

**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
A SEPTIEMBRE 2023  
( En Millones de Balboas)**

	2021	2022				2023				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	24,209.85	22,627.98	21,128.75	17,586.03	19,919.09	19,489.61	19,351.15	17,096.11	0.00	(489.92)	(2.79%)
Depositos Locales en Bancos	3,400.44	3,003.88	3,032.68	2,692.58	3,352.39	3,194.87	2,967.35	2,861.48	0.00	168.90	6.27%
A la Vista	1,324.81	1,146.53	1,343.18	1,240.27	1,457.70	1,682.61	1,339.95	1,385.03	0.00	144.76	11.67%
A Plazo	2,075.63	1,857.35	1,689.50	1,452.31	1,894.69	1,512.26	1,627.40	1,476.45	0.00	24.14	1.66%
Depositos Extranjeros en Bancos	19,785.99	18,572.28	17,020.25	13,747.89	15,338.40	15,187.14	15,352.36	13,204.07	0.00	(543.83)	(3.96%)
A la Vista	7,095.37	5,820.39	5,204.02	5,068.39	6,060.30	6,146.04	6,457.57	6,072.54	0.00	1,004.15	19.81%
A Plazo	12,690.62	12,751.89	11,816.23	8,679.50	9,278.10	9,041.09	8,894.79	7,131.53	0.00	(1,547.97)	(17.83%)
Menos Provisiones	22.28	24.81	35.80	9.09	9.05	9.80	9.35	9.05	0.00	(0.04)	(0.46%)
Locales	21.78	24.44	35.32	8.67	8.62	8.71	8.54	8.55	0.00	(0.12)	(1.36%)
Extranjero	0.50	0.37	0.49	0.42	0.43	1.09	0.81	0.50	0.00	0.08	18.19%
Otros	1,045.69	1,076.63	1,111.62	1,154.64	1,237.34	1,117.40	1,040.79	1,039.61	0.00	(115.03)	(9.96%)
<b>CARTERA CREDITICIA</b>	74,454.85	76,929.00	79,904.78	82,868.23	83,338.81	84,490.46	85,251.90	86,257.10	0.00	3,388.86	4.09%
Locales	55,126.12	55,770.32	56,589.97	58,134.58	58,586.10	58,479.96	59,613.85	60,572.57	0.00	2,437.98	4.19%
Extranjero	21,834.04	23,731.27	25,866.41	27,319.96	27,216.34	28,496.76	28,005.62	28,060.21	0.00	740.24	2.71%
Menos Provisiones	2,505.31	2,572.60	2,551.61	2,586.31	2,463.63	2,486.26	2,367.57	2,375.68	0.00	(210.64)	(8.14%)
Locales	2,249.39	2,314.15	2,289.33	2,325.25	2,190.66	2,196.58	2,120.45	2,118.99	0.00	(206.26)	(8.87%)
Extranjero	255.92	258.45	262.28	261.07	272.97	289.68	247.11	256.69	0.00	(4.38)	(1.68%)
<b>INVERSIONES EN VALORES</b>	27,763.01	29,191.56	29,378.32	29,084.00	29,259.37	30,239.42	30,616.41	30,437.94	0.00	1,353.94	4.66%
Locales	9,567.51	10,005.95	10,314.97	10,155.39	9,880.92	9,999.45	10,220.71	10,604.05	0.00	448.66	4.42%
Extranjero	18,216.99	19,223.02	19,137.07	19,034.33	19,495.87	20,369.07	20,517.32	19,962.65	0.00	928.33	4.88%
Menos Provisiones	21.48	37.41	74.08	105.71	117.43	129.10	121.62	128.76	0.00	23.05	21.80%
Locales	15.65	30.11	66.19	95.10	104.31	112.73	112.27	119.67	0.00	24.57	25.84%
Extranjero	5.83	7.30	7.89	10.62	13.12	16.36	9.35	9.09	0.00	(1.52)	(14.36%)
<b>OTROS ACTIVOS</b>	6,922.68	6,945.15	6,886.48	7,205.81	7,527.17	7,788.21	7,701.59	8,044.82	0.00	839.01	11.64%
Locales	5,656.61	5,553.69	5,599.66	5,917.49	6,132.63	6,099.93	5,892.56	6,347.32	0.00	429.82	7.26%
Extranjero	1,266.06	1,391.47	1,286.82	1,288.32	1,394.54	1,688.28	1,809.03	1,697.51	0.00	409.19	31.76%
<b>TOTAL DE ACTIVOS</b>	133,350.38	135,693.69	137,298.32	136,744.08	140,044.44	142,007.71	142,921.06	141,835.98	0.00	5,091.90	3.72%

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DEPOSITOS	97,014.86	98,426.33	98,824.37	96,879.53	98,379.61	100,380.33	100,926.16	100,516.92	0.00	3,637.39	3.75%
Locales	63,014.75	63,836.92	63,235.66	61,299.52	62,635.07	62,937.88	62,200.74	61,792.10	0.00	492.57	0.80%
Oficiales	11,612.64	12,728.01	11,884.17	10,960.56	12,099.63	12,666.82	11,696.26	11,591.57	0.00	631.01	5.76%
De Particulares	47,988.85	47,985.54	47,994.47	47,171.08	46,912.55	47,023.41	47,104.69	47,108.71	0.00	(62.36)	(0.13%)
A la Vista	9,529.37	9,465.08	9,518.85	8,739.45	9,242.95	9,009.68	8,913.49	8,574.38	0.00	(165.07)	(1.89%)
A Plazo	24,543.25	24,506.53	24,454.79	24,488.47	23,756.36	24,543.34	25,077.42	25,654.76	0.00	1,166.29	4.76%
De Ahorros	13,916.23	14,013.93	14,020.83	13,943.16	13,913.24	13,470.39	13,113.77	12,879.58	0.00	(1,063.58)	(7.63%)
De Bancos	3,413.26	3,123.37	3,357.02	3,167.89	3,622.89	3,247.64	3,399.79	3,091.81	0.00	(76.07)	(2.40%)
A la Vista	1,218.23	1,065.78	1,243.97	1,186.04	1,365.29	1,387.90	1,320.63	1,281.95	0.00	95.90	8.09%
A Plazo	2,195.04	2,057.59	2,113.05	1,981.84	2,257.61	1,859.74	2,079.17	1,809.87	0.00	(171.98)	(8.68%)
Extranjero	34,000.10	34,589.41	35,588.72	35,580.00	35,744.54	37,442.45	38,725.42	38,724.82	0.00	3,144.82	8.84%
Oficiales	349.94	325.34	428.00	315.20	244.84	255.43	281.37	268.55	0.00	(46.64)	(14.80%)
De Particulares	26,240.99	27,232.45	28,053.95	27,245.27	28,054.76	28,736.97	30,080.53	30,072.38	0.00	2,827.11	10.38%
A la Vista	5,682.00	5,960.59	5,408.20	4,993.56	4,931.83	4,978.39	4,934.17	4,519.22	0.00	(474.34)	(9.50%)
A Plazo	16,558.50	16,378.30	17,245.27	17,272.19	18,343.20	19,153.08	20,565.81	21,119.38	0.00	3,847.18	22.27%
De Ahorros	4,000.48	4,893.56	5,400.47	4,979.52	4,779.72	4,605.50	4,580.55	4,433.78	0.00	(545.74)	(10.96%)
De Bancos	7,409.18	7,031.63	7,106.77	8,019.53	7,444.95	8,450.05	8,363.52	8,383.89	0.00	364.36	4.54%
A la Vista	1,645.35	1,704.65	1,857.42	2,085.02	1,743.91	2,123.70	2,172.30	1,817.96	0.00	(267.06)	(12.81%)
A Plazo	5,763.83	5,326.98	5,249.35	5,934.52	5,701.04	6,326.35	6,191.22	6,565.93	0.00	631.42	10.64%
OBLIGACIONES	16,843.27	17,693.51	19,034.34	20,405.78	21,507.05	20,652.73	20,452.55	19,979.14	0.00	(426.64)	(2.09%)
Locales	2,829.61	3,009.37	3,276.32	3,351.94	3,841.89	3,591.04	3,470.27	3,637.46	0.00	285.53	8.52%
Extranjero	14,013.66	14,684.14	15,758.02	17,053.84	17,665.16	17,061.70	16,982.28	16,341.68	0.00	(712.17)	(4.18%)
OTROS PASIVOS	3,568.82	3,827.99	3,896.92	3,795.83	3,941.75	4,045.49	4,275.33	4,483.66	0.00	687.82	18.12%
Locales	2,696.13	3,081.60	3,173.31	3,140.75	3,169.72	3,166.98	3,269.99	3,395.15	0.00	254.39	8.10%
Extranjero	872.68	746.39	723.61	655.08	772.03	878.51	1,005.34	1,088.51	0.00	433.43	66.16%
PATRIMONIO	15,923.44	15,745.86	15,542.68	15,662.94	16,216.03	16,929.16	17,267.02	16,856.26	0.00	1,193.32	7.62%
Capital	6,590.77	6,541.22	6,608.93	6,615.78	6,668.25	6,659.21	6,815.14	6,690.98	0.00	75.20	1.14%

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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	1,979.48	1,979.48	1,979.48	1,861.43	1,711.43	1,711.43	1,700.25	1,705.41	0.00	(156.03)	(8.38%)
Otras Reservas	1,564.13	1,540.21	1,534.74	1,580.75	1,589.06	1,626.49	1,656.23	1,657.24	0.00	76.48	4.84%
Provisiones Dinámicas	1,236.33	1,238.76	1,245.28	1,252.43	1,254.89	1,267.72	1,265.52	1,291.43	0.00	39.00	3.11%
Otras Reservas	327.80	301.45	289.46	328.33	334.18	358.77	390.70	365.81	0.00	37.48	11.42%
Utilidad de Periodos Anteriores	5,259.36	5,983.02	5,840.58	5,921.18	6,101.78	7,218.07	6,710.96	6,001.42	0.00	80.24	1.36%
Utilidad de Periodo	847.20	469.62	829.58	1,097.55	1,335.91	679.69	1,342.15	1,810.87	0.00	713.32	64.99%
Ganancia o Perdida en Valores Disponible para la Venta	(317.50)	(767.69)	(1,250.63)	(1,413.76)	(1,190.41)	(965.74)	(957.72)	(1,009.65)	0.00	404.10	(28.58%)
<b>PASIVO Y PATRIMONIO</b>	<b>133,350.38</b>	<b>135,693.69</b>	<b>137,298.32</b>	<b>136,744.08</b>	<b>140,044.44</b>	<b>142,007.71</b>	<b>142,921.06</b>	<b>141,835.98</b>	<b>0.00</b>	<b>5,091.90</b>	<b>3.72%</b>