27	18.12	24.21	23.14	23.26	23.08	21.47	(2.73)	(11.29%)
Locales	9.61	10.91	14.37	14.44	20.07	19.45	18.58	17.54	15.65	(4.42)	(22.02%)
Extranjero	2.12	3.12	3.90	3.68	4.13	3.69	4.68	5.54	5.82	1.69	40.83%
OTROS ACTIVOS	5,299.15	5,996.50	6,074.12	6,364.89	6,948.80	6,886.43	6,953.11	7,501.34	6,923.05	(25.74)	(0.37%)
Locales	4,439.29	5,055.36	5,242.91	5,495.27	5,797.38	5,720.82	5,721.84	5,716.33	5,672.44	(124.95)	(2.16%)
Extranjero	859.86	941.15	831.21	869.62	1,151.41	1,165.60	1,231.27	1,785.01	1,250.62	99.21	8.62%
TOTAL DE ACTIVOS	124,990.37	125,264.18	129,151.91	130,366.80	130,351.95	128,973.11	128,973.85	131,199.57	133,351.75	2,999.80	2.30%

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DEPOSITOS	88,056.94	87,137.22	91,369.84	93,983.17	95,195.97	95,256.18	95,300.50	96,710.95	97,014.86	1,818.88	1.91%
Locales	55,845.90	54,792.15	57,977.23	61,079.60	62,940.44	62,730.67	63,185.62	62,293.32	63,134.29	193.85	0.31%
Oficiales	10,418.57	8,627.18	10,975.02	13,233.88	13,033.38	12,715.13	12,473.72	11,391.34	11,612.64	(1,420.74)	(10.90%)
De Particulares	42,399.07	42,792.83	43,611.74	44,395.88	45,820.67	46,070.77	47,116.84	47,526.62	48,092.27	2,271.59	4.96%
A la Vista	7,909.81	8,116.00	8,244.14	8,239.19	9,111.26	9,218.58	9,434.19	9,304.42	9,566.32	455.06	4.99%
A Plazo	23,954.77	24,061.24	23,888.92	24,289.19	24,328.44	24,120.63	24,750.46	24,735.83	24,609.71	281.27	1.16%
De Ahorros	10,534.49	10,615.60	11,478.68	11,867.51	12,380.97	12,731.56	12,932.19	13,486.37	13,916.23	1,535.26	12.40%
De Bancos	3,028.26	3,372.13	3,390.46	3,449.84	4,086.39	3,944.77	3,595.06	3,375.37	3,429.38	(657.01)	(16.08%)
A la Vista	948.13	1,400.54	1,161.50	1,198.64	1,452.90	1,305.88	1,448.42	1,234.18	1,234.35	(218.55)	(15.04%)
A Plazo	2,080.14	1,971.59	2,228.96	2,251.20	2,633.49	2,638.89	2,146.64	2,141.19	2,195.04	(438.45)	(16.65%)
Extranjero	32,211.04	32,345.07	33,392.61	32,903.57	32,255.53	32,525.51	32,114.88	34,417.63	33,880.57	1,625.04	5.04%
Oficiales	141.21	163.94	143.91	224.99	184.62	81.00	165.33	358.92	349.94	165.32	89.54%
De Particulares	24,647.80	24,551.41	25,005.01	25,527.64	24,749.26	23,538.75	24,375.25	26,523.31	26,137.57	1,388.32	5.61%
A la Vista	5,014.52	4,959.02	5,074.10	5,485.57	4,419.32	4,598.50	4,623.11	6,073.53	5,645.05	1,225.73	27.74%
A Plazo	16,448.99	16,366.73	16,554.29	16,544.36	16,855.16	15,254.95	15,909.72	16,650.89	16,492.04	(363.13)	(2.15%)
De Ahorros	3,184.29	3,225.66	3,376.62	3,497.71	3,474.77	3,685.30	3,842.42	3,798.89	4,000.48	525.71	15.13%
De Bancos	7,422.04	7,629.72	8,243.70	7,150.94	7,321.65	8,905.77	7,574.29	7,535.40	7,393.06	71.40	0.98%
A la Vista	1,797.72	2,338.14	2,490.94	2,081.84	2,095.72	1,999.88	2,088.74	1,794.16	1,629.23	(466.49)	(22.26%)
A Plazo	5,624.32	5,291.58	5,752.76	5,069.10	5,225.93	6,905.89	5,485.56	5,741.24	5,763.83	537.90	10.29%
OBLIGACIONES	17,176.34	17,922.62	18,235.94	16,740.58	15,773.04	14,656.15	14,337.04	14,177.57	16,843.24	1,070.20	6.78%
Locales	2,681.65	3,082.47	3,946.67	4,339.54	2,974.63	3,002.83	2,717.06	2,564.30	2,829.61	(145.01)	(4.87%)
Extranjero	14,494.69	14,840.15	14,289.27	12,401.04	12,798.42	11,653.32	11,619.98	11,613.27	14,013.62	1,215.21	9.49%
OTROS PASIVOS	3,860.86	4,334.89	3,907.73	3,883.11	3,764.65	3,687.89	3,698.31	4,326.28	3,574.68	(189.97)	(5.05%)
Locales	2,944.42	3,321.82	3,217.60	3,173.83	3,018.16	3,021.10	2,951.22	2,971.37	2,702.82	(315.34)	(10.45%)
Extranjero	916.44	1,013.06	690.13	709.27	746.49	666.78	747.10	1,354.91	871.86	125.38	16.80%
PATRIMONIO	15,896.22	15,869.45	15,638.41	15,759.95	15,618.29	15,372.90	15,638.00	15,984.78	15,918.97	300.68	1.93%
Capital	6,628.12	6,569.95	6,584.59	6,639.57	6,558.96	6,484.51	6,560.13	6,609.21	6,590.77	31.81	0.48%

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Reservas de Capital	1,200.82	1,206.82	1,206.82	1,978.33	1,978.33	1,978.33	1,978.33	1,978.33	1,979.48	1.15	0.06%
Otras Reservas	1,174.73	1,163.99	1,154.75	1,132.93	1,158.76	1,562.65	1,538.49	1,592.77	1,564.42	405.66	35.01%
Provisiones Dinámicas	1,251.83	1,273.62	1,280.48	1,259.00	1,239.39	1,237.95	1,242.47	1,254.18	1,232.92	(6.47)	(0.52%)
Otras Reservas	(77.10)	(109.63)	(125.73)	(126.06)	(80.63)	324.70	296.01	338.58	331.50	412.13	(511.16%)
Utilidad de Periodos Anteriores	5,145.69	6,279.05	5,688.95	4,769.90	4,705.94	5,235.19	5,155.29	5,226.67	5,260.99	555.05	11.79%
Utilidad de Periodo	1,339.62	508.48	647.50	780.55	649.93	304.04	542.52	775.36	840.82	190.88	29.37%
Ganancia o Perdida en Valores Disponible para la Venta	249.06	(23.56)	189.27	281.04	366.51	(191.83)	(136.75)	(197.57)	(317.51)	(684.01)	(186.63%)
Deuda Subordinada	158.19	164.72	166.53	177.62	199.85	0.00	0.00	0.00	0.00	(199.85)	(100.00%)
PASIVO Y PATRIMONIO	124,990.37	125,264.18	129,151.91	130,366.80	130,351.95	128,973.11	128,973.85	131,199.57	133,351.75	2,999.80	2.30%