

BALANCE DE SITUACION
BANCA INTERNACIONAL
A DICIEMBRE 2024
(En Millones de Balboas)

	2022	2023				2024				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	3,684.58	3,732.53	4,492.12	3,988.25	4,513.17	3,505.34	2,586.79	2,965.47	2,960.57	(1,552.61)	(34.40%)
Depositos Locales en Bancos	323.35	171.94	318.21	334.98	316.76	328.78	250.91	244.14	208.89	(107.88)	(34.06%)
A la Vista	123.88	84.97	108.38	122.85	137.20	154.21	72.89	74.64	81.52	(55.68)	(40.59%)
A Plazo	199.47	86.98	209.82	212.13	179.56	174.56	178.01	169.50	127.37	(52.19)	(29.07%)
Depositos Extranjeros en Bancos	3,360.88	3,560.14	4,173.61	3,652.83	4,196.29	3,176.31	2,335.70	2,721.17	2,751.66	(1,444.62)	(34.43%)
A la Vista	1,507.62	1,565.34	1,766.16	1,613.64	1,947.61	1,412.41	1,129.10	1,357.87	1,431.52	(516.09)	(26.50%)
A Plazo	1,853.26	1,994.81	2,407.45	2,039.19	2,248.68	1,763.90	1,206.60	1,363.30	1,320.15	(928.53)	(41.29%)
Menos Provisiones	0.25	0.28	0.41	0.26	0.62	0.53	0.45	0.51	0.57	(0.05)	(8.49%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.25	0.28	0.41	0.26	0.62	0.53	0.45	0.51	0.57	(0.05)	(8.49%)
Otros	0.61	0.73	0.72	0.70	0.74	0.78	0.64	0.67	0.59	(0.16)	(21.13%)
CARTERA CREDITICIA	7,314.24	7,668.28	7,117.02	6,961.53	6,862.25	7,253.58	7,585.88	7,681.49	7,858.59	996.34	14.52%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	7,374.09	7,730.78	7,167.53	7,007.22	6,904.77	7,296.11	7,628.85	7,743.30	7,934.56	1,029.79	14.91%
Menos Provisiones	59.86	62.49	50.51	45.70	42.53	42.53	42.97	61.81	75.98	33.45	78.65%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.36	0.89	0.89	0.00%
Extranjero	59.86	62.49	50.51	45.70	42.53	42.53	42.47	61.45	75.09	32.56	76.55%
INVERSIONES EN VALORES	4,755.49	4,800.66	4,937.83	4,751.66	4,807.54	5,694.97	5,090.98	5,097.69	4,910.46	102.92	2.14%
Locales	160.04	127.19	130.74	151.68	147.76	155.16	141.84	137.79	137.68	(10.08)	(6.82%)
Extranjero	4,597.79	4,675.92	4,809.98	4,603.10	4,662.51	5,542.79	4,952.22	4,962.76	4,776.12	113.61	2.44%
Menos Provisiones	2.34	2.45	2.90	3.13	2.73	2.99	3.08	2.86	3.34	0.61	22.31%
Locales	0.13	0.16	0.20	0.21	0.35	0.37	0.35	0.30	0.28	(0.07)	(20.17%)
Extranjero	2.22	2.29	2.70	2.91	2.38	2.61	2.73	2.56	3.06	0.68	28.55%
OTROS ACTIVOS	361.47	526.50	334.74	300.06	290.96	402.25	349.59	289.85	278.41	(12.55)	(4.31%)
Locales	90.98	59.69	58.77	87.32	73.92	71.74	70.52	71.21	76.71	2.80	3.78%
Extranjero	270.49	466.82	275.97	212.74	217.04	330.50	279.07	218.64	201.70	(15.34)	(7.07%)
TOTAL DE ACTIVOS	16,115.78	16,727.98	16,881.71	16,001.49	16,473.92	16,856.13	15,613.24	16,034.49	16,008.02	(465.89)	(2.83%)

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DEPOSITOS	12,088.07	12,467.52	12,762.89	12,546.93	12,868.55	13,009.16	12,071.10	12,276.59	11,966.71	(901.84)	(7.01%)
Locales	211.69	227.27	219.94	85.72	85.35	108.86	128.98	121.62	175.31	89.96	105.41%
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	0.08	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
A la Vista	0.08	0.02	0.02	0.00	0.00	0.00	0.00	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	211.61	227.24	219.92	85.72	85.35	108.86	128.98	121.62	175.31	89.96	105.41%
A la Vista	211.61	227.24	219.92	85.72	85.35	75.86	77.48	78.62	78.31	(7.04)	(8.25%)
A Plazo	0.00	0.00	0.00	0.00	0.00	33.00	51.50	43.00	97.00	97.00	0.00%
Extranjero	11,876.38	12,240.26	12,542.96	12,461.22	12,783.20	12,900.30	11,942.12	12,154.97	11,791.40	(991.80)	(7.76%)
Oficiales	63.86	38.94	57.01	59.65	68.21	58.49	68.72	96.84	59.24	(8.98)	(13.16%)
De Particulares	11,333.27	11,640.62	11,914.00	11,794.31	12,165.25	12,314.42	11,381.94	11,564.43	11,215.38	(949.87)	(7.81%)
A la Vista	2,512.23	2,378.80	2,205.01	2,075.99	2,157.80	2,163.58	1,948.91	1,828.02	1,855.51	(302.28)	(14.01%)
A Plazo	6,534.23	7,047.76	7,561.82	7,653.91	7,882.53	8,003.46	7,492.21	7,841.74	7,533.67	(348.86)	(4.43%)
De Ahorros	2,286.81	2,214.05	2,147.18	2,064.41	2,124.92	2,147.38	1,940.82	1,894.67	1,826.20	(298.72)	(14.06%)
De Bancos	479.26	560.70	571.94	607.26	549.74	527.38	491.46	493.70	516.78	(32.96)	(5.99%)
A la Vista	458.41	531.87	544.27	580.08	530.84	500.14	462.01	477.96	502.57	(28.27)	(5.33%)
A Plazo	20.85	28.84	27.67	27.18	18.90	27.24	29.46	15.74	14.21	(4.69)	(24.80%)
OBLIGACIONES	317.15	225.01	92.81	84.19	109.99	123.58	102.24	165.53	576.45	466.46	424.11%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	17.50	7.50	30.00	30.00	0.00%
Extranjero	317.15	225.01	92.81	84.19	109.99	123.58	84.74	158.03	546.45	436.46	396.84%
OTROS PASIVOS	148.13	289.62	188.03	187.78	177.65	217.36	175.82	220.37	160.07	(17.58)	(9.89%)
Locales	21.85	15.34	16.39	22.74	14.04	14.54	14.03	15.50	14.34	0.30	2.15%
Extranjero	126.29	274.28	171.64	165.04	163.61	202.82	161.79	204.87	145.73	(17.88)	(10.93%)
PATRIMONIO	3,562.43	3,745.83	3,837.98	3,182.59	3,317.73	3,506.02	3,264.08	3,372.00	3,304.79	(12.94)	(0.39%)
Capital	653.24	628.24	632.22	492.72	492.72	482.83	482.83	483.28	483.28	(9.45)	(1.92%)

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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	1,592.71	1,592.71	1,592.71	1,592.71	1,592.71	1,592.71	1,592.71	1,592.71	1,592.71	0.00	0.00%
Otras Reservas	208.27	203.72	160.70	157.29	165.86	192.30	169.00	160.40	163.76	(2.10)	(1.26%)
Provisiones Dinámicas	189.21	186.18	145.92	149.33	156.49	156.77	157.04	157.23	159.08	2.59	1.65%
Otras Reservas	19.06	17.54	14.78	7.96	9.36	35.53	11.96	3.17	4.68	(4.69)	(50.06%)
Utilidad de Periodos Anteriores	879.87	1,177.83	1,207.20	596.89	588.33	1,040.80	729.55	739.87	620.61	32.28	5.49%
Utilidad de Periodo	335.19	221.38	323.89	420.54	512.84	228.47	324.88	399.57	468.43	(44.41)	(8.66%)
Ganancia o Perdida en Valores Disponible para la Venta	(106.84)	(78.05)	(78.75)	(77.57)	(34.73)	(31.08)	(34.89)	(3.82)	(23.99)	10.74	(30.91%)
PASIVO Y PATRIMONIO	16,115.78	16,727.98	16,881.71	16,001.49	16,473.92	16,856.13	15,613.24	16,034.49	16,008.02	(465.89)	(2.83%)