

**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
A DICIEMBRE 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		
<b>ACTIVOS LIQUIDOS</b>	26,126.55	25,889.60	25,063.10	23,914.33	24,209.85	22,627.98	21,128.75	17,586.03	19,900.94	(4,308.91)	(17.80%)
Depositos Locales en Bancos	3,495.14	3,351.68	3,412.39	3,167.23	3,400.44	3,003.88	3,032.68	2,692.58	3,352.39	(48.05)	(1.41%)
A la Vista	1,415.74	1,308.35	1,558.81	1,255.57	1,324.81	1,146.53	1,343.18	1,240.27	1,457.70	132.88	10.03%
A Plazo	2,079.40	2,043.32	1,853.59	1,911.66	2,075.63	1,857.35	1,689.50	1,452.31	1,894.69	(180.93)	(8.72%)
Depositos Extranjeros en Bancos	21,614.26	21,471.13	20,662.65	19,636.17	19,785.99	18,572.28	17,020.25	13,747.89	15,320.25	(4,465.74)	(22.57%)
A la Vista	7,381.86	7,679.13	7,176.93	7,301.23	7,095.37	5,820.39	5,204.02	5,068.39	6,042.15	(1,053.22)	(14.84%)
A Plazo	14,232.40	13,792.00	13,485.72	12,334.94	12,690.62	12,751.89	11,816.23	8,679.50	9,278.10	(3,412.52)	(26.89%)
Menos Provisiones	20.78	21.15	21.23	21.57	22.28	24.81	35.80	9.09	9.05	(13.23)	(59.39%)
Locales	20.52	20.84	20.94	21.19	21.78	24.44	35.32	8.67	8.62	(13.16)	(60.43%)
Extranjero	0.26	0.31	0.29	0.38	0.50	0.37	0.49	0.42	0.43	(0.07)	(13.91%)
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	1,237.34	191.65	18.33%
<b>CARTERA CREDITICIA</b>	72,174.89	71,509.99	71,135.76	72,548.87	74,454.85	76,929.00	79,904.78	82,868.23	83,341.23	8,886.38	11.94%
Locales	54,292.65	54,037.60	54,225.98	54,726.72	55,126.12	55,770.32	56,589.97	58,134.58	58,586.10	3,459.99	6.28%
Extranjero	19,983.95	19,674.72	19,238.24	20,233.22	21,834.04	23,731.27	25,866.41	27,319.96	27,216.34	5,382.30	24.65%
Menos Provisiones	2,101.71	2,202.32	2,328.46	2,411.07	2,505.31	2,572.60	2,551.61	2,586.31	2,461.22	(44.09)	(1.76%)
Locales	1,873.02	1,967.74	2,079.79	2,158.44	2,249.39	2,314.15	2,289.33	2,325.25	2,190.75	(58.64)	(2.61%)
Extranjero	228.70	234.59	248.67	252.63	255.92	258.45	262.28	261.07	270.47	14.55	5.68%
<b>INVERSIONES EN VALORES</b>	25,101.72	24,713.89	25,821.88	27,234.81	27,763.01	29,191.56	29,378.32	29,084.00	29,255.49	1,492.48	5.38%
Locales	9,347.86	9,453.54	9,711.14	9,680.21	9,567.51	10,005.95	10,314.97	10,155.39	9,880.13	312.62	3.27%
Extranjero	15,778.06	15,283.48	16,134.00	17,577.69	18,216.99	19,223.02	19,137.07	19,034.33	19,492.60	1,275.61	7.00%
Menos Provisiones	24.21	23.14	23.26	23.08	21.48	37.41	74.08	105.71	117.23	95.75	445.66%
Locales	20.07	19.45	18.58	17.54	15.65	30.11	66.19	95.08	104.12	88.47	565.13%
Extranjero	4.13	3.69	4.68	5.54	5.83	7.30	7.89	10.63	13.11	7.28	124.90%
<b>OTROS ACTIVOS</b>	6,948.80	6,886.80	6,953.11	7,501.34	6,922.68	6,945.15	6,886.48	7,205.81	7,526.85	604.18	8.73%
Locales	5,797.38	5,720.85	5,721.84	5,715.58	5,656.61	5,553.69	5,599.66	5,917.49	6,132.52	475.91	8.41%
Extranjero	1,151.41	1,165.94	1,231.27	1,785.76	1,266.06	1,391.47	1,286.82	1,288.32	1,394.33	128.27	10.13%
<b>TOTAL DE ACTIVOS</b>	130,351.95	129,000.27	128,973.85	131,199.36	133,350.38	135,693.69	137,298.32	136,744.08	140,024.51	6,674.12	5.00%

**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
A DICIEMBRE 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		
<b>DEPOSITOS</b>	95,195.97	95,277.54	95,300.50	96,710.95	97,014.86	98,426.33	98,824.37	96,879.53	98,379.61	1,364.76	1.41%
<b>Locales</b>	62,940.44	62,732.97	63,185.62	62,248.07	63,014.75	63,836.92	63,235.66	61,299.52	62,635.07	(379.68)	(0.60%)
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	12,099.63	487.00	4.19%
De Particulares	45,820.67	46,073.08	47,116.84	47,481.85	47,988.85	47,985.54	47,994.47	47,171.08	46,912.55	(1,076.31)	(2.24%)
A la Vista	9,111.26	9,218.96	9,434.19	9,264.26	9,529.37	9,465.08	9,518.85	8,739.45	9,242.95	(286.42)	(3.01%)
A Plazo	24,328.44	24,121.49	24,750.46	24,731.21	24,543.25	24,506.53	24,454.79	24,488.47	23,756.36	(786.89)	(3.21%)
De Ahorros	12,380.97	12,732.63	12,932.19	13,486.37	13,916.23	14,013.93	14,020.83	13,943.16	13,913.24	(3.00)	(0.02%)
De Bancos	4,086.39	3,944.77	3,595.06	3,374.89	3,413.26	3,123.37	3,357.02	3,167.89	3,622.89	209.63	6.14%
A la Vista	1,452.90	1,305.88	1,448.42	1,233.70	1,218.23	1,065.78	1,243.97	1,186.04	1,365.29	147.06	12.07%
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	2,257.61	62.57	2.85%
<b>Extranjero</b>	32,255.53	32,544.57	32,114.88	34,462.88	34,000.10	34,589.41	35,588.72	35,580.00	35,744.54	1,744.44	5.13%
Oficiales	184.62	81.00	165.33	358.92	349.94	325.34	428.00	315.20	244.84	(105.10)	(30.03%)
De Particulares	24,749.26	23,557.79	24,375.25	26,568.08	26,240.99	27,232.45	28,053.95	27,245.27	28,054.76	1,813.77	6.91%
A la Vista	4,419.32	4,608.17	4,623.11	6,113.68	5,682.00	5,960.59	5,408.20	4,993.56	4,931.83	(750.17)	(13.20%)
A Plazo	16,855.16	15,261.24	15,909.72	16,655.51	16,558.50	16,378.30	17,245.27	17,272.19	18,343.20	1,784.70	10.78%
De Ahorros	3,474.77	3,688.37	3,842.42	3,798.89	4,000.48	4,893.56	5,400.47	4,979.52	4,779.72	779.24	19.48%
De Bancos	7,321.65	8,905.79	7,574.29	7,535.88	7,409.18	7,031.63	7,106.77	8,019.53	7,444.95	35.77	0.48%
A la Vista	2,095.72	1,999.89	2,088.74	1,794.64	1,645.35	1,704.65	1,857.42	2,085.02	1,743.91	98.56	5.99%
A Plazo	5,225.93	6,905.90	5,485.56	5,741.24	5,763.83	5,326.98	5,249.35	5,934.52	5,701.04	(62.79)	(1.09%)
<b>OBLIGACIONES</b>	15,773.04	14,656.15	14,337.04	14,177.57	16,843.27	17,693.51	19,034.34	20,405.78	21,507.05	4,663.78	27.69%
<b>Locales</b>	2,974.63	3,002.83	2,717.06	2,564.30	2,829.61	3,009.37	3,276.32	3,351.94	3,841.89	1,012.27	35.77%
<b>Extranjero</b>	12,798.42	11,653.32	11,619.98	11,613.27	14,013.66	14,684.14	15,758.02	17,053.84	17,665.16	3,651.51	26.06%
<b>OTROS PASIVOS</b>	3,764.65	3,695.28	3,698.31	4,326.28	3,568.82	3,827.99	3,896.92	3,795.83	3,922.23	353.41	9.90%
<b>Locales</b>	3,018.16	3,028.50	2,951.22	2,969.19	2,696.13	3,081.60	3,173.31	3,140.75	3,168.36	472.22	17.51%
<b>Extranjero</b>	746.49	666.78	747.10	1,357.09	872.68	746.39	723.61	655.08	753.87	(118.81)	(13.61%)
<b>PATRIMONIO</b>	15,618.29	15,371.30	15,638.00	15,984.56	15,923.44	15,745.86	15,542.68	15,662.94	16,215.61	292.17	1.83%
Capital	6,558.96	6,498.11	6,560.13	6,609.21	6,590.77	6,541.22	6,608.93	6,615.78	6,668.25	77.48	1.18%

**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
A DICIEMBRE 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	1,711.43	(268.05)	(13.54%)
Otras Reservas	1,158.76	1,562.65	1,538.49	1,592.97	1,564.13	1,540.21	1,534.74	1,580.75	1,588.87	24.75	1.58%
Provisiones Dinámicas	1,239.39	1,237.95	1,242.47	1,254.18	1,236.33	1,238.76	1,245.28	1,252.43	1,254.89	18.56	1.50%
Otras Reservas	(80.63)	324.70	296.01	338.79	327.80	301.45	289.46	328.33	333.99	6.19	1.89%
Utilidad de Periodos Anteriores	4,705.94	5,216.16	5,155.29	5,226.46	5,259.36	5,982.89	5,840.06	5,920.67	6,101.01	841.65	16.00%
Utilidad de Periodo	649.93	307.88	542.52	775.15	847.20	469.62	829.58	1,097.55	1,340.16	492.96	58.19%
Ganancia o Perdida en Valores Disponible para la Venta	366.51	(191.83)	(136.75)	(197.57)	(317.50)	(767.56)	(1,250.12)	(1,413.25)	(1,194.12)	(876.62)	276.10%
Deuda Subordinada	199.85	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>130,351.95</b>	<b>129,000.27</b>	<b>128,973.85</b>	<b>131,199.36</b>	<b>133,350.38</b>	<b>135,693.69</b>	<b>137,298.32</b>	<b>136,744.08</b>	<b>140,024.51</b>	<b>6,674.12</b>	<b>5.00%</b>