

**BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
A DICIEMBRE 2025
(En Millones de Balboas)**

	2023	2024				2025				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	20,468.70	17,799.75	17,105.91	17,277.82	19,629.16	17,597.49	17,356.44	17,295.95	19,645.81	16.65	0.08%
Depositos Locales en Bancos	3,118.70	2,819.40	2,907.02	2,618.25	3,259.29	2,787.99	3,142.19	3,122.52	3,496.10	236.81	7.27%
A la Vista	1,548.26	1,373.33	1,252.36	1,115.54	1,430.64	1,176.94	1,557.22	1,549.31	2,106.28	675.64	47.23%
A Plazo	1,570.44	1,446.07	1,654.66	1,502.71	1,828.66	1,611.05	1,584.97	1,573.21	1,389.83	(438.83)	(24.00%)
Depositos Extranjeros en Bancos	16,226.29	14,099.78	13,170.41	13,660.56	15,317.38	13,719.68	13,295.88	13,246.64	15,199.83	(117.54)	(0.77%)
A la Vista	6,960.62	5,774.69	5,347.54	5,660.04	6,184.98	5,875.30	5,842.33	6,085.79	6,985.67	800.69	12.95%
A Plazo	9,265.67	8,325.09	7,822.87	8,000.52	9,132.39	7,844.37	7,453.56	7,160.85	8,214.16	(918.23)	(10.05%)
Menos Provisiones	9.11	9.10	8.96	9.60	9.90	10.02	9.74	9.85	9.64	(0.27)	(2.69%)
Locales	8.45	8.53	8.48	8.88	8.95	8.85	8.64	9.04	8.94	(0.01)	(0.09%)
Extranjero	0.66	0.57	0.48	0.72	0.95	1.17	1.10	0.81	0.70	(0.26)	(26.93%)
Otros	1,132.82	889.67	1,037.43	1,008.61	1,062.39	1,099.84	928.11	936.64	959.51	(102.88)	(9.68%)
CARTERA CREDITICIA	87,210.41	89,064.52	91,717.59	94,141.48	95,186.79	97,646.75	99,710.81	99,839.71	100,000.12	4,813.33	5.06%
Locales	60,603.74	61,380.44	62,885.16	63,835.79	63,585.55	64,249.86	64,773.64	64,609.72	64,198.96	613.41	0.96%
Extranjero	28,888.92	29,954.02	31,094.56	32,569.14	33,834.17	35,603.82	37,092.19	37,377.44	37,955.67	4,121.50	12.18%
Menos Provisiones	2,282.25	2,269.94	2,262.14	2,263.44	2,232.93	2,206.93	2,155.02	2,147.45	2,154.51	(78.43)	(3.51%)
Locales	2,030.38	2,018.41	2,014.41	1,983.45	1,935.78	1,925.26	1,881.47	1,865.42	1,853.01	(82.76)	(4.28%)
Extranjero	251.87	251.52	247.73	279.99	297.16	281.67	273.55	282.03	301.49	4.34	1.46%
INVERSIONES EN VALORES	31,960.77	33,863.54	32,485.92	32,676.38	34,195.91	34,127.47	33,570.52	33,917.68	35,897.28	1,701.37	4.98%
Locales	10,878.05	10,920.53	11,317.82	11,710.45	12,114.61	12,155.38	12,822.66	13,430.99	13,763.35	1,648.74	13.61%
Extranjero	21,208.69	23,074.10	21,301.74	21,098.78	22,214.45	22,101.88	20,884.67	20,622.61	22,272.03	57.58	0.26%
Menos Provisiones	125.97	131.10	133.64	132.85	133.15	129.79	136.81	135.93	138.10	4.95	3.72%
Locales	118.58	123.37	125.60	123.67	125.49	122.35	128.76	132.81	129.39	3.91	3.11%
Extranjero	7.39	7.72	8.04	9.18	7.66	7.44	8.05	9.94	8.71	1.05	13.65%
OTROS ACTIVOS	7,891.24	8,175.75	7,337.31	7,546.51	7,379.65	7,758.13	7,966.37	7,735.90	7,471.48	91.83	1.24%
Locales	6,261.98	6,367.23	5,621.34	5,850.44	5,816.30	5,983.91	5,882.39	5,918.82	5,927.93	111.63	1.92%
Extranjero	1,629.26	1,808.52	1,715.96	1,696.07	1,563.35	1,774.22	2,083.97	1,817.08	1,543.55	(19.81)	(1.27%)
TOTAL DE ACTIVOS	147,531.12	148,903.56	148,646.72	151,642.20	156,391.51	157,129.85	158,604.14	158,789.23	163,014.69	6,623.18	4.23%

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DEPOSITOS	105,117.49	106,373.90	106,019.16	107,351.87	110,484.53	111,189.78	113,163.67	113,851.87	116,809.52	6,325.00	5.72%
Locales	64,797.73	65,977.43	65,867.15	65,624.09	68,557.49	67,310.03	67,594.61	67,688.31	70,241.86	1,684.37	2.46%
Oficiales	13,238.51	14,654.99	13,554.25	13,185.89	13,693.69	11,915.47	11,402.18	10,830.12	11,918.02	(1,775.67)	(12.97%)
De Particulares	48,160.30	48,298.56	49,114.75	49,444.76	51,189.14	52,272.58	52,888.51	53,647.02	54,692.16	3,503.02	6.84%
A la Vista	9,310.44	8,908.15	8,873.83	8,462.30	9,212.76	9,130.74	8,952.44	9,036.06	9,734.03	521.27	5.66%
A Plazo	25,742.86	26,459.36	27,245.23	28,145.81	28,590.63	30,059.52	30,839.46	31,519.68	31,189.83	2,599.21	9.09%
De Ahorros	13,107.00	12,931.05	12,995.69	12,836.65	13,385.76	13,082.32	13,096.61	13,091.29	13,768.30	382.54	2.86%
De Bancos	3,398.92	3,023.88	3,198.15	2,993.44	3,674.66	3,121.97	3,303.92	3,211.17	3,631.68	(42.98)	(1.17%)
A la Vista	1,459.78	1,206.62	1,198.57	1,157.46	1,443.24	1,166.86	1,537.98	1,528.45	2,036.60	593.37	41.11%
A Plazo	1,939.14	1,817.25	1,999.58	1,835.98	2,231.42	1,955.11	1,765.94	1,682.72	1,595.08	(636.34)	(28.52%)
Extranjero	40,319.77	40,396.47	40,152.00	41,727.79	41,927.04	43,879.75	45,569.06	46,163.56	46,567.66	4,640.62	11.07%
Oficiales	317.84	303.15	245.81	312.51	243.14	272.78	246.35	325.03	275.18	32.04	13.18%
De Particulares	31,251.02	30,974.21	30,748.30	31,881.60	31,464.66	34,626.55	36,233.90	35,659.04	36,560.18	5,095.52	16.19%
A la Vista	4,713.46	4,795.99	4,723.89	4,547.41	4,600.09	5,124.17	5,158.35	5,527.25	5,817.07	1,216.98	26.46%
A Plazo	22,062.80	21,618.98	21,587.22	22,937.57	22,363.71	24,442.65	25,812.18	24,979.09	25,309.12	2,945.40	13.17%
De Ahorros	4,474.77	4,559.23	4,437.19	4,396.63	4,500.86	5,059.72	5,263.37	5,152.70	5,434.00	933.14	20.73%
De Bancos	8,750.90	9,119.11	9,157.89	9,533.68	10,219.24	8,980.42	9,088.81	10,179.49	9,732.30	(486.94)	(4.76%)
A la Vista	1,792.25	1,781.50	1,837.21	1,892.82	1,826.07	1,881.07	1,829.73	1,963.26	1,821.22	(4.85)	(0.27%)
A Plazo	6,958.65	7,337.61	7,320.68	7,640.85	8,393.17	7,099.34	7,259.08	8,216.23	7,911.07	(482.10)	(5.74%)
OBLIGACIONES	20,837.29	20,397.43	19,999.38	20,807.46	23,254.91	22,415.46	22,635.43	21,579.67	22,919.32	(335.59)	(1.44%)
Locales	3,945.61	3,790.31	3,819.79	3,674.38	3,559.20	3,778.81	3,875.63	3,773.22	3,948.03	388.83	10.92%
Extranjero	16,891.67	16,607.12	16,179.59	17,133.08	19,695.71	18,636.65	18,759.80	17,806.45	18,971.29	(724.42)	(3.68%)
OTROS PASIVOS	4,398.74	4,358.26	4,598.28	4,744.77	4,398.05	4,804.00	4,898.39	4,747.09	4,341.29	(56.76)	(1.29%)
Locales	3,385.85	3,429.51	3,475.73	3,653.73	3,311.81	3,593.66	3,487.61	3,475.36	3,247.93	(63.88)	(1.93%)
Extranjero	1,012.89	928.75	1,122.55	1,091.04	1,086.23	1,210.35	1,410.78	1,271.72	1,093.35	7.12	0.66%
PATRIMONIO	17,177.60	17,773.96	18,029.90	18,738.10	18,254.03	18,720.60	17,906.65	18,610.61	18,944.56	690.53	3.78%
Capital	6,702.63	6,704.69	6,711.54	6,723.90	6,761.60	6,765.50	6,785.06	6,815.13	7,048.45	286.84	4.24%

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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	1,705.96	1,705.96	1,703.22	1,703.26	1,703.40	1,703.40	113.00	114.79	121.03	(1,582.38)	(92.90%)
Otras Reservas	1,684.07	1,773.40	1,807.18	1,867.27	1,921.47	1,963.11	2,024.34	2,105.24	2,177.55	256.08	13.33%
Provisiones Dinámicas	1,317.68	1,358.89	1,393.83	1,449.09	1,483.89	1,505.73	1,524.96	1,553.24	1,595.57	111.69	7.53%
Otras Reservas	366.39	414.50	413.36	418.18	437.58	457.39	499.38	552.00	581.98	144.40	33.00%
Utilidad de Periodos Anteriores	5,946.65	7,497.49	7,069.75	6,935.62	6,477.93	8,116.79	8,003.62	7,832.09	7,602.95	1,125.02	17.37%
Utilidad de Periodo	1,906.37	774.68	1,477.03	1,959.58	1,972.02	645.59	1,315.78	1,861.29	2,057.98	85.95	4.36%
Ganancia o Perdida en Valores Disponible para la Venta	(768.07)	(682.24)	(738.83)	(451.51)	(582.39)	(473.80)	(335.15)	(117.92)	(63.39)	519.00	(89.12%)
PASIVO Y PATRIMONIO	147,531.12	148,903.56	148,646.72	151,642.20	156,391.51	157,129.85	158,604.14	158,789.23	163,014.69	6,623.18	4.23%