

**CENTRO BANCARIO INTERNACIONAL**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas)**

|                                 | 2017         | 2018        |              |               |              | 2019        |              |               |              |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|                                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION            |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 119,709.34   | 117,743.33  | 117,882.28   | 118,523.35    | 121,499.76   | 121,488.23  | 121,028.65   | 0.00          | 0.00         |
| ACTIVOS LIQUIDOS                | 18,495.76    | 17,026.33   | 16,449.27    | 15,674.48     | 17,840.01    | 16,904.88   | 17,460.98    | 0.00          | 0.00         |
| TOTAL DE PRESTAMOS              | 75,469.54    | 74,756.52   | 75,781.74    | 76,784.25     | 77,203.94    | 77,120.96   | 76,570.83    | 0.00          | 0.00         |
| LOCALES                         | 50,937.28    | 51,268.67   | 51,836.15    | 52,747.78     | 53,076.72    | 53,786.69   | 53,204.43    | 0.00          | 0.00         |
| EXTRANJEROS                     | 24,532.26    | 23,487.86   | 23,945.59    | 24,036.48     | 24,127.22    | 23,334.27   | 23,366.40    | 0.00          | 0.00         |
| TOTAL DE INVERSIONES            | 21,578.84    | 21,517.45   | 21,186.30    | 21,450.48     | 21,687.14    | 22,244.72   | 21,735.42    | 0.00          | 0.00         |
| TOTAL DE DEPOSITOS              | 84,279.51    | 83,401.53   | 82,315.83    | 81,689.85     | 83,466.01    | 84,015.74   | 83,928.99    | 0.00          | 0.00         |
| LOCALES                         | 52,436.00    | 51,462.87   | 51,371.54    | 50,840.14     | 52,665.84    | 52,645.95   | 52,734.36    | 0.00          | 0.00         |
| DEPOSITOS DE OFICIALES          | 8,442.80     | 7,939.00    | 7,924.46     | 7,580.70      | 8,090.30     | 8,415.13    | 8,152.15     | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 40,513.06    | 40,743.08   | 40,660.20    | 40,567.23     | 41,599.18    | 41,315.50   | 41,664.54    | 0.00          | 0.00         |
| DEPOSITOS DE BANCOS             | 3,480.13     | 2,780.80    | 2,786.88     | 2,692.22      | 2,976.35     | 2,915.32    | 2,917.67     | 0.00          | 0.00         |
| EXTRANJEROS                     | 31,843.51    | 31,938.66   | 30,944.29    | 30,849.71     | 30,800.17    | 31,369.80   | 31,194.62    | 0.00          | 0.00         |
| DEPOSITOS DE OFICIALES          | 122.20       | 93.29       | 112.36       | 107.33        | 94.60        | 76.16       | 284.95       | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 22,880.96    | 22,835.90   | 22,685.57    | 22,782.33     | 22,502.47    | 23,101.79   | 23,217.10    | 0.00          | 0.00         |
| DEPOSITOS DE BANCOS             | 8,840.35     | 9,009.47    | 8,146.36     | 7,960.05      | 8,203.11     | 8,191.84    | 7,692.57     | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 14,299.98    | 14,072.89   | 14,309.75    | 14,469.99     | 14,727.90    | 15,161.78   | 15,473.07    | 0.00          | 0.00         |
| PROMEDIO (12 MESES)             |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 120,156.87   | 118,939.73  | 118,323.32   | 119,047.20    | 120,604.55   | 119,615.78  | 119,455.47   | 0.00          | 0.00         |
| ACTIVOS GENERADORES DE INGRESOS | 95,755.34    | 95,666.07   | 95,947.83    | 97,348.67     | 97,969.73    | 97,819.83   | 97,637.14    | 0.00          | 0.00         |
| TOTAL DE PRESTAMOS              | 75,034.55    | 74,628.97   | 75,010.51    | 75,824.02     | 76,336.74    | 75,938.74   | 76,176.28    | 0.00          | 0.00         |
| TOTAL DE INVERSIONES            | 20,720.79    | 21,037.10   | 20,937.32    | 21,524.65     | 21,632.99    | 21,881.09   | 21,460.86    | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 13,876.29    | 14,021.34   | 14,296.70    | 14,578.60     | 14,513.94    | 14,617.33   | 14,891.41    | 0.00          | 0.00         |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |             |              |               |              |             |              |               |              |
| INGRESOS POR INTERESES          | 5,279.11     | 1,354.08    | 2,774.61     | 4,232.02      | 5,726.51     | 1,490.92    | 3,047.34     | 0.00          | 0.00         |
| EGRESOS DE OPERACIONES          | 2,648.21     | 680.67      | 1,390.26     | 2,145.69      | 2,926.38     | 795.41      | 1,638.05     | 0.00          | 0.00         |
| INGRESO NETO DE INTERESES       | 2,630.91     | 673.42      | 1,384.35     | 2,086.33      | 2,800.12     | 695.51      | 1,409.29     | 0.00          | 0.00         |

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| OTROS INGRESOS  | 2,232.96     | 593.55      | 1,097.91     | 1,595.23      | 2,256.25     | 524.46      | 1,038.67     | 0.00          | 0.00         |
| INGRESO DE OPERACIONES  | 4,863.86     | 1,266.97    | 2,482.26     | 3,681.56      | 5,056.37     | 1,219.97    | 2,447.96     | 0.00          | 0.00         |
| EGRESOS GENERALES   | 2,580.97     | 638.12      | 1,287.01     | 1,893.81      | 2,614.61     | 601.08      | 1,274.84     | 0.00          | 0.00         |
| UTILIDAD ANTES DE PROVISIONES   | 2,282.90     | 628.85      | 1,195.25     | 1,787.75      | 2,441.76     | 618.89      | 1,173.12     | 0.00          | 0.00         |
| UTILIDAD DEL PERIODO  | 1,782.01     | 528.52      | 977.05       | 1,366.35      | 1,836.30     | 488.47      | 910.95       | 0.00          | 0.00         |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 1,016.57     | 1,222.20    | 1,282.98     | 1,357.38      | 1,238.08     | 1,302.36    | 1,257.01     | 0.00          | 0.00         |
| TOTAL PROVISIONES PARA PRESTAMOS  | 833.51       | 1,193.03    | 1,188.19     | 1,295.51      | 1,297.74     | 1,319.16    | 1,329.47     | 0.00          | 0.00         |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 1.35         | 1.63        | 1.69         | 1.77          | 1.60         | 1.69        | 1.64         | 0.00          | 0.00         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 81.99        | 97.61       | 92.61        | 95.44         | 104.82       | 101.29      | 105.76       | 0.00          | 0.00         |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 1.10         | 1.60        | 1.57         | 1.69          | 1.68         | 1.71        | 1.74         | 0.00          | 0.00         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 11.95        | 11.95       | 12.14        | 12.21         | 12.12        | 12.48       | 12.78        | 0.00          | 0.00         |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 14.73        | 14.62       | 14.76        | 14.73         | 14.89        | 15.26       | 15.74        | 0.00          | 0.00         |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 18.95        | 18.82       | 18.88        | 18.84         | 19.08        | 19.66       | 20.21        | 0.00          | 0.00         |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 21.95        | 20.41       | 19.98        | 19.19         | 21.37        | 20.12       | 20.80        | 0.00          | 0.00         |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 15.45        | 14.46       | 13.95        | 13.22         | 14.68        | 13.91       | 14.43        | 0.00          | 0.00         |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 47.55        | 46.21       | 45.72        | 45.45         | 47.36        | 46.60       | 46.70        | 0.00          | 0.00         |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 1.86         | 2.21        | 2.04         | 1.87          | 1.87         | 2.00        | 1.87         | 0.00          | 0.00         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 1.48         | 1.78        | 1.65         | 1.53          | 1.52         | 1.63        | 1.53         | 0.00          | 0.00         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 12.84        | 15.08       | 13.67        | 12.50         | 12.65        | 13.37       | 12.23        | 0.00          | 0.00         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 5.51         | 5.66        | 5.78         | 5.80          | 5.85         | 6.10        | 6.24         | 0.00          | 0.00         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 2.77         | 2.85        | 2.90         | 2.94          | 2.99         | 3.25        | 3.36         | 0.00          | 0.00         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.75         | 2.82        | 2.89         | 2.86          | 2.86         | 2.84        | 2.89         | 0.00          | 0.00         |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                 | 53.06        | 50.37       | 51.85        | 51.44         | 51.71        | 49.27       | 52.08        | 0.00          | 0.00         |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.33         | 2.48        | 2.29         | 2.18          | 2.30         | 2.14        | 2.13         | 0.00          | 0.00         |
| PRODUCTIVIDAD   |              |             |              |               |              |             |              |               |              |
| NUMERO DE EMPLEADOS   | 26,305.00    | 26,195.00   | 26,359.00    | 26,358.00     | 26,439.00    | 26,362.00   | 26,304.00    | 0.00          | 0.00         |
| NUMERO DE BANCOS  | 84.00        | 84.00       | 83.00        | 81.00         | 80.00        | 79.00       | 78.00        | 0.00          | 0.00         |
| PRESTAMOS / EMPLEADOS   | 2.87         | 2.85        | 2.87         | 2.91          | 2.92         | 2.93        | 2.91         | 0.00          | 0.00         |
| DEPOSITOS TOTALES / EMPLEADOS                                   | 3.20         | 3.18        | 3.12         | 3.10          | 3.16         | 3.19        | 3.19         | 0.00          | 0.00         |
| UTILIDAD NETA / EMPLEADOS                                       | 0.07         | 0.02        | 0.04         | 0.05          | 0.07         | 0.02        | 0.03         | 0.00          | 0.00         |
| TASA DE CRECIMIENTO (12 MESES)                                  |              |             |              |               |              |             |              |               |              |
| ACTIVOS (%)   | (1.10)       | (1.99)      | (0.74)       | (0.88)        | 1.50         | 3.18        | 2.67         | 0.00          | 0.00         |
| PRESTAMOS (%)   | 0.77         | 0.34        | 2.08         | 2.57          | 2.30         | 3.16        | 1.04         | 0.00          | 0.00         |
| LOCALES (%)   | 6.00         | 4.66        | 3.83         | 3.79          | 4.20         | 4.91        | 2.64         | 0.00          | 0.00         |
| EXTRANJEROS (%)   | (8.59)       | (7.95)      | (1.52)       | (0.03)        | (1.65)       | (0.65)      | (2.42)       | 0.00          | 0.00         |
| DEPOSITOS (%)   | (1.99)       | (2.39)      | (2.98)       | (2.24)        | (0.97)       | 0.74        | 1.96         | 0.00          | 0.00         |
| LOCALES (%)   | 3.35         | 1.83        | (0.63)       | (1.22)        | 0.44         | 2.30        | 2.65         | 0.00          | 0.00         |
| EXTRANJEROS (%)   | (9.68)       | (8.50)      | (6.64)       | (3.88)        | (3.28)       | (1.78)      | 0.81         | 0.00          | 0.00         |
| PATRIMONIO (%)  | 5.96         | 0.74        | 0.18         | (1.48)        | 2.99         | 7.74        | 8.13         | 0.00          | 0.00         |
| UTILIDAD NETA (%)   | 16.94        | 9.45        | 5.02         | 1.37          | 3.05         | (7.58)      | (6.76)       | 0.00          | 0.00         |
| CLASIFICACION PRESTAMOS   |              |             |              |               |              |             |              |               |              |
| NORMAL  | 72,281.21    | 71,536.36   | 72,195.38    | 73,110.22     | 73,477.18    | 72,985.35   | 72,724.53    | 0.00          | 0.00         |
| MENCION ESPECIAL  | 2,299.79     | 2,377.36    | 2,710.12     | 2,777.73      | 2,747.53     | 2,960.11    | 2,722.37     | 0.00          | 0.00         |
| SUBNORMAL   | 683.90       | 772.27      | 798.46       | 863.27        | 943.05       | 1,089.75    | 1,053.52     | 0.00          | 0.00         |
| DUDOSO  | 494.84       | 482.73      | 565.44       | 620.96        | 687.63       | 584.81      | 610.67       | 0.00          | 0.00         |
| IRRECUPERABLE   | 543.32       | 780.83      | 700.53       | 707.59        | 646.30       | 820.10      | 789.21       | 0.00          | 0.00         |