

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A SEPTIEMBRE 2022
(En Millones de Balboas)**

	2020	2021				2022				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	26,126.55	25,865.45	25,063.10	23,914.33	24,206.58	22,604.48	21,128.75	17,586.03	0.00	(6,328.30)	(26.46%)
Depositos Locales en Bancos	3,495.14	3,327.55	3,412.39	3,167.23	3,389.96	2,992.38	3,032.68	2,692.58	0.00	(474.65)	(14.99%)
A la Vista	1,415.74	1,293.23	1,558.81	1,255.57	1,325.83	1,146.53	1,343.18	1,240.27	0.00	(15.30)	(1.22%)
A Plazo	2,079.40	2,034.32	1,853.59	1,911.66	2,064.13	1,845.85	1,689.50	1,452.31	0.00	(459.35)	(24.03%)
Depositos Extranjeros en Bancos	21,614.26	21,471.12	20,662.65	19,636.17	19,793.21	18,560.28	17,020.25	13,747.89	0.00	(5,888.28)	(29.99%)
A la Vista	7,381.86	7,679.11	7,176.93	7,301.23	7,102.59	5,820.39	5,204.02	5,068.39	0.00	(2,232.84)	(30.58%)
A Plazo	14,232.40	13,792.00	13,485.72	12,334.94	12,690.62	12,739.89	11,816.23	8,679.50	0.00	(3,655.44)	(29.63%)
Menos Provisiones	20.78	21.15	21.23	21.57	22.28	24.81	35.80	9.09	0.00	(12.48)	(57.86%)
Locales	20.52	20.84	20.94	21.19	21.78	24.44	35.32	8.67	0.00	(12.52)	(59.09%)
Extranjero	0.26	0.31	0.29	0.38	0.50	0.37	0.49	0.42	0.00	0.04	11.23%
Otros	1,037.92	1,087.93	1,009.29	1,132.50	1,045.69	1,076.63	1,111.62	1,154.64	0.00	22.14	1.96%
CARTERA CREDITICIA	72,174.89	71,509.99	71,135.76	72,549.09	74,459.40	76,929.00	79,904.78	82,869.69	0.00	10,320.61	14.23%
Locales	54,292.65	54,037.27	54,225.98	54,726.72	55,126.12	55,770.32	56,589.97	58,134.58	0.00	3,407.86	6.23%
Extranjero	19,983.95	19,655.50	19,238.24	20,233.22	21,834.04	23,731.27	25,866.41	27,321.43	0.00	7,088.21	35.03%
Menos Provisiones	2,101.71	2,182.78	2,328.46	2,410.85	2,500.76	2,572.60	2,551.61	2,586.31	0.00	175.46	7.28%
Locales	1,873.02	1,967.41	2,079.79	2,158.22	2,250.08	2,314.15	2,289.33	2,325.25	0.00	167.02	7.74%
Extranjero	228.70	215.37	248.67	252.63	250.68	258.45	262.28	261.07	0.00	8.44	3.34%
INVERSIONES EN VALORES	25,101.72	24,711.25	25,821.88	27,234.81	27,762.72	29,191.58	29,378.32	29,084.00	0.00	1,849.19	6.79%
Locales	9,347.86	9,453.54	9,711.14	9,680.21	9,578.34	10,018.13	10,314.97	10,155.39	0.00	475.18	4.91%
Extranjero	15,778.06	15,280.84	16,134.00	17,577.69	18,205.85	19,210.84	19,137.07	19,034.33	0.00	1,456.64	8.29%
Menos Provisiones	24.21	23.14	23.26	23.08	21.47	37.39	74.08	105.71	0.00	82.63	357.99%
Locales	20.07	19.45	18.58	17.54	15.65	30.11	66.19	95.08	0.00	77.54	442.11%
Extranjero	4.13	3.69	4.68	5.54	5.82	7.28	7.89	10.63	0.00	5.09	91.85%
OTROS ACTIVOS	6,948.80	6,886.43	6,953.11	7,501.34	6,923.05	6,963.49	6,886.48	7,204.23	0.00	(297.11)	(3.96%)
Locales	5,797.38	5,720.82	5,721.84	5,716.33	5,672.44	5,564.40	5,599.66	5,917.37	0.00	201.04	3.52%
Extranjero	1,151.41	1,165.60	1,231.27	1,785.01	1,250.62	1,399.09	1,286.82	1,286.86	0.00	(498.15)	(27.91%)
TOTAL DE ACTIVOS	130,351.95	128,973.11	128,973.85	131,199.57	133,351.75	135,688.54	137,298.32	136,743.95	0.00	5,544.38	4.23%

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A SEPTIEMBRE 2022
(En Millones de Balboas)**

	2020	2021				2022				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	95,195.97	95,256.18	95,300.50	96,710.95	97,014.86	98,426.33	98,824.37	96,879.53	0.00	168.58	0.17%
Locales	62,940.44	62,730.67	63,185.62	62,293.32	63,134.29	63,836.92	63,235.66	61,299.52	0.00	(993.79)	(1.60%)
Oficiales	13,033.38	12,715.13	12,473.72	11,391.34	11,612.64	12,728.01	11,884.17	10,960.56	0.00	(430.78)	(3.78%)
De Particulares	45,820.67	46,070.77	47,116.84	47,526.62	48,092.27	47,985.54	47,994.47	47,171.08	0.00	(355.54)	(0.75%)
A la Vista	9,111.26	9,218.58	9,434.19	9,304.42	9,566.32	9,465.08	9,518.85	8,739.45	0.00	(564.97)	(6.07%)
A Plazo	24,328.44	24,120.63	24,750.46	24,735.83	24,609.71	24,506.53	24,454.79	24,488.47	0.00	(247.35)	(1.00%)
De Ahorros	12,380.97	12,731.56	12,932.19	13,486.37	13,916.23	14,013.93	14,020.83	13,943.16	0.00	456.78	3.39%
De Bancos	4,086.39	3,944.77	3,595.06	3,375.37	3,429.38	3,123.37	3,357.02	3,167.89	0.00	(207.48)	(6.15%)
A la Vista	1,452.90	1,305.88	1,448.42	1,234.18	1,234.35	1,065.78	1,243.97	1,186.04	0.00	(48.13)	(3.90%)
A Plazo	2,633.49	2,638.89	2,146.64	2,141.19	2,195.04	2,057.59	2,113.05	1,981.84	0.00	(159.35)	(7.44%)
Extranjero	32,255.53	32,525.51	32,114.88	34,417.63	33,880.57	34,589.41	35,588.72	35,580.00	0.00	1,162.37	3.38%
Oficiales	184.62	81.00	165.33	358.92	349.94	325.34	428.00	315.20	0.00	(43.72)	(12.18%)
De Particulares	24,749.26	23,538.75	24,375.25	26,523.31	26,137.57	27,232.45	28,053.95	27,245.27	0.00	721.96	2.72%
A la Vista	4,419.32	4,598.50	4,623.11	6,073.53	5,645.05	5,960.59	5,408.20	4,993.56	0.00	(1,079.97)	(17.78%)
A Plazo	16,855.16	15,254.95	15,909.72	16,650.89	16,492.04	16,378.30	17,245.27	17,272.19	0.00	621.30	3.73%
De Ahorros	3,474.77	3,685.30	3,842.42	3,798.89	4,000.48	4,893.56	5,400.47	4,979.52	0.00	1,180.63	31.08%
De Bancos	7,321.65	8,905.77	7,574.29	7,535.40	7,393.06	7,031.63	7,106.77	8,019.53	0.00	484.13	6.42%
A la Vista	2,095.72	1,999.88	2,088.74	1,794.16	1,629.23	1,704.65	1,857.42	2,085.02	0.00	290.86	16.21%
A Plazo	5,225.93	6,905.89	5,485.56	5,741.24	5,763.83	5,326.98	5,249.35	5,934.52	0.00	193.27	3.37%
OBLIGACIONES	15,773.04	14,656.15	14,337.04	14,177.57	16,843.24	17,693.51	19,034.34	20,405.78	0.00	6,228.21	43.93%
Locales	2,974.63	3,002.83	2,717.06	2,564.30	2,829.61	3,009.37	3,276.32	3,351.94	0.00	787.64	30.72%
Extranjero	12,798.42	11,653.32	11,619.98	11,613.27	14,013.62	14,684.14	15,758.02	17,053.84	0.00	5,440.58	46.85%
OTROS PASIVOS	3,764.65	3,687.89	3,698.31	4,326.28	3,574.68	3,822.84	3,896.92	3,795.80	0.00	(530.48)	(12.26%)
Locales	3,018.16	3,021.10	2,951.22	2,971.37	2,702.82	3,080.82	3,173.31	3,140.72	0.00	169.35	5.70%
Extranjero	746.49	666.78	747.10	1,354.91	871.86	742.02	723.61	655.08	0.00	(699.83)	(51.65%)
PATRIMONIO	15,618.29	15,372.90	15,638.00	15,984.78	15,918.97	15,745.86	15,542.68	15,662.84	0.00	(321.93)	(2.01%)
Capital	6,558.96	6,484.51	6,560.13	6,609.21	6,590.77	6,541.22	6,608.93	6,615.78	0.00	6.57	0.10%

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A SEPTIEMBRE 2022
(En Millones de Balboas)**

	2020	2021				2022				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	1,978.33	1,978.33	1,978.33	1,978.33	1,979.48	1,979.48	1,979.48	1,861.43	0.00	(116.90)	(5.91%)
Otras Reservas	1,158.76	1,562.65	1,538.49	1,592.77	1,564.42	1,541.96	1,534.74	1,582.38	0.00	(10.38)	(0.65%)
Provisiones Dinámicas	1,239.39	1,237.95	1,242.47	1,254.18	1,232.92	1,238.76	1,245.28	1,249.53	0.00	(4.66)	(0.37%)
Otras Reservas	(80.63)	324.70	296.01	338.58	331.50	303.20	289.46	332.86	0.00	(5.72)	(1.69%)
Utilidad de Periodos Anteriores	4,705.94	5,235.19	5,155.29	5,226.67	5,260.99	5,982.89	5,840.06	5,923.57	0.00	696.90	13.33%
Utilidad de Periodo	649.93	304.04	542.52	775.36	840.82	469.63	829.58	1,097.46	0.00	322.09	41.54%
Ganancia o Perdida en Valores Disponible para la Venta	366.51	(191.83)	(136.75)	(197.57)	(317.51)	(769.31)	(1,250.12)	(1,417.78)	0.00	(1,220.21)	617.62%
Deuda Subordinada	199.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	130,351.95	128,973.11	128,973.85	131,199.57	133,351.75	135,688.54	137,298.32	136,743.95	0.00	5,544.38	4.23%