

**BALANCE DE SITUACION  
BANCA INTERNACIONAL  
A DICIEMBRE 2018  
( En Millones de Balboas)**

	2016	2017				2018				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>ACTIVOS LIQUIDOS</b>	5,598.17	5,554.14	4,961.38	4,666.33	4,631.68	4,481.87	4,222.49	4,363.03	4,312.32	(319.36)	(6.90%)
Depositos Locales en Bancos	162.16	196.81	181.72	202.31	192.66	150.91	117.53	123.58	102.27	(90.39)	(46.92%)
A la Vista	44.94	41.91	48.83	84.75	70.10	51.86	44.56	45.26	43.33	(26.77)	(38.19%)
A Plazo	117.22	154.90	132.89	117.56	122.56	99.05	72.97	78.32	58.94	(63.62)	(51.91%)
Depositos Extranjeros en Bancos	5,435.61	5,356.72	4,779.34	4,463.69	4,438.55	4,330.44	4,104.31	4,238.97	4,209.82	(228.74)	(5.15%)
A la Vista	3,232.78	2,945.63	2,895.38	2,644.79	2,845.03	2,568.60	2,278.92	2,706.92	2,711.68	(133.34)	(4.69%)
A Plazo	2,202.83	2,411.10	1,883.96	1,818.90	1,593.53	1,761.84	1,825.39	1,532.05	1,498.13	(95.39)	(5.99%)
Menos Provisiones	0.00	0.00	0.23	0.33	0.00	0.08	0.04	0.09	0.41	0.41	0.00%
Locales	0.00	0.00	0.23	0.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.08	0.04	0.09	0.41	0.41	0.00%
Otros	0.40	0.61	0.54	0.66	0.47	0.60	0.69	0.56	0.65	0.18	38.43%
<b>CARTERA CREDITICIA</b>	10,382.74	10,141.59	10,062.91	10,257.29	10,128.22	9,664.95	9,924.61	9,948.27	9,440.88	(687.34)	(6.79%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	10,462.88	10,222.07	10,145.03	10,333.90	10,204.34	9,780.02	10,026.46	10,037.41	9,518.44	(685.90)	(6.72%)
Menos Provisiones	80.14	80.49	82.12	76.61	76.12	115.07	101.84	89.15	77.56	1.44	1.90%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	80.14	80.49	82.12	76.61	76.12	115.07	101.84	89.15	77.56	1.44	1.90%
<b>INVERSIONES EN VALORES</b>	3,559.86	3,737.29	3,728.54	3,812.16	3,229.36	3,121.47	3,045.76	2,995.92	2,877.28	(352.08)	(10.90%)
Locales	19.92	28.29	31.07	66.15	39.57	73.66	82.31	90.34	97.98	58.42	147.64%
Extranjero	3,540.34	3,709.40	3,697.87	3,746.40	3,190.20	3,051.17	2,966.79	2,907.16	2,779.54	(410.65)	(12.87%)
Menos Provisiones	0.40	0.40	0.40	0.40	0.40	3.35	3.34	1.58	0.25	(0.15)	(38.48%)
Locales	0.00	0.00	0.00	0.00	0.00	0.04	0.04	0.02	0.00	0.00	1,234.07%
Extranjero	0.40	0.40	0.40	0.40	0.40	3.31	3.29	1.56	0.24	(0.16)	(39.64%)
<b>OTROS ACTIVOS</b>	362.38	422.37	386.59	389.03	318.56	371.03	382.99	328.69	290.61	(27.96)	(8.78%)
Locales	83.03	83.79	87.45	82.66	90.56	93.52	90.67	79.54	45.75	(44.81)	(49.48%)
Extranjero	279.35	338.59	299.13	306.36	228.00	277.50	292.32	249.16	244.86	16.86	7.39%
<b>TOTAL DE ACTIVOS</b>	19,903.15	19,855.39	19,139.42	19,124.81	18,307.83	17,639.33	17,575.86	17,635.91	16,921.08	(1,386.74)	(7.57%)

**BALANCE DE SITUACION  
BANCA INTERNACIONAL  
A DICIEMBRE 2018  
( En Millones de Balboas)**

	2016	2017				2018				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>DEPOSITOS</b>	12,071.91	12,204.31	11,558.22	11,528.77	11,230.75	11,082.94	10,626.80	10,594.38	10,126.25	(1,104.50)	(9.83%)
Locales	64.97	62.19	53.30	53.38	24.17	41.25	38.91	55.91	90.17	66.00	273.11%
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	0.26	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
A la Vista	0.26	0.12	0.00	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	64.71	62.07	53.30	53.38	24.17	41.25	38.91	55.91	90.17	66.00	273.11%
A la Vista	47.21	47.57	46.05	46.09	24.17	41.25	38.91	55.91	47.67	23.50	97.26%
A Plazo	17.50	14.50	7.25	7.29	0.00	0.00	0.00	0.00	42.50	42.50	0.00%
Extranjero	12,006.94	12,142.12	11,504.92	11,475.39	11,206.58	11,041.69	10,587.89	10,538.47	10,036.08	(1,170.51)	(10.44%)
Oficiales	0.03	0.07	0.04	0.05	0.02	0.04	0.04	0.34	0.03	0.02	106.88%
De Particulares	11,286.94	11,464.54	10,669.14	10,810.98	10,600.13	10,453.30	10,143.59	10,140.30	9,700.21	(899.92)	(8.49%)
A la Vista	3,724.18	3,544.93	3,165.68	3,159.26	3,002.59	3,394.02	2,864.26	2,717.81	3,022.33	19.74	0.66%
A Plazo	6,204.68	6,082.43	6,250.77	6,274.21	6,324.55	5,902.01	6,187.01	6,352.08	5,595.74	(728.81)	(11.52%)
De Ahorros	1,358.09	1,837.18	1,252.68	1,377.51	1,272.99	1,157.26	1,092.31	1,070.41	1,082.14	(190.85)	(14.99%)
De Bancos	719.96	677.51	835.74	664.37	606.44	588.35	444.26	397.83	335.84	(270.60)	(44.62%)
A la Vista	590.54	594.49	774.86	643.05	591.00	548.42	425.10	342.62	323.56	(267.45)	(45.25%)
A Plazo	129.42	83.02	60.88	21.31	15.43	39.93	19.16	55.20	12.28	(3.15)	(20.43%)
<b>OBLIGACIONES</b>	4,710.99	4,391.17	4,288.57	4,202.46	4,100.53	3,559.81	3,918.61	3,945.44	3,676.24	(424.29)	(10.35%)
Locales	1.30	0.29	0.00	7.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	4,709.69	4,390.89	4,288.57	4,194.96	4,100.53	3,559.81	3,918.61	3,945.44	3,676.24	(424.29)	(10.35%)
<b>OTROS PASIVOS</b>	285.70	306.32	288.65	308.42	280.02	280.49	293.16	299.35	236.78	(43.23)	(15.44%)
Locales	48.79	48.35	43.93	45.48	43.37	42.98	16.39	16.38	15.02	(28.35)	(65.36%)
Extranjero	236.91	257.97	244.72	262.95	236.65	237.52	276.77	282.97	221.76	(14.89)	(6.29%)
<b>PATRIMONIO</b>	2,834.56	2,953.59	3,003.98	3,085.16	2,696.53	2,716.08	2,737.29	2,796.74	2,881.81	185.28	6.87%
Capital	1,029.11	1,009.81	1,009.81	1,030.81	699.52	711.52	701.11	701.11	696.71	(2.81)	(0.40%)

**BALANCE DE SITUACION  
BANCA INTERNACIONAL  
A DICIEMBRE 2018  
( En Millones de Balboas)**

	2016	2017				2018				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	979.60	979.60	979.60	979.60	979.60	979.60	979.60	979.60	979.60	0.00	0.00%
Otras Reservas	270.28	272.85	271.52	273.60	230.56	230.08	228.99	227.42	245.96	15.39	6.68%
Provisiones Dinámicas	203.74	204.39	204.59	203.77	203.90	201.65	201.42	202.11	203.75	(0.14)	(0.07%)
Otras Reservas	66.54	68.45	66.93	69.83	26.67	28.42	27.57	25.31	42.20	15.54	58.26%
Utilidad de Periodos Anteriores	262.23	539.11	529.05	526.13	475.69	657.24	647.51	639.64	639.15	163.47	34.36%
Utilidad de Periodo	286.64	132.12	189.66	240.60	279.92	139.83	193.75	258.20	331.94	52.02	18.58%
Ganancia o Perdida en Valores Disponible para la Venta	6.68	20.09	24.33	34.42	31.24	(2.19)	(13.67)	(9.23)	(11.55)	(42.79)	(136.96%)
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
<b>PASIVO Y PATRIMONIO</b>	<b>19,903.15</b>	<b>19,855.39</b>	<b>19,139.42</b>	<b>19,124.81</b>	<b>18,307.83</b>	<b>17,639.33</b>	<b>17,575.86</b>	<b>17,635.91</b>	<b>16,921.08</b>	<b>(1,386.74)</b>	<b>(7.57%)</b>