

**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	121,494.82	121,487.04	121,026.94	122,562.70	124,990.37
ACTIVOS LIQUIDOS	18,495.76	17,026.33	16,449.27	15,674.48	17,840.01	16,904.88	17,460.98	17,911.65	20,335.48
TOTAL DE PRESTAMOS	75,469.54	74,756.52	75,781.74	76,784.25	77,200.78	77,120.12	76,568.54	76,576.58	76,133.67
LOCALES	50,937.28	51,268.67	51,836.15	52,747.78	53,075.90	53,786.68	53,202.17	54,018.68	54,027.05
EXTRANJEROS	24,532.26	23,487.86	23,945.59	24,036.48	24,124.88	23,333.44	23,366.37	22,557.90	22,106.62
TOTAL DE INVERSIONES	21,578.84	21,517.45	21,186.30	21,450.48	21,687.22	22,244.71	21,735.42	22,680.70	23,222.06
TOTAL DE DEPOSITOS	84,279.51	83,401.53	82,315.83	81,689.85	83,466.01	84,015.74	83,928.99	85,003.01	88,056.94
LOCALES	52,436.00	51,462.87	51,371.54	50,840.14	52,665.84	52,645.95	52,734.36	54,108.29	55,845.90
DEPOSITOS DE OFICIALES	8,442.80	7,939.00	7,924.46	7,580.70	8,090.30	8,415.13	8,152.15	9,152.98	10,418.57
DEPOSITOS DE PARTICULARES	40,513.06	40,743.08	40,660.20	40,567.23	41,599.18	41,315.50	41,664.54	41,830.64	42,399.07
DEPOSITOS DE BANCOS	3,480.13	2,780.80	2,786.88	2,692.22	2,976.35	2,915.32	2,917.67	3,124.67	3,028.26
EXTRANJEROS	31,843.51	31,938.66	30,944.29	30,849.71	30,800.17	31,369.80	31,194.62	30,894.72	32,211.04
DEPOSITOS DE OFICIALES	122.20	93.29	112.36	107.33	94.60	76.16	284.95	215.63	141.21
DEPOSITOS DE PARTICULARES	22,880.96	22,835.90	22,685.57	22,782.33	22,502.47	23,101.79	23,217.10	23,518.51	24,647.80
DEPOSITOS DE BANCOS	8,840.35	9,009.47	8,146.36	7,960.05	8,203.11	8,191.84	7,692.57	7,160.58	7,422.04
PATRIMONIO TOTAL	14,299.98	14,072.89	14,309.75	14,469.99	14,726.04	15,161.01	15,471.27	16,043.00	15,896.22
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	120,156.87	118,939.73	118,323.32	119,047.20	120,602.08	119,615.18	119,454.61	120,543.02	123,242.59
ACTIVOS GENERADORES DE INGRESOS	95,755.34	95,666.07	95,947.83	97,348.67	97,968.19	97,819.40	97,636.00	98,746.01	99,121.87
TOTAL DE PRESTAMOS	75,034.55	74,628.97	75,010.51	75,824.02	76,335.16	75,938.32	76,175.14	76,680.42	76,667.23
TOTAL DE INVERSIONES	20,720.79	21,037.10	20,937.32	21,524.65	21,633.03	21,881.08	21,460.86	22,065.59	22,454.64
PATRIMONIO TOTAL	13,876.29	14,021.34	14,296.70	14,578.60	14,513.01	14,616.95	14,890.51	15,256.50	15,311.13
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	4,550.28	6,031.19
EGRESOS DE OPERACIONES	2,648.21	680.67	1,390.26	2,145.69	2,926.38	795.41	1,638.05	2,454.42	3,257.10
INGRESO NETO DE INTERESES	2,630.91	673.42	1,384.35	2,086.33	2,800.12	695.51	1,409.29	2,095.86	2,774.09

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OTROS INGRESOS	2,232.96	593.55	1,097.91	1,595.23	2,256.66	525.10	1,039.32	1,689.65	2,265.27
INGRESO DE OPERACIONES	4,863.86	1,266.97	2,482.26	3,681.56	5,056.79	1,220.62	2,448.61	3,785.51	5,039.35
EGRESOS GENERALES	2,580.97	638.12	1,287.01	1,893.81	2,614.16	601.09	1,274.36	1,922.94	2,546.50
UTILIDAD ANTES DE PROVISIONES	2,282.90	628.85	1,195.25	1,787.75	2,442.63	619.53	1,174.25	1,862.57	2,492.86
UTILIDAD DEL PERIODO	1,782.01	528.52	977.05	1,366.35	1,834.59	489.09	909.76	1,453.92	1,849.55
<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	1,388.53	1,387.95
TOTAL PROVISIONES PARA PRESTAMOS	833.51	1,193.03	1,188.19	1,295.51	1,300.89	1,320.00	1,331.76	1,359.67	1,445.13
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.35	1.63	1.69	1.77	1.60	1.69	1.64	1.81	1.82
PROVISIONES / PRESTAMOS VENCIDOS (%)	81.99	97.61	92.61	95.44	105.07	101.35	105.95	97.92	104.12
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.10	1.60	1.57	1.69	1.69	1.71	1.74	1.78	1.90
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.95	11.95	12.14	12.21	12.12	12.48	12.78	13.09	12.72
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.73	14.62	14.76	14.73	14.89	15.26	15.74	16.16	16.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.95	18.82	18.88	18.84	19.07	19.66	20.21	20.95	20.88
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.95	20.41	19.98	19.19	21.37	20.12	20.80	21.07	23.09
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.45	14.46	13.95	13.22	14.68	13.91	14.43	14.61	16.27
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.55	46.21	45.72	45.45	47.36	46.60	46.70	47.75	49.47
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.86	2.21	2.04	1.87	1.87	2.00	1.86	1.96	1.87
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.48	1.78	1.65	1.53	1.52	1.64	1.52	1.61	1.50
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.84	15.08	13.67	12.50	12.64	13.38	12.22	12.71	12.08
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.51	5.66	5.78	5.80	5.85	6.10	6.24	6.14	6.08
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.77	2.85	2.90	2.94	2.99	3.25	3.36	3.31	3.29
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.75	2.82	2.89	2.86	2.86	2.84	2.89	2.83	2.80

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.06	50.37	51.85	51.44	51.70	49.24	52.04	50.80	50.53
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.33	2.48	2.29	2.18	2.30	2.15	2.13	2.28	2.29
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	26,427.00	26,164.00
NUMERO DE BANCOS	84.00	84.00	83.00	81.00	80.00	79.00	78.00	77.00	76.00
PRESTAMOS / EMPLEADOS	2.87	2.85	2.87	2.91	2.92	2.93	2.91	2.90	2.91
DEPOSITOS TOTALES / EMPLEADOS	3.20	3.18	3.12	3.10	3.16	3.19	3.19	3.22	3.37
UTILIDAD NETA / EMPLEADOS	0.07	0.02	0.04	0.05	0.07	0.02	0.03	0.06	0.07
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(1.10)	(1.99)	(0.74)	(0.88)	1.49	3.18	2.67	3.41	2.88
PRESTAMOS (%)	0.77	0.34	2.08	2.57	2.29	3.16	1.04	(0.27)	(1.38)
LOCALES (%)	6.00	4.66	3.83	3.79	4.20	4.91	2.64	2.41	1.79
EXTRANJEROS (%)	(8.59)	(7.95)	(1.52)	(0.03)	(1.66)	(0.66)	(2.42)	(6.15)	(8.37)
DEPOSITOS (%)	(1.99)	(2.39)	(2.98)	(2.24)	(0.97)	0.74	1.96	4.06	5.50
LOCALES (%)	3.35	1.83	(0.63)	(1.22)	0.44	2.30	2.65	6.43	6.04
EXTRANJEROS (%)	(9.68)	(8.50)	(6.64)	(3.88)	(3.28)	(1.78)	0.81	0.15	4.58
PATRIMONIO (%)	5.96	0.74	0.18	(1.48)	2.98	7.73	8.12	10.87	7.95
UTILIDAD NETA (%)	16.94	9.45	5.02	1.37	2.95	(7.46)	(6.89)	6.41	0.82
CLASIFICACION PRESTAMOS									
NORMAL	72,281.21	71,536.36	72,195.38	73,110.22	73,477.18	72,985.34	72,680.49	72,321.55	71,426.94
MENCION ESPECIAL	2,299.79	2,377.36	2,710.12	2,777.73	2,747.53	2,960.11	2,766.37	3,057.21	3,510.06
SUBNORMAL	683.90	772.27	798.46	863.27	942.82	1,089.75	1,053.56	1,087.99	1,158.77
DUDOSO	494.84	482.73	565.44	620.96	687.63	584.81	610.67	682.69	694.92
IRRECUPERABLE	543.32	780.83	700.53	707.59	646.52	820.11	789.21	786.81	788.10