

BANCA 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	18,307.83	17,639.33	17,575.86	17,635.91	16,921.07	17,424.65	17,463.54	17,192.61	0.00
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	0.00
TOTAL DE PRESTAMOS	10,128.22	9,664.95	9,924.61	9,948.27	9,440.87	9,120.08	9,168.46	8,678.02	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	10,128.22	9,664.95	9,924.61	9,948.27	9,440.87	9,120.08	9,168.46	8,678.02	0.00
TOTAL DE INVERSIONES	3,229.36	3,121.47	3,045.76	2,995.92	2,877.28	3,164.46	3,163.35	3,266.68	0.00
TOTAL DE 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	0.00
LOCALES	24.17	41.25	38.91	55.91	90.17	120.62	125.41	100.47	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.24	0.00	0.00	0.00
DEPOSITOS DE BANCOS	24.17	41.25	38.91	55.91	90.17	120.38	125.41	100.47	0.00
EXTRANJEROS	11,206.58	11,041.69	10,587.89	10,538.47	10,036.08	10,574.57	10,722.16	10,840.99	0.00
DEPOSITOS DE OFICIALES	0.02	0.04	0.04	0.34	0.03	0.02	0.03	0.03	0.00
DEPOSITOS 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	0.00
DEPOSITOS DE BANCOS	606.44	588.35	444.26	397.83	335.84	342.33	412.29	390.03	0.00
PATRIMONIO TOTAL	2,696.53	2,716.08	2,737.29	2,796.74	2,881.82	2,962.36	3,028.80	3,195.51	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	19,105.49	18,747.36	18,357.64	18,380.36	17,614.45	17,531.99	17,519.70	17,414.26	0.00
ACTIVOS GENERADORES DE INGRESOS	13,650.09	13,332.65	13,380.91	13,506.82	12,837.86	12,535.48	12,651.09	12,444.44	0.00
TOTAL DE PRESTAMOS	10,255.48	9,903.27	9,993.76	10,102.78	9,784.54	9,392.52	9,546.54	9,313.14	0.00
TOTAL DE INVERSIONES	3,394.61	3,429.38	3,387.15	3,404.04	3,053.32	3,142.97	3,104.55	3,131.30	0.00
PATRIMONIO TOTAL	2,765.54	2,834.84	2,870.63	2,940.95	2,789.17	2,839.22	2,883.05	2,996.13	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	712.47	173.98	352.43	539.27	725.10	181.97	365.86	542.65	0.00
EGRESOS DE OPERACIONES	463.72	110.39	223.20	340.46	458.09	119.49	241.63	363.24	0.00
INGRESO NETO DE INTERESES	248.75	63.59	129.23	198.82	267.02	62.48	124.23	179.42	0.00

BANCA 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
OTROS INGRESOS	289.64	143.96	185.03	234.58	337.53	96.77	128.94	287.91	0.00
INGRESO DE OPERACIONES	538.38	207.55	314.26	433.40	604.54	159.25	253.17	467.33	0.00
EGRESOS GENERALES	234.83	60.49	116.87	176.23	255.30	50.87	91.80	133.95	0.00
UTILIDAD ANTES DE PROVISIONES	303.55	147.06	197.40	257.17	349.24	108.38	161.37	333.38	0.00
UTILIDAD DEL PERIODO	284.83	139.83	193.73	258.19	331.28	106.03	162.29	334.52	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	77.05	85.53	67.18	62.15	35.94	36.57	29.94	35.24	0.00
TOTAL PROVISIONES PARA PRESTAMOS	76.12	115.07	101.84	89.15	77.57	71.41	57.09	54.94	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.76	0.88	0.68	0.62	0.38	0.40	0.33	0.41	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	98.78	134.54	151.60	143.44	215.84	195.25	190.70	155.89	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.75	1.19	1.03	0.90	0.82	0.78	0.62	0.63	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.73	15.40	15.57	15.86	17.03	17.00	17.34	18.59	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	20.19	21.24	21.10	21.61	23.39	24.11	24.56	26.75	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	26.62	28.10	27.58	28.11	30.52	32.48	33.04	36.82	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	41.24	40.44	39.73	41.18	42.59	44.94	44.38	45.35	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	25.30	25.41	24.02	24.74	25.48	27.58	27.56	28.86	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	70.00	68.60	68.40	69.46	71.00	74.52	73.54	75.21	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.09	4.20	2.90	2.55	2.58	3.38	2.57	3.58	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.49	2.98	2.11	1.87	1.88	2.42	1.85	2.56	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.30	19.73	13.50	11.71	11.88	14.94	11.26	14.89	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.22	5.22	5.27	5.32	5.65	5.81	5.78	5.81	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.40	3.31	3.34	3.36	3.57	3.81	3.82	3.89	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.82	1.91	1.93	1.96	2.08	1.99	1.96	1.92	0.00

BANCA 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
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	43.62	29.15	37.19	40.66	42.23	31.94	36.26	28.66	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.12	4.32	2.77	2.32	2.63	3.09	2.04	3.08	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	919.00	903.00	893.00	887.00	862.00	824.00	839.00	834.00	0.00
NUMERO DE BANCOS	26.00	26.00	25.00	25.00	24.00	23.00	23.00	22.00	0.00
PRESTAMOS / EMPLEADOS	11.02	10.70	11.11	11.22	10.95	11.07	10.93	10.41	0.00
DEPOSITOS TOTALES / EMPLEADOS	12.22	12.27	11.90	11.94	11.75	12.98	12.93	13.12	0.00
UTILIDAD NETA / EMPLEADOS	0.31	0.15	0.22	0.29	0.38	0.13	0.19	0.40	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(8.02)	(11.16)	(8.17)	(7.79)	(7.57)	(1.22)	(0.64)	(2.51)	0.00
PRESTAMOS (%)	(2.45)	(4.70)	(1.37)	(3.01)	(6.79)	(5.64)	(7.62)	(12.77)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(2.45)	(4.70)	(1.37)	(3.01)	(6.79)	(5.64)	(7.62)	(12.77)	0.00
DEPOSITOS (%)	(6.97)	(9.19)	(8.06)	(8.10)	(9.83)	(3.50)	2.08	3.28	0.00
LOCALES (%)	(62.80)	(33.67)	(26.99)	4.76	273.11	192.40	222.28	79.70	0.00
EXTRANJEROS (%)	(6.67)	(9.06)	(7.97)	(8.16)	(10.44)	(4.23)	1.27	2.87	0.00
PATRIMONIO (%)	(4.87)	(8.04)	(8.88)	(9.35)	6.87	9.07	10.65	14.26	0.00
UTILIDAD NETA (%)	(2.95)	5.81	2.16	7.32	16.31	(24.17)	(16.23)	29.57	0.00
CLASIFICACION PRESTAMOS									
NORMAL	9,974.60	9,487.98	9,784.41	9,777.12	9,148.07	8,763.58	8,768.89	8,330.57	0.00
MENCION ESPECIAL	122.50	146.64	126.24	137.71	152.48	161.46	163.22	152.18	0.00
SUBNORMAL	20.79	58.44	43.70	57.66	144.35	189.86	141.44	120.53	0.00
DUDOSO	34.48	20.59	9.68	9.15	42.56	49.71	132.82	113.29	0.00
IRRECUPERABLE	51.98	66.38	62.43	55.77	30.97	26.88	19.19	16.39	0.00