

**BALANCE DE SITUACION  
CENTRO BANCARIO INTERNACIONAL  
DE NOVIEMBRE 2023 A NOVIEMBRE 2024  
( En Millones de Balboas )**

	VARIACION ABSOLUTA	%	2024											
			Noviembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
<b>ACTIVOS LIQUIDOS</b>	<b>(2,035.88)</b>	<b>(10.57%)</b>	19,260.1	17,630.22	20,044.77	17,799.75	17,589.26	17,831.23	17,105.91	15,796.56	16,260.37	17,277.82	18,091.10	17,224.17
Depositos Locales en Bancos	44.83	1.60%	2,798.9	2,882.64	3,046.06	2,819.40	2,872.34	2,843.81	2,907.02	2,498.98	2,591.45	2,618.25	2,987.89	2,843.69
A la Vista	(178.92)	(12.76%)	1,401.9	1,307.49	1,416.77	1,373.33	1,419.32	1,193.21	1,252.36	1,144.40	1,346.16	1,115.54	1,287.23	1,222.96
A Plazo	223.75	16.02%	1,397.0	1,575.15	1,629.28	1,446.07	1,453.02	1,650.60	1,654.66	1,354.58	1,245.29	1,502.71	1,700.66	1,620.73
Depositos Extranjeros en Bancos	(2,144.12)	(13.89%)	15,438.6	13,702.97	15,827.70	14,099.78	13,755.64	13,965.21	13,170.41	12,306.62	12,690.33	13,660.56	14,032.95	13,294.50
A la Vista	(1,163.40)	(19.23%)	6,050.4	5,194.54	5,715.55	5,774.69	5,736.44	5,700.44	5,347.54	4,758.13	4,699.56	5,660.04	4,898.42	4,887.01
A Plazo	(980.71)	(10.45%)	9,388.2	8,508.43	10,112.15	8,325.09	8,019.20	8,264.77	7,822.87	7,548.48	7,990.77	8,000.52	9,134.54	8,407.49
Menos Provisiones	0.51	5.58%	9.1	9.24	9.14	9.10	9.10	8.52	8.95	9.65	9.46	9.60	9.86	9.60
Locales	0.33	3.93%	8.5	8.41	8.45	8.53	8.51	8.52	8.48	8.91	8.83	8.88	8.83	8.79
Extranjero	0.18	27.47%	0.6	0.82	0.69	0.57	0.60	0.43	0.48	0.74	0.63	0.72	1.03	0.81
Otros	63.91	6.19%	1,031.7	1,053.84	1,180.16	889.67	970.37	1,031.16	1,037.12	1,000.62	988.05	1,008.61	1,080.12	1,095.58
<b>CARTERA CREDITICIA</b>	<b>7,484.67</b>	<b>8.56%</b>	87,485.8	88,249.09	88,819.12	89,064.52	89,709.20	89,996.03	91,717.59	92,095.17	92,403.98	94,141.48	94,858.67	94,970.50
Locales	3,237.69	5.31%	60,945.5	60,991.95	61,225.84	61,380.44	61,584.11	61,859.14	62,885.16	62,845.50	63,079.02	63,835.79	64,079.26	64,183.18
Extranjero	4,246.98	14.37%	28,878.7	29,537.56	29,863.99	29,954.02	30,420.30	31,094.56	31,094.56	31,524.90	31,587.27	32,569.14	33,031.92	33,029.99
Menos Provisiones	(95.73)	(4.09%)	2,338.4	2,280.42	2,270.71	2,269.94	2,284.96	2,283.42	2,262.14	2,275.23	2,262.31	2,263.44	2,252.51	2,242.67
Locales	(123.09)	(5.90%)	2,086.1	2,027.79	2,016.58	2,018.41	2,017.93	2,025.06	2,014.41	2,018.22	2,000.19	1,983.45	1,976.74	1,962.96
Extranjero	27.36	10.84%	252.3	252.63	254.13	251.52	267.03	258.35	247.73	256.40	262.12	279.99	275.76	279.71
<b>INVERSIOS EN VALORES</b>	<b>1,898.32</b>	<b>6.08%</b>	31,220.0	32,316.11	32,590.42	33,963.54	33,902.43	32,632.40	32,485.92	32,537.55	32,349.17	32,676.38	32,991.66	33,118.30
Locales	1,548.99	14.63%	10,586.2	10,800.19	10,903.99	10,920.53	11,592.38	11,301.29	11,317.82	11,499.71	11,581.56	11,710.45	12,026.93	12,135.15
Extranjero	351.53	1.69%	20,761.5	21,642.73	21,814.16	23,074.10	22,443.01	21,464.96	21,301.74	21,171.30	20,903.50	21,098.78	21,095.65	21,113.06
Menos Provisiones	2.20	1.72%	127.7	126.81	127.33	131.10	133.16	133.84	133.64	133.46	135.89	132.85	130.92	129.91
Locales	2.17	1.82%	119.6	119.40	119.77	123.37	125.50	126.11	125.60	125.05	126.17	123.67	123.40	121.81
Extranjero	0.02	0.31%	8.1	7.41	7.56	7.72	7.66	7.73	8.04	8.41	8.91	9.18	7.52	8.10
<b>OTROS ACTIVOS</b>	<b>(492.76)</b>	<b>(6.03%)</b>	8,175.5	8,016.72	8,109.32	8,175.75	7,495.58	7,475.35	7,337.12	7,422.02	7,531.99	7,546.30	7,622.21	7,688.70
Locales	(432.17)	(6.70%)	6,446.2	6,317.29	6,290.20	6,367.23	5,690.84	5,698.16	5,621.15	5,646.96	5,722.48	5,850.95	5,872.91	6,014.07
Extranjero	(60.59)	(3.50%)	1,729.2	1,699.43	1,819.11	1,808.52	1,804.74	1,777.19	1,715.96	1,785.06	1,809.51	1,695.35	1,749.31	1,666.63
<b>TOTAL DE ACTIVOS</b>	<b>6,854.34</b>	<b>4.89%</b>	146,141.3	146,212.14	149,563.63	148,903.56	148,696.47	147,935.01	148,646.53	147,851.30	148,545.51	151,641.99	153,563.65	152,995.68
<b>DEPOSITOS</b>	<b>3,200.34</b>	<b>3.07%</b>	104,202.6	104,069.23	107,064.29	106,373.90	106,711.06	106,034.89	106,019.16	105,294.67	105,722.27	107,351.87	108,860.71	107,402.91
Locales	2,101.85	3.35%	64,763.8	63,780.57	66,797.80	65,977.43	66,001.79	65,501.42	65,867.15	65,061.01	64,771.65	65,624.09	67,113.35	66,865.64
Oficiales	(492.51)	(3.53%)	13,861.1	12,879.69	15,517.01	14,654.99	14,160.83	13,246.47	13,554.25	12,837.65	12,259.66	13,185.89	13,969.83	13,468.54
De Particulares	2,488.92	5.22%	47,661.6	47,699.92	48,027.87	48,298.56	48,710.63	49,010.93	49,114.75	49,307.10	49,494.29	49,444.76	49,869.12	50,150.55
A la Vista	(196.20)	(2.18%)	8,996.8	8,963.03	9,244.55	8,908.15	8,853.85	8,846.71	8,873.82	8,740.65	8,543.65	8,462.30	8,615.80	8,800.63
A Plazo	2,645.39	10.28%	25,728.4	25,857.42	25,992.65	26,459.36	26,850.38	27,156.22	27,245.22	27,666.54	28,034.67	28,145.87	28,518.53	28,371.81
De Ahorros	39.73	0.31%	12,938.4	12,879.47	12,790.66	12,931.05	13,006.40	13,007.99	12,995.69	12,899.91	12,815.97	12,836.65	12,734.80	12,978.11
De Bancos	105.45	3.36%	3,141.1	3,200.96	3,253.02	3,023.88	3,130.33	3,244.02	3,198.15	2,916.26	3,017.71	2,993.44	3,274.40	3,246.55
A la Vista	(47.38)	(3.48%)	1,253.89	1,298.13	1,296.62	1,280.11	1,235.75	1,198.57	1,220.19	1,403.02	1,157.46	1,263.22	1,311.88	
A Plazo	152.83	8.58%	1,781.8	1,947.07	1,954.89	1,817.25	1,850.22	2,008.27	1,999.58	1,696.07	1,614.69	1,835.98	2,011.18	1,934.67
Extranjero	1,098.49	2.79%	39,438.8	40,288.66	40,266.39	40,396.47	40,709.26	40,533.48	40,152.00	40,193.66	40,950.62	41,727.79	41,747.35	40,537.27
Oficiales	(78.97)	(22.33%)	333.7	336.51	339.80	303.15	271.70	334.14	245.81	263.13	294.29	312.51	342.73	274.71
De Particulares	207.38	0.68%	30,679.5	31,566.49	31,040.17	30,974.21	30,977.70	30,936.10	30,748.30	30,699.61	31,331.84	31,881.60	31,610.53	30,896.93
A la Vista	(350.56)	(7.68%)	4,655.8	4,627.73	4,621.18	4,795.99	4,876.42	4,893.94	4,723.89	4,643.67	4,351.80	4,547.41	4,294.66	4,215.29
A Plazo	593.79	2.79%	21,600.6	22,421.63	21,888.80	21,618.98	21,389.34	21,423.91	21,587.22	21,540.30	22,656.61	22,937.57	22,853.45	22,194.39
De Ahorros	(35.84)	(0.79%)	4,513.1	4,517.13	4,530.19	4,559.23	4,711.95	4,618.26	4,437.19	4,515.63	4,323.43	4,396.63	4,462.42	4,472.25
De Bancos	970.07	11.54%	8,405.6	8,385.66	8,886.42	9,119.11	9,459.87	9,263.24	9,157.89	9,230.92	9,324.49	9,533.68	9,794.09	9,375.63
A la Vista	(242.19)	(12.21%)	1,983.5	1,802.59	1,849.46	1,781.50	1,953.68	1,893.16	1,837.21	1,774.41	1,704.82	1,892.82	1,845.87	1,741.35
A Plazo	1,212.26	18.88%	6,422.0	6,583.07	7,036.96	7,337.61	7,506.19	7,370.08	7,320.66	7,456.51	7,614.67	7,640.85	7,948.22	7,634.28
<b>OBLIGACIONES</b>	<b>1,665.90</b>	<b>8.24%</b>	20,248.69	20,507.61	20,397.43	19,883.44	19,700.06	19,999.38	20,005.38	20,005.38	20,807.44	20,807.44	21,899.72	21,899.72
Locales	(242.60)	(6.40%)	3,792.0	3,987.57	3,986.68	3,790.31	3,754.66	3,785.17	3,819.79	3,843.05	3,680.84	3,674.38	3,559.87	3,549.39
Extranjero	1,908.49	11.61%	16,432.9	16,261.13	16,520.93	16,607.12	16,128.78	15,914.89	16,179.59	16,162.33	15,906.30	17,133.08	17,629.45	18,341.39
<b>OTROS PASIVOS</b>	<b>381.72</b>	<b>3.34%</b>	4,578.9	4,454.97	4,264.36	4,358.26	4,268.03	4,105.17	4,598.30	4,350.66	4,665.86	4,744.77	4,700.84	4,960.58
Locales	338.21	9.63%	3,615.5	3,330.68	3,300.24	3,429.51	3,380.92	3,194.20	3,475.75	3,240.83	3,582.79	3,653.73	3,562.93	3,851.73
Extranjero	43.51	4.08%	1,065.3	1,124.30	964.12	928.75	887.11	910.97	1,122.55	1,109.83	1,083.07	1,091.04	1,137.90	1,108.85
<b>PATRIMONIO</b>	<b>1,606.39</b>	<b>9.37%</b>	17,135.0	17,439.24	17,727.37	17,773.96	17,833.95	18,094.88	18,029.69	18,240.60	18,570.24	18,737.89	18,812.78	18,741.39
Capital	51.87	0.77%	6,693.4	6,702.93	6,703.76	6,704.69	6,705.29	6,705.96	6,711.54	6,722.62	6,723.25	6,723.90	6,734.57	6,745.23
Reservas de Capital	(2.70)	(0.16%)	1,705.96	1,705.96	1,705.96	1,705.96	1,705.96	1,705.96	1,703.22	1,703.24	1,703.24	1,703.26	1,703.26	1,703.26
Otras Reservas	245.22	14.95%	1,640.5	1,717.95	1,726.03	1,773.40	1,797.00	1,797.68	1,807.18	1,834.57	1,834.86	1,867.27	1,880.61	1,885.72
Provisiones Dinámicas	170.00	13.26%	1,281.9	1,317.82	1,317.60	1,358.89	1,365.90	1,365.90	1,393.83	1,420.17	1,420.48	1,449.09	1,451.94	1,451.94
Otras Reservas	75.22	20.98%	358.6	400.13	408.44	414.50	431.11	431.78	413.36	414.41	414.38	418.18		