

**BALANCE DE SITUACION
BANCA 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		
ACTIVOS LIQUIDOS	4,826.89	4,917.12	4,754.60	5,380.47	4,341.55	4,090.59	3,881.14	3,687.02	3,666.43	(675.12)	(15.55%)
Depositos Locales en Bancos	239.79	283.80	274.56	297.17	346.51	346.30	254.27	227.36	323.35	(23.15)	(6.68%)
A la Vista	74.60	145.02	137.53	113.64	139.54	112.98	93.27	96.24	123.88	(15.66)	(11.22%)
A Plazo	165.18	138.78	137.04	183.53	206.96	233.32	161.00	131.11	199.47	(7.49)	(3.62%)
Depositos Extranjeros en Bancos	4,586.59	4,607.86	4,479.70	5,083.15	3,994.81	3,743.92	3,626.48	3,459.32	3,342.73	(652.08)	(16.32%)
A la Vista	2,585.07	2,686.72	2,635.47	3,125.89	1,917.51	1,684.45	1,559.79	1,577.27	1,489.47	(428.04)	(22.32%)
A Plazo	2,001.52	1,921.14	1,844.23	1,957.26	2,077.30	2,059.47	2,066.69	1,882.06	1,853.26	(224.04)	(10.79%)
Menos Provisiones	0.22	0.25	0.24	0.34	0.49	0.27	0.37	0.31	0.25	(0.24)	(48.75%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.22	0.25	0.24	0.34	0.49	0.27	0.37	0.31	0.25	(0.24)	(48.75%)
Otros	0.73	25.71	0.58	0.48	0.73	0.65	0.76	0.65	0.61	(0.13)	(17.16%)
CARTERA CREDITICIA	5,995.82	5,843.91	5,332.03	5,817.01	6,230.02	6,784.39	7,537.60	7,668.76	7,314.24	1,084.22	17.40%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	6,064.67	5,913.27	5,396.23	5,879.34	6,289.53	6,844.50	7,605.12	7,726.26	7,374.09	1,084.56	17.24%
Menos Provisiones	68.84	69.37	64.20	62.33	59.51	60.11	67.53	57.50	59.86	0.34	0.57%
Locales	0.00	0.49	0.00	0.00	0.00	2.92	2.59	2.59	0.00	0.00	0.00%
Extranjero	68.84	68.87	64.20	62.33	59.51	57.19	64.94	54.92	59.86	0.34	0.57%
INVERSIONES EN VALORES	3,711.43	3,384.42	3,664.66	4,861.54	4,983.64	5,097.47	5,010.25	4,801.04	4,756.22	(227.42)	(4.56%)
Locales	189.78	182.94	164.93	178.56	185.74	238.16	207.96	187.49	160.04	(25.70)	(13.84%)
Extranjero	3,523.86	3,203.30	3,502.01	4,685.15	4,800.44	4,861.55	4,804.05	4,615.75	4,598.52	(201.92)	(4.21%)
Menos Provisiones	2.21	1.83	2.28	2.18	2.54	2.24	1.76	2.21	2.34	(0.20)	(7.73%)
Locales	0.00	0.00	0.07	0.06	0.07	0.13	0.13	0.11	0.11	0.04	49.72%
Extranjero	2.21	1.82	2.21	2.12	2.47	2.11	1.63	2.10	2.23	(0.23)	(9.39%)
OTROS ACTIVOS	197.76	211.16	255.12	743.07	281.24	288.49	330.62	333.62	360.72	79.49	28.26%
Locales	49.00	50.87	51.91	60.90	64.57	66.74	58.89	59.65	90.98	26.41	40.90%
Extranjero	148.76	160.29	203.21	682.17	216.66	221.75	271.73	273.98	269.74	53.07	24.50%
TOTAL DE ACTIVOS	14,731.89	14,356.61	14,006.41	16,802.09	15,836.45	16,260.95	16,759.61	16,490.43	16,097.61	261.16	1.65%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	10,520.44	10,300.14	10,269.92	12,263.52	11,651.33	12,254.19	12,923.33	12,359.88	12,088.07	436.74	3.75%
Locales	96.57	94.14	85.04	85.79	86.37	75.03	181.13	209.76	211.69	125.32	145.11%
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	0.01	0.00	0.00	0.00	3.85	0.00	0.00	0.08	0.08	0.00%
A la Vista	0.00	0.01	0.00	0.00	0.00	3.85	0.00	0.00	0.08	0.08	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	96.57	94.13	85.04	85.79	86.37	71.17	181.13	209.76	211.61	125.24	145.01%
A la Vista	60.80	58.36	85.04	85.79	86.37	71.17	181.13	209.76	211.61	125.24	145.01%
A Plazo	35.77	35.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	10,423.87	10,206.00	10,184.88	12,177.73	11,564.96	12,179.16	12,742.20	12,150.12	11,876.38	311.42	2.69%
Oficiales	0.02	0.04	0.04	0.04	2.15	2.15	2.15	8.92	63.86	61.71	2,874.99%
De Particulares	9,924.35	9,812.89	9,666.09	11,691.45	11,097.29	11,713.23	12,250.59	11,646.05	11,333.27	235.98	2.13%
A la Vista	2,455.94	2,415.44	2,436.43	3,869.30	3,407.79	3,501.52	2,922.88	2,571.03	2,512.23	(895.56)	(26.28%)
A Plazo	6,042.81	5,784.59	5,561.15	6,243.75	5,993.97	5,767.89	6,436.68	6,558.24	6,534.23	540.25	9.01%
De Ahorros	1,425.60	1,612.86	1,668.51	1,578.41	1,695.52	2,443.83	2,891.03	2,516.78	2,286.81	591.29	34.87%
De Bancos	499.50	393.07	518.76	486.25	465.53	463.78	489.46	495.15	479.26	13.73	2.95%
A la Vista	434.55	381.43	475.84	480.42	436.65	440.58	459.65	481.80	458.41	21.76	4.98%
A Plazo	64.95	11.65	42.92	5.83	28.88	23.19	29.81	13.35	20.85	(8.03)	(27.81%)
OBLIGACIONES	705.50	504.65	136.38	181.16	296.20	177.08	98.15	402.68	317.15	20.94	7.07%
Locales	0.67	0.02	0.00	0.00	0.04	0.00	(0.99)	0.00	0.00	(0.04)	(100.00%)
Extranjero	704.83	504.63	136.38	181.16	296.16	177.08	99.13	402.68	317.15	20.98	7.08%
OTROS PASIVOS	115.19	147.27	168.33	684.07	222.69	183.46	170.99	132.73	129.98	(92.71)	(41.63%)
Locales	17.00	21.36	23.11	23.14	19.02	18.92	17.62	22.15	21.85	2.83	14.87%
Extranjero	98.19	125.91	145.21	660.93	203.67	164.54	153.36	110.58	108.13	(95.54)	(46.91%)
PATRIMONIO	3,390.77	3,404.56	3,431.79	3,673.34	3,666.22	3,646.23	3,567.14	3,595.14	3,562.41	(103.81)	(2.83%)
Capital	642.97	649.47	642.97	716.01	716.01	716.01	666.68	656.68	653.24	(62.77)	(8.77%)

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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	1,710.75	1,710.75	1,710.75	1,710.75	1,710.75	1,710.75	1,710.75	1,592.71	1,592.71	(118.05)	(6.90%)
Otras Reservas	200.25	206.42	208.79	230.10	215.28	212.82	201.05	217.67	208.27	(7.01)	(3.26%)
Provisiones Dinámicas	179.94	179.94	180.81	181.47	180.22	179.88	183.89	188.91	189.21	8.99	4.99%
Otras Reservas	20.31	26.49	27.98	48.63	35.06	32.94	17.16	28.76	19.06	(16.00)	(45.63%)
Utilidad de Periodos Anteriores	563.22	763.34	767.23	893.80	887.61	897.66	909.09	1,008.57	879.87	(7.75)	(0.87%)
Utilidad de Periodo	213.38	56.07	83.83	114.80	136.13	175.24	210.24	266.35	335.18	199.04	146.21%
Ganancia o Perdida en Valores Disponible para la Venta	60.20	18.50	18.22	7.88	0.43	(66.26)	(130.68)	(146.83)	(106.84)	(107.27)	(24,809.29%)
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	14,731.89	14,356.61	14,006.41	16,802.09	15,836.45	16,260.95	16,759.61	16,490.43	16,097.61	261.16	1.65%