

**BALANCE DE SITUACION
BANCA INTERNACIONAL
A DICIEMBRE 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	4,631.68	4,481.87	4,222.49	4,363.03	4,312.32	4,805.90	4,813.70	4,962.23	5,590.77	1,278.45	29.65%
Depositos Locales en Bancos	192.66	150.91	117.53	123.58	102.27	140.67	216.69	247.00	255.17	152.90	149.51%
A la Vista	70.10	51.86	44.56	45.26	43.33	60.56	88.75	100.19	101.00	57.67	133.10%
A Plazo	122.56	99.05	72.97	78.32	58.94	80.11	127.95	146.80	154.18	95.24	161.58%
Depositos Extranjeros en Bancos	4,438.55	4,330.44	4,104.31	4,238.97	4,209.82	4,664.62	4,596.14	4,714.38	5,334.92	1,125.11	26.73%
A la Vista	2,845.03	2,568.60	2,278.92	2,706.92	2,711.68	3,081.49	3,048.18	3,018.05	3,441.49	729.80	26.91%
A Plazo	1,593.53	1,761.84	1,825.39	1,532.05	1,498.13	1,583.13	1,547.97	1,696.32	1,893.43	395.30	26.39%
Menos Provisiones	0.00	0.08	0.04	0.09	0.41	0.38	0.08	0.15	0.10	(0.31)	(75.95%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.00	0.08	0.04	0.09	0.41	0.38	0.08	0.15	0.10	(0.31)	(75.95%)
Otros	0.47	0.60	0.69	0.56	0.65	0.99	0.95	1.00	0.77	0.12	18.81%
CARTERA CREDITICIA	10,128.22	9,664.95	9,924.61	9,948.27	9,439.41	9,119.24	9,168.46	8,678.02	7,810.30	(1,629.10)	(17.26%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	10,204.34	9,780.02	10,026.46	10,037.41	9,518.44	9,191.49	9,225.55	8,732.96	7,860.20	(1,658.23)	(17.42%)
Menos Provisiones	76.12	115.07	101.84	89.15	79.03	72.25	57.09	54.94	49.90	(29.13)	(36.86%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	76.12	115.07	101.84	89.15	79.03	72.25	57.09	54.94	49.90	(29.13)	(36.86%)
INVERSIONES EN VALORES	3,229.36	3,121.47	3,045.76	2,995.92	2,877.28	3,164.46	3,163.35	3,266.68	3,368.62	491.35	17.08%
Locales	39.57	73.66	82.31	90.34	97.98	123.19	150.83	149.14	168.97	70.99	72.45%
Extranjero	3,190.20	3,051.17	2,966.79	2,907.16	2,779.54	3,041.73	3,013.07	3,118.11	3,200.47	420.93	15.14%
Menos Provisiones	0.40	3.35	3.34	1.58	0.25	0.46	0.55	0.57	0.82	0.57	230.09%
Locales	0.00	0.04	0.04	0.02	0.00	0.03	0.02	0.02	0.01	0.01	204.75%
Extranjero	0.40	3.31	3.29	1.56	0.24	0.44	0.53	0.55	0.80	0.56	230.60%
OTROS ACTIVOS	318.56	371.03	382.99	328.69	290.27	333.87	318.03	285.68	271.51	(18.76)	(6.46%)
Locales	90.56	93.52	90.67	79.54	45.75	54.97	53.83	51.98	52.61	6.86	14.99%
Extranjero	228.00	277.50	292.32	249.16	244.52	278.90	264.20	233.70	218.90	(25.61)	(10.47%)
TOTAL DE ACTIVOS	18,307.83	17,639.33	17,575.86	17,635.91	16,919.27	17,423.48	17,463.54	17,192.61	17,041.21	121.94	0.72%

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DEPOSITOS	11,230.75	11,082.94	10,626.80	10,594.38	10,126.25	10,695.19	10,847.57	10,941.46	11,558.98	1,432.73	14.15%
Locales	24.17	41.25	38.91	55.91	90.17	120.62	125.41	100.47	112.64	22.47	24.91%
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	0.00	0.00	0.00	0.00	0.00	0.24	0.00	0.00	0.00	0.00	0.00%
A la Vista	0.00	0.00	0.00	0.00	0.00	0.24	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	24.17	41.25	38.91	55.91	90.17	120.38	125.41	100.47	112.64	22.47	24.91%
A la Vista	24.17	41.25	38.91	55.91	47.67	77.88	85.03	60.10	74.39	26.72	56.04%
A Plazo	0.00	0.00	0.00	0.00	42.50	42.50	40.38	40.38	38.25	(4.25)	(10.00%)
Extranjero	11,206.58	11,041.69	10,587.89	10,538.47	10,036.08	10,574.57	10,722.16	10,840.99	11,446.34	1,410.26	14.05%
Oficiales	0.02	0.04	0.04	0.34	0.03	0.02	0.03	0.03	0.03	0.00	(12.96%)
De Particulares	10,600.13	10,453.30	10,143.59	10,140.30	9,700.21	10,232.22	10,309.84	10,450.92	11,051.30	1,351.09	13.93%
A la Vista	3,002.59	3,394.02	2,864.26	2,717.81	3,022.33	2,946.51	2,863.11	2,862.54	3,147.37	125.04	4.14%
A Plazo	6,324.55	5,902.01	6,187.01	6,352.08	5,595.74	6,017.59	6,343.54	6,637.97	6,832.66	1,236.92	22.10%
De Ahorros	1,272.99	1,157.26	1,092.31	1,070.41	1,082.14	1,268.12	1,103.20	950.42	1,071.27	(10.87)	(1.00%)
De Bancos	606.44	588.35	444.26	397.83	335.84	342.33	412.29	390.03	395.01	59.17	17.62%
A la Vista	591.00	548.42	425.10	342.62	323.56	284.07	355.48	333.95	239.40	(84.16)	(26.01%)
A Plazo	15.43	39.93	19.16	55.20	12.28	58.26	56.81	56.08	155.61	143.33	1,167.14%
OBLIGACIONES	4,100.53	3,559.81	3,918.61	3,945.44	3,676.24	3,522.97	3,357.92	2,824.75	2,091.14	(1,585.10)	(43.12%)
Locales	0.00	0.00	0.00	0.00	0.00	0.09	0.38	0.36	2.43	2.43	0.00%
Extranjero	4,100.53	3,559.81	3,918.61	3,945.44	3,676.24	3,522.87	3,357.54	2,824.39	2,088.71	(1,587.53)	(43.18%)
OTROS PASIVOS	280.02	280.49	293.16	299.35	236.34	243.73	229.25	230.88	142.09	(94.26)	(39.88%)
Locales	43.37	42.98	16.39	16.38	14.68	23.44	23.28	22.93	20.88	6.20	42.24%
Extranjero	236.65	237.52	276.77	282.97	221.66	220.29	205.97	207.95	121.20	(100.46)	(45.32%)
PATRIMONIO	2,696.53	2,716.08	2,737.29	2,796.74	2,880.44	2,961.60	3,028.80	3,195.51	3,249.00	368.57	12.80%
Capital	699.52	711.52	701.11	701.11	696.71	672.06	672.47	666.47	658.97	(37.73)	(5.42%)

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Reservas de Capital	979.60	979.60	979.60	979.60	979.60	973.05	1,089.23	1,089.23	1,089.23	109.63	11.19%
Otras Reservas	230.56	230.08	228.99	227.42	246.11	246.05	254.46	248.84	240.69	(5.42)	(2.20%)
Provisiones Dinámicas	203.90	201.65	201.42	202.11	203.96	204.89	207.13	204.24	196.72	(7.24)	(3.55%)
Otras Reservas	26.67	28.42	27.57	25.31	42.15	41.16	47.33	44.59	43.97	1.82	4.32%
Utilidad de Periodos Anteriores	475.69	657.24	647.51	639.64	640.62	954.07	823.28	821.90	794.78	154.16	24.06%
Utilidad de Periodo	279.92	139.83	193.75	258.20	328.95	106.65	162.91	336.41	429.60	100.66	30.60%
Ganancia o Perdida en Valores Disponible para la Venta	31.24	(2.19)	(13.67)	(9.23)	(11.55)	9.71	26.45	32.66	35.72	47.27	(409.40%)
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
PASIVO Y PATRIMONIO	18,307.83	17,639.33	17,575.86	17,635.91	16,919.27	17,423.48	17,463.54	17,192.61	17,041.21	121.94	0.72%