

**BALANCE DE SITUACION  
BANCA 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>	4,341.55	4,090.59	3,881.14	3,687.02	3,684.58	3,732.53	4,492.12	3,988.25	0.00	301.23	8.17%
Depositos Locales en Bancos	346.51	346.30	254.27	227.36	323.35	171.94	318.21	334.98	0.00	107.62	47.34%
A la Vista	139.54	112.98	93.27	96.24	123.88	84.97	108.38	122.85	0.00	26.61	27.65%
A Plazo	206.96	233.32	161.00	131.11	199.47	86.98	209.82	212.13	0.00	81.02	61.79%
Depositos Extranjeros en Bancos	3,994.81	3,743.92	3,626.48	3,459.32	3,360.88	3,560.14	4,173.61	3,652.83	0.00	193.50	5.59%
A la Vista	1,917.51	1,684.45	1,559.79	1,577.27	1,507.62	1,565.34	1,766.16	1,613.64	0.00	36.38	2.31%
A Plazo	2,077.30	2,059.47	2,066.69	1,882.06	1,853.26	1,994.81	2,407.45	2,039.19	0.00	157.13	8.35%
Menos Provisiones	0.49	0.27	0.37	0.31	0.25	0.28	0.41	0.26	0.00	(0.05)	(15.83%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.49	0.27	0.37	0.31	0.25	0.28	0.41	0.26	0.00	(0.05)	(15.83%)
Otros	0.73	0.65	0.76	0.65	0.61	0.73	0.72	0.70	0.00	0.05	8.25%
<b>CARTERA CREDITICIA</b>	6,230.02	6,784.39	7,537.60	7,668.76	7,314.24	7,668.28	7,117.02	6,961.53	0.00	(707.23)	(9.22%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	6,289.53	6,844.50	7,605.12	7,726.26	7,374.09	7,730.78	7,167.53	7,007.22	0.00	(719.04)	(9.31%)
Menos Provisiones	59.51	60.11	67.53	57.50	59.86	62.49	50.51	45.70	0.00	(11.81)	(20.53%)
Locales	0.00	2.92	2.59	2.59	0.00	0.00	0.00	0.00	0.00	(2.59)	(100.00%)
Extranjero	59.51	57.19	64.94	54.92	59.86	62.49	50.51	45.70	0.00	(9.22)	(16.79%)
<b>INVERSIONES EN VALORES</b>	4,983.64	5,097.47	5,010.25	4,801.04	4,755.49	4,800.66	4,937.83	4,751.66	0.00	(49.38)	(1.03%)
Locales	185.74	238.16	207.96	187.49	160.04	127.19	130.74	151.68	0.00	(35.81)	(19.10%)
Extranjero	4,800.44	4,861.55	4,804.05	4,615.75	4,597.79	4,675.92	4,809.98	4,603.10	0.00	(12.65)	(0.27%)
Menos Provisiones	2.54	2.24	1.76	2.21	2.34	2.45	2.90	3.13	0.00	0.92	41.76%
Locales	0.07	0.13	0.13	0.12	0.13	0.16	0.20	0.21	0.00	0.09	71.36%
Extranjero	2.47	2.11	1.63	2.08	2.22	2.29	2.70	2.91	0.00	0.83	39.98%
<b>OTROS ACTIVOS</b>	281.24	288.49	330.62	333.62	361.47	526.50	334.74	300.06	0.00	(33.57)	(10.06%)
Locales	64.57	66.74	58.89	59.65	90.98	59.69	58.77	87.32	0.00	27.67	46.38%
Extranjero	216.66	221.75	271.73	273.98	270.49	466.82	275.97	212.74	0.00	(61.24)	(22.35%)
<b>TOTAL DE ACTIVOS</b>	15,836.45	16,260.95	16,759.61	16,490.43	16,115.78	16,727.98	16,881.71	16,001.49	0.00	(488.95)	(2.97%)

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<b>DEPOSITOS</b>	11,651.33	12,254.19	12,923.33	12,359.88	12,088.07	12,467.52	12,762.89	12,546.93	0.00	187.05	1.51%
Locales	86.37	75.03	181.13	209.76	211.69	227.27	219.94	85.72	0.00	(124.04)	(59.14%)
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	3.85	0.00	0.00	0.08	0.02	0.02	0.00	0.00	0.00	0.00%
A la Vista	0.00	3.85	0.00	0.00	0.08	0.02	0.02	0.00	0.00	0.00	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	86.37	71.17	181.13	209.76	211.61	227.24	219.92	85.72	0.00	(124.04)	(59.14%)
A la Vista	86.37	71.17	181.13	209.76	211.61	227.24	219.92	85.72	0.00	(124.04)	(59.14%)
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	11,564.96	12,179.16	12,742.20	12,150.12	11,876.38	12,240.26	12,542.96	12,461.22	0.00	311.10	2.56%
Oficiales	2.15	2.15	2.15	8.92	63.86	38.94	57.01	59.65	0.00	50.73	569.04%
De Particulares	11,097.29	11,713.23	12,250.59	11,646.05	11,333.27	11,640.62	11,914.00	11,794.31	0.00	148.25	1.27%
A la Vista	3,407.79	3,501.52	2,922.88	2,571.03	2,512.23	2,378.80	2,205.01	2,075.99	0.00	(495.04)	(19.25%)
A Plazo	5,993.97	5,767.89	6,436.68	6,558.24	6,534.23	7,047.76	7,561.82	7,653.91	0.00	1,095.67	16.71%
De Ahorros	1,695.52	2,443.83	2,891.03	2,516.78	2,286.81	2,214.05	2,147.18	2,064.41	0.00	(452.38)	(17.97%)
De Bancos	465.53	463.78	489.46	495.15	479.26	560.70	571.94	607.26	0.00	112.11	22.64%
A la Vista	436.65	440.58	459.65	481.80	458.41	531.87	544.27	580.08	0.00	98.28	20.40%
A Plazo	28.88	23.19	29.81	13.35	20.85	28.84	27.67	27.18	0.00	13.83	103.56%
<b>OBLIGACIONES</b>	296.20	177.08	98.15	402.68	317.15	225.01	92.81	84.19	0.00	(318.50)	(79.09%)
Locales	0.04	0.00	(0.99)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	296.16	177.08	99.13	402.68	317.15	225.01	92.81	84.19	0.00	(318.50)	(79.09%)
<b>OTROS PASIVOS</b>	222.69	183.46	170.99	132.73	148.13	289.62	188.03	187.78	0.00	55.05	41.47%
Locales	19.02	18.92	17.62	22.15	21.85	15.34	16.39	22.74	0.00	0.59	2.66%
Extranjero	203.67	164.54	153.36	110.58	126.29	274.28	171.64	165.04	0.00	54.46	49.25%
<b>PATRIMONIO</b>	3,666.22	3,646.23	3,567.14	3,595.14	3,562.43	3,745.83	3,837.98	3,182.59	0.00	(412.55)	(11.48%)
Capital	716.01	716.01	666.68	656.68	653.24	628.24	632.22	492.72	0.00	(163.96)	(24.97%)

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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	1,592.71	1,592.71	1,592.71	1,592.71	1,592.71	0.00	0.00	0.00%
Otras Reservas	215.28	212.82	201.05	217.67	208.27	203.72	160.70	157.29	0.00	(60.38)	(27.74%)
Provisiones Dinámicas	180.22	179.88	183.89	188.91	189.21	186.18	145.92	149.33	0.00	(39.58)	(20.95%)
Otras Reservas	35.06	32.94	17.16	28.76	19.06	17.54	14.78	7.96	0.00	(20.80)	(72.33%)
Utilidad de Periodos Anteriores	887.61	897.66	909.09	1,008.57	879.87	1,177.83	1,207.20	596.89	0.00	(411.67)	(40.82%)
Utilidad de Periodo	136.13	175.24	210.24	266.35	335.19	221.38	323.89	420.54	0.00	154.19	57.89%
Ganancia o Perdida en Valores Disponible para la Venta	0.43	(66.26)	(130.68)	(146.83)	(106.84)	(78.05)	(78.75)	(77.57)	0.00	69.27	(47.17%)
<b>PASIVO Y PATRIMONIO</b>	<b>15,836.45</b>	<b>16,260.95</b>	<b>16,759.61</b>	<b>16,490.43</b>	<b>16,115.78</b>	<b>16,727.98</b>	<b>16,881.71</b>	<b>16,001.49</b>	<b>0.00</b>	<b>(488.95)</b>	<b>(2.97%)</b>