

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

	VARIACION ABSOLUTA	%	2022												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(4,838.38)	(19.99%)	24,206.58	25,541.87	24,496.02	22,604.48	22,377.63	22,122.93	21,105.25	19,368.20	0.00	0.00	0.00	0.00	0.00
Depositos Locales en Bancos	(515.84)	(15.22%)	3,389.96	3,130.75	3,096.31	2,992.38	2,913.10	2,967.55	3,021.18	2,874.12	0.00	0.00	0.00	0.00	0.00
A la Vista	(69.14)	(5.22%)	1,325.83	1,137.80	1,181.79	1,146.53	1,162.38	1,239.76	1,343.18	1,256.69	0.00	0.00	0.00	0.00	0.00
A Plazo	(446.70)	(21.64%)	2,064.13	1,992.94	1,914.53	1,845.85	1,750.73	1,727.80	1,678.00	1,617.43	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(4,450.27)	(22.48%)	19,793.21	21,386.14	20,199.25	18,560.28	18,310.26	18,075.78	17,008.25	15,342.94	0.00	0.00	0.00	0.00	0.00
A la Vista	(2,274.04)	(32.02%)	7,102.59	7,221.74	6,822.08	5,820.39	5,678.12	5,472.44	5,204.02	4,828.55	0.00	0.00	0.00	0.00	0.00
A Plazo	(2,176.23)	(17.15%)	12,690.62	14,164.40	13,377.17	12,739.89	12,632.14	12,603.35	11,804.23	10,514.39	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(13.21)	(59.31%)	22.28	22.47	24.43	24.81	24.83	9.35	35.80	9.07	0.00	0.00	0.00	0.00	0.00
Locales	(13.12)	(60.23%)	21.78	21.98	24.01	24.44	24.50	8.81	35.32	8.66	0.00	0.00	0.00	0.00	0.00
Extranjero	(0.10)	(19.42%)	0.50	0.50	0.42	0.37	0.33	0.54	0.49	0.40	0.00	0.00	0.00	0.00	0.00
Otros	114.52	10.95%	1,045.69	1,047.46	1,224.88	1,076.63	1,179.10	1,088.94	1,111.62	1,160.21	0.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA	6,165.53	8.28%	74,459.40	74,338.62	75,000.65	76,929.00	77,946.46	78,495.47	79,904.78	80,624.93	0.00	0.00	0.00	0.00	0.00
Locales	1,722.76	3.13%	55,126.12	55,313.16	55,412.95	55,770.32	56,012.48	56,102.09	56,589.97	56,848.87	0.00	0.00	0.00	0.00	0.00
Extranjero	4,501.07	20.61%	21,834.04	21,546.96	22,160.24	23,731.27	24,496.58	24,966.24	25,866.41	26,335.11	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	58.25	2.33%	2,500.76	2,521.50	2,572.53	2,572.60	2,562.61	2,572.86	2,551.61	2,559.05	0.00	0.00	0.00	0.00	0.00
Locales	46.89	2.08%	2,250.08	2,276.26	2,317.60	2,314.15	2,317.50	2,316.22	2,289.33	2,296.97	0.00	0.00	0.00	0.00	0.00
Extranjero	11.41	4.55%	250.68	245.23	254.94	258.45	245.10	256.63	262.28	262.08	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	1,648.22	5.94%	27,762.72	28,111.12	28,372.17	29,191.58	28,638.81	29,032.24	29,376.86	29,410.94	0.00	0.00	0.00	0.00	0.00
Locales	887.45	9.27%	9,578.34	9,707.51	9,831.34	10,018.13	10,126.42	10,231.04	10,314.97	10,465.79	0.00	0.00	0.00	0.00	0.00
Extranjero	840.40	4.62%	18,205.85	18,427.08	18,578.08	19,210.84	18,568.39	18,873.52	19,135.60	19,046.25	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	79.63	370.88%	21.47	23.47	37.25	37.39	56.01	73.43	74.07	101.10	0.00	0.00	0.00	0.00	0.00
Locales	77.75	496.69%	15.65	17.60	17.65	30.11	48.32	65.33	66.19	93.41	0.00	0.00	0.00	0.00	0.00
Extranjero	1.88	32.30%	5.82	5.87	19.60	7.28	7.69	8.10	7.88	7.70	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	204.65	2.96%	6,923.05	6,977.00	7,066.98	6,963.49	7,054.33	6,931.55	6,908.02	7,127.70	0.00	0.00	0.00	0.00	0.00
Locales	261.96	4.62%	5,672.44	5,716.63	5,711.37	5,564.40	5,661.27	5,653.76	5,599.04	5,594.41	0.00	0.00	0.00	0.00	0.00
Extranjero	(57.33)	(4.58%)	1,250.62	1,260.37	1,355.62	1,399.09	1,393.05	1,277.79	1,308.98	1,193.29	0.00	0.00	0.00	0.00	0.00
TOTAL DE ACTIVOS	3,180.02	2.38%	133,351.75	134,968.62	134,935.83	135,688.54	136,017.23	136,582.19	137,294.91	136,531.77	0.00	0.00	0.00	0.00	0.00
DEPOSITOS	287.59	0.30%	97,014.86	98,554.09	98,545.09	98,426.33	98,164.06	98,514.09	98,824.37	97,302.44	0.00	0.00	0.00	0.00	0.00
Locales	(1,284.60)	(2.03%)	63,134.29	64,773.23	64,481.44	63,836.92	63,404.37	63,089.95	63,235.66	61,849.69	0.00	0.00	0.00	0.00	0.00
Oficiales	(360.62)	(3.11%)	11,612.64	13,742.89	13,353.12	12,728.01	12,335.33	12,017.60	11,884.17	11,252.01	0.00	0.00	0.00	0.00	0.00
De Particulares	(678.04)	(1.41%)	48,092.27	47,816.23	47,863.82	47,985.54	47,934.66	47,825.76	47,994.47	47,414.22	0.00	0.00	0.00	0.00	0.00
A la Vista	(949.90)	(5.75%)	9,566.32	9,491.50	9,361.73	9,465.08	9,331.73	9,219.16	9,518.85	9,016.42	0.00	0.00	0.00	0.00	0.00
A Plazo	(243.86)	(0.99%)	24,609.71	24,423.76	24,403.47	24,506.53	24,473.62	24,455.92	24,454.79	24,365.85	0.00	0.00	0.00	0.00	0.00
De Ahorros	115.72	0.83%	13,916.23	13,900.98	14,098.62	14,013.93	14,129.32	14,150.67	14,020.83	14,031.95	0.00	0.00	0.00	0.00	0.00
De Bancos	(245.93)	(7.17%)	3,429.38	3,214.10	3,264.49	3,123.37	3,134.37	3,246.59	3,357.02	3,183.45	0.00	0.00	0.00	0.00	0.00
A la Vista	(60.97)	(4.94%)	1,234.35	1,026.90	1,122.40	1,065.78	1,040.95	1,156.17	1,243.97	1,173.38	0.00	0.00	0.00	0.00	0.00
A Plazo	(184.96)	(8.43%)	2,195.04	2,187.21	2,142.09	2,057.59	2,093.42	2,090.42	2,113.05	2,010.08	0.00	0.00	0.00	0.00	0.00
Extranjero	1,572.18	4.64%	33,880.57	33,780.86	34,063.65	34,589.41	34,759.70	35,424.14	35,588.72	35,452.75	0.00	0.00	0.00	0.00	0.00
Oficiales	16.80	4.80%	349.94	335.65	370.31	325.34	401.38	467.09	428.00	366.73	0.00	0.00	0.00	0.00	0.00
De Particulares	1,471.71	5.63%	26,137.57	26,400.09	26,898.83	27,232.45	27,387.92	27,857.04	28,053.95	27,609.29	0.00	0.00	0.00	0.00	0.00
A la Vista	(219.63)	(3.89%)	5,645.05	5,596.08	5,843.31	5,960.59	5,726.65	6,059.72	5,408.20	5,425.42	0.00	0.00	0.00	0.00	0.00
A Plazo	720.65	4.37%	16,492.04	16,574.79	16,530.43	16,378.30	16,673.52	16,501.93	17,245.27	17,212.68	0.00	0.00	0.00	0.00	0.00
De Ahorros	970.66	24.26%	4,000.48	4,229.22	4,525.09	4,893.56	4,987.75	5,295.40	5,400.47	4,971.18	0.00	0.00	0.00	0.00	0.00
De Bancos	83.67	1.13%	7,393.06	7,045.11	6,794.51	7,031.63	6,970.40	7,100.00	7,106.77	7,476.73	0.00	0.00	0.00	0.00	0.00
A la Vista	337.87	20.74%	1,629.23	1,604.31	1,589.28	1,704.65	1,788.57	1,909.98	1,857.42	1,967.10	0.00	0.00	0.00	0.00	0.00
A Plazo	(254.20)	(4.41%)	5,763.83	5,440.80	5,205.23	5,326.98	5,181.82	5,190.02	5,249.35	5,509.62	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	2,636.44	15.65%	16,843.24	16,750.68	16,742.54	17,693.51	18,363.37	18,712.01	19,034.34	19,479.68	0.00	0.00	0.00	0.00	0.00
Locales	609.02	21.52%	2,829.61	2,768.97	2,815.26	3,009.37	3,018.71	3,240.48	3,276.32	3,438.64	0.00	0.00	0.00	0.00	0.00
Extranjero	2,027.42	14.47%	14,013.62	13,981.72	13,927.28	14,684.14	15,344.66	15,471.54	15,758.02	16,041.04	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	314.02	8.78%	3,574.68	3,801.79	3,785.84	3,822.84	3,831.99	3,660.40	3,893.52	3,888.70	0.00	0.00	0.00	0.00	0.00
Locales	427.66	15.82%	2,702.82	3,019.56	3,044.19	3,080.82	3,001.41	2,953.79	3,172.79	3,130.48	0.00	0.00	0.00	0.00	0.00
Extranjero	(113.64)	(13.03%)	871.86	782.23	741.66	742.02	830.59	706.61	720.73	758.22	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	(58.02)	(0.36%)	15,918.97	15,862.06	15,862.35	15,745.86	15,657.80	15,695.69	15,542.68	15,860.95	0.00	0.00	0.00	0.00	0.00
Capital	20.27	0.31%	6,590.77	6,519.50	6,519.62	6,541.22	6,647.44	6,599.98	6,608.93	6,611.04	0.00	0.00	0.00	0.00	0.00
Reservas de Capital	0.00	0.00%	1,979.48	1,979.48	1,979.48	1,979.48	1,979.48	1,979.48	1,979.48	1,979.48	0.00	0.00	0.00	0.00	0.00
Otras Reservas	(10.12)	(0.65%)	1,564.42	1,572.20	1,562.56	1,541.96	1,542.92	1,544.79	1,538.22	1,554.30	0.00	0.00	0.00	0.00	0.00
Provisiones Dinámicas	13.34	1.08%	1,232.92	1,235.98	1,236.06	1,238.76	1,238.92	1,238.99	1,245.28	1,246.25	0.00	0.00	0.00	0.00	0.00
Otras Reservas	(23.46)	(7.08%)	331.50	336.22	326.50	303.20	304.00	305.80	292.95	308.05	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	615.15	11.69%	5,260.99	5,911.13	6,063.02	5,982.89	5,862.39	5,845.80	5,840.06	5,876.18	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	72.84	8.66%	840.82	349.73	353.58	469.63	592.96	753.66	829.57	913.66	0.00	0.00	0.00	0.00	0.00
Ganancia o Pérdida en Valores Disponible para la Venta	(756.20)	238.17%	(317.51)	(469.98)	(615.90)	(769.31)	(967.39)	(1,028.02)	(1,253.60)	(1,073.71)	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	3,180.02	2.38%	133,351.75	134,968.62	134,935.83	135,688.54	136,017.23	136,582.19	137,294.91						

Nota

Año 2020 : Cifras Preliminares