

BALANCE DE SITUACION
CENTRO BANCARIO INTERNACIONAL
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Millones de Balboas)

	VARIACION ABSOLUTA	%	2022												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(4,308.91)	(17.80%)	24,209.85	25,553.37	24,519.52	22,627.98	22,400.55	22,146.41	21,128.75	19,368.73	19,452.01	17,586.03	18,146.82	19,788.81	19,900.94
Depositos Locales en Bancos	(48.05)	(1.41%)	3,400.44	3,142.25	3,107.81	3,003.88	2,924.60	2,979.05	3,032.68	2,874.12	2,902.26	2,692.58	2,974.43	3,159.94	3,352.39
A la Vista	132.88	10.03%	1,324.81	1,137.80	1,181.79	1,146.53	1,162.38	1,239.76	1,343.18	1,256.69	1,404.46	1,240.27	1,434.94	1,526.13	1,457.70
A Plazo	(180.93)	(8.72%)	2,075.63	2,004.44	1,926.03	1,857.35	1,762.23	1,739.30	1,689.50	1,617.43	1,497.80	1,452.31	1,539.49	1,633.80	1,894.69
Depositos Extranjeros en Bancos	(4,465.74)	(22.57%)	19,785.99	21,386.14	20,211.25	18,572.28	18,321.67	18,087.76	17,020.25	15,343.47	15,452.56	13,747.89	14,159.90	15,488.33	15,320.25
A la Vista	(1,053.22)	(14.84%)	7,095.37	7,221.74	6,822.08	5,820.39	5,677.53	5,472.42	5,204.02	4,829.08	5,761.87	5,068.39	5,641.36	5,459.82	6,042.15
A Plazo	(3,412.52)	(26.89%)	12,690.62	14,164.40	13,389.17	12,751.89	12,644.14	12,615.35	11,816.23	10,514.39	9,690.69	8,679.50	8,518.54	10,028.51	9,278.10
Menos Provisiones	(13.23)	(59.39%)	22.28	22.47	24.43	24.81	24.83	9.35	35.80	9.07	9.03	9.09	9.02	9.00	9.05
Locales	(13.16)	(60.43%)	21.78	21.98	24.01	24.44	24.50	8.81	35.32	8.66	8.62	8.67	8.70	8.59	8.62
Extranjero	(0.07)	(13.91%)	0.50	0.50	0.42	0.37	0.33	0.54	0.49	0.40	0.41	0.42	0.32	0.41	0.43
Otros	191.65	18.33%	1,045.69	1,047.46	1,224.88	1,076.63	1,179.10	1,088.94	1,111.62	1,160.21	1,106.22	1,154.64	1,021.51	1,149.55	1,237.34
CARTERA CREDITICIA	8,886.38	11.94%	74,454.85	74,338.62	75,000.65	76,929.00	77,946.46	78,495.47	79,904.78	80,624.72	81,257.29	82,868.23	83,494.07	83,698.98	83,341.23
Locales	3,459.99	6.28%	55,126.12	55,313.16	55,412.95	55,770.32	56,012.48	56,102.09	56,589.97	56,948.87	57,164.85	58,134.58	58,710.95	58,958.83	58,586.10
Extranjero	5,382.30	24.65%	21,834.04	21,546.96	22,160.24	23,731.27	24,496.58	24,966.24	25,866.41	26,334.90	26,637.00	27,319.96	27,368.36	27,292.67	27,216.34
Menos Provisiones	(44.09)	(1.76%)	2,505.31	2,521.50	2,572.53	2,572.60	2,562.61	2,572.86	2,551.61	2,559.05	2,544.56	2,586.31	2,585.24	2,552.53	2,461.22
Locales	(58.64)	(2.61%)	2,249.39	2,276.26	2,317.60	2,314.15	2,317.50	2,316.22	2,289.33	2,296.97	2,275.98	2,325.25	2,324.47	2,282.27	2,190.75
Extranjero	14.55	5.68%	255.92	245.23	254.94	258.45	245.10	256.63	262.28	268.08	268.58	261.07	260.77	270.27	270.47
INVERSIONES EN VALORES	1,492.48	5.38%	27,763.01	28,111.11	28,372.12	29,191.56	28,640.34	29,033.73	29,378.32	29,411.14	29,500.02	29,084.00	28,389.02	28,991.61	29,255.49
Locales	312.62	3.27%	9,567.51	9,696.23	9,820.09	10,005.95	10,126.42	10,231.04	10,314.97	10,465.79	10,431.28	10,155.39	9,988.34	9,987.46	9,880.13
Extranjero	1,275.61	7.00%	18,216.99	18,438.36	18,589.30	19,223.02	18,569.92	18,875.01	19,137.07	19,046.45	19,172.46	19,034.33	18,507.22	19,114.07	19,492.60
Menos Provisiones	95.75	445.66%	21.48	23.48	37.26	37.41	56.00	73.43	74.08	101.11	103.72	105.71	106.54	109.91	117.23
Locales	88.47	565.13%	15.65	17.60	17.65	30.11	48.32	65.33	66.19	93.41	94.11	95.08	95.77	97.25	104.12
Extranjero	7.28	124.90%	5.83	5.89	19.61	7.30	7.68	8.11	7.89	7.70	9.60	10.63	10.77	12.66	13.11
OTROS ACTIVOS	604.18	8.73%	6,922.68	6,971.14	7,046.34	6,945.15	7,027.97	6,919.12	6,886.48	7,141.87	7,165.65	7,205.81	7,392.19	7,735.57	7,526.85
Locales	475.91	8.41%	5,656.61	5,705.15	5,699.98	5,553.69	5,661.78	5,654.25	5,599.66	5,952.54	5,839.53	5,917.49	6,061.02	6,228.46	6,132.52
Extranjero	128.27	10.13%	1,266.06	1,265.94	1,346.37	1,391.47	1,366.19	1,264.87	1,286.82	1,189.33	1,326.12	1,288.32	1,331.17	1,507.11	1,394.33
TOTAL DE ACTIVOS	6,674.12	5.00%	133,350.38	134,974.24	134,938.64	135,693.69	136,015.32	136,594.73	137,298.32	136,546.45	137,374.97	136,744.08	137,422.10	140,214.98	140,024.51
DEPOSITOS	1,364.76	1.41%	97,014.86	98,554.05	98,545.09	98,426.33	98,514.09	98,824.37	97,302.44	97,720.74	96,879.53	96,916.25	99,015.84	98,379.53	98,379.53
Locales	(379.68)	(0.60%)	63,014.75	64,773.23	64,481.44	63,836.92	63,404.37	63,089.95	63,235.66	61,849.69	61,685.40	61,299.52	61,193.55	62,828.81	62,635.07
Oficiales	487.00	4.19%	11,612.64	13,742.89	13,353.12	12,728.01	12,335.33	12,017.60	11,884.17	11,252.01	10,932.69	10,960.56	10,481.45	12,505.00	12,099.63
De Particulares	(1,076.31)	(2.24%)	47,988.85	47,816.23	47,863.82	47,985.54	47,934.66	47,825.76	47,994.47	47,414.22	47,441.29	47,171.08	47,364.70	46,563.80	46,912.55
A la Vista	(286.42)	(3.01%)	9,529.37	9,491.50	9,361.73	9,465.08	9,331.73	9,219.16	9,518.85	9,016.42	8,941.99	8,717.08	8,600.37	9,002.14	9,242.95
A Plazo	(786.89)	(3.21%)	24,543.25	24,423.76	24,403.47	24,506.53	24,473.62	24,455.92	24,454.79	24,365.85	24,434.64	24,488.47	24,687.13	23,693.20	23,756.36
De Ahorros	(3.00)	(0.02%)	13,916.23	13,900.98	14,098.62	14,013.93	14,129.32	14,150.67	14,020.83	14,031.95	14,064.69	13,943.16	13,817.19	13,868.46	13,913.24
De Bancos	209.63	6.14%	3,413.26	3,214.10	3,264.49	3,123.37	3,134.37	3,246.59	3,357.02	3,183.45	3,311.43	3,167.89	3,347.41	3,760.01	3,622.89
A la Vista	147.06	12.07%	1,218.23	1,026.90	1,122.40	1,065.78	1,040.95	1,156.17	1,243.97	1,173.38	1,323.49	1,186.04	1,337.52	1,462.14	1,365.29
A Plazo	62.57	2.85%	2,195.04	2,187.21	2,142.09	2,057.59	2,093.42	2,090.42	2,113.05	2,010.08	1,987.93	1,981.84	2,009.85	2,297.87	2,257.61
Extranjero	1,744.44	5.13%	34,000.10	33,780.86	34,063.65	34,589.41	34,759.70	35,424.14	35,588.72	35,452.75	36,035.34	35,580.00	35,722.71	36,187.03	35,744.54
Oficiales	(105.10)	(30.03%)	349.94	335.65	370.31	325.34	401.38	467.09	428.00	366.73	365.41	315.20	297.91	238.38	244.84
De Particulares	1,813.77	6.91%	26,240.99	26,400.05	26,898.83	27,232.45	27,387.92	27,857.04	28,053.95	27,689.29	28,031.62	27,245.27	27,365.70	28,004.30	28,054.76
A la Vista	(750.17)	(13.20%)	5,682.00	5,596.08	5,843.31	5,960.59	5,726.65	6,059.72	5,408.20	5,425.42	5,401.35	4,993.56	5,009.32	4,989.18	4,931.83
A Plazo	1,784.70	10.78%	16,558.50	16,574.79	16,530.43	16,378.30	16,673.52	16,501.93	17,245.27	17,212.68	17,772.83	17,272.19	17,420.52	18,201.08	18,343.20
De Ahorros	779.24	19.48%	4,000.48	4,229.22	4,525.09	4,893.56	4,987.75	5,295.40	5,400.47	4,971.18	4,857.44	4,979.52	4,935.86	4,814.04	4,779.72
De Bancos	35.77	0.48%	7,409.18	7,045.11	6,794.51	7,031.63	6,970.40	7,100.00	7,106.77	7,476.73	7,638.30	8,019.53	8,059.10	7,944.35	7,444.95
A la Vista	98.56	5.99%	1,645.35	1,604.31	1,589.28	1,704.65	1,788.57	1,909.98	1,857.42	1,967.10	1,941.63	2,085.02	2,076.18	2,240.46	1,743.91
A Plazo	(62.79)	(1.09%)	5,763.83	5,440.80	5,205.23	5,326.98	5,181.62	5,190.02	5,249.35	5,509.62	5,696.67	5,934.52	5,982.92	5,703.89	5,701.04
OBLIGACIONES	4,663.78	27.69%	16,843.27	16,754.54	16,742.97	17,693.51	18,363.55	18,712.40	19,034.34	19,480.21	19,998.09	20,405.78	20,896.37	21,006.72	21,507.05
Locales	1,012.27	35.77%	2,829.61	2,768.97	2,815.26	3,009.37	3,018.71	3,240.48	3,276.32	3,438.64	3,352.72	3,351.94	3,517.15	3,678.08	3,841.89
Extranjero	3,651.51	26.06%	14,013.66	13,985.57	13,927.71	14,684.14	15,344.84	15,471.93	15,758.02	16,041.57	16,645.37	17,053.84	17,379.23	17,328.64	17,665.16
OTROS PASIVOS	353.41	9.90%	3,568.82	3,803.55	3,788.23	3,827.99	3,829.90	3,672.57	3,896.92	3,902.81	3,736.34	3,795.83	3,843.13	4,176.29	3,922.23
Locales	472.22	17.51%	2,696.13	3,019.77	3,044.43	3,081.60	3,001.85	2,954.20	3,173.31	3,133.43	3,053.22	3,140.75	3,149.77	3,302.93	3,168.36
Extranjero	(118.81)	(13.61%)	872.68	783.78	743.80	746.39	828.05	718.37	723.61	769.38	683.13	655.08	693.36	873.36	753.87
PATRIMONIO	292.17	1.83%	15,923.44	15,862.06	15,862.35	15,745.86	15,657.81	15,695.66	15,542.68	15,860.99	15,919.80	15,662.94	15,766.34	16,016.13	16,215.61
Capital	77.48	1.18%	6,590.77	6,519.50	6,519.62	6,541.22	6,647.44	6,599.98	6,608.93	6,611.04	6,601.90	6,615.78	6,640.14	6,641.99	6,668.25
Reservas de Capital	(268.05)	(13.54%)	1,979.48	1,979.48	1,979.48	1,979.48	1,979.48	1,979.48	1,979.48	1,979.48	1,979.48	1,979.48	1,861.43	1,861.43	1,711.43
Otras Reservas	24.75	1.50%	1,564.13	1,570.76	1,561.11	1,540.21	1,540.11	1,541.55	1,534.74	1,549.66	1,553.51	1,585.53	1,585.53	1,593.51	1,588.67
Provisiones Dinámicas	18.56	1.50%	1,236.33	1,235.96	1,236.06	1,238.76	1,238.99	1,238.99	1,246.25	1,246.25	1,246.25	1,252.43	1,252.16	1,252.99	1,254.89
Otras Reservas	6.19	1.89%	327.80	334.76	325.06	301.45	301.20	302.56	289.46	303.41	307.56	328.33	332.36	340.52	333.99
Utilidad de Periodos Anteriores	941.65	16.00%	5,259.36	5,911.13	6,063.02	5,982.89	5,862.39	5,845.80	5,840.06	5,876.18	5,860.60	5,920.67	5,909.05	5,759.52	6,101.01
Utilidad de Periodo	492.96	58.19%	847.20	349.73	353.58	469.62	592.96	753.66</							