

**BANCA INTERNACIONAL**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas )**

	2018	2019				2020			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	16,919.27	17,423.48	17,463.54	17,192.61	17,041.21	17,167.84	17,296.03	16,034.50	0.00
ACTIVOS LIQUIDOS	4,312.32	4,805.90	4,813.70	4,962.23	5,590.77	5,682.17	5,747.56	5,762.01	0.00
TOTAL DE PRESTAMOS	9,439.41	9,119.24	9,168.46	8,678.02	7,810.30	7,755.29	7,830.45	6,278.76	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	9,439.41	9,119.24	9,168.46	8,678.02	7,810.30	7,755.29	7,830.45	6,278.76	0.00
TOTAL DE INVERSIONES	2,877.28	3,164.46	3,163.35	3,266.68	3,368.62	3,377.53	3,420.82	3,780.24	0.00
TOTAL DE DEPOSITOS	10,126.25	10,695.19	10,847.57	10,941.46	11,558.98	11,446.88	11,653.90	11,628.54	0.00
LOCALES	90.17	120.62	125.41	100.47	112.64	98.68	99.65	97.61	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	0.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	90.17	120.38	125.41	100.47	112.64	98.68	99.65	97.61	0.00
EXTRANJEROS	10,036.08	10,574.57	10,722.16	10,840.99	11,446.34	11,348.20	11,554.24	11,530.93	0.00
DEPOSITOS DE OFICIALES	0.03	0.02	0.03	0.03	0.03	0.03	0.02	0.04	0.00
DEPOSITOS DE PARTICULARES	9,700.21	10,232.22	10,309.84	10,450.92	11,051.30	10,843.82	11,015.33	11,108.46	0.00
DEPOSITOS DE BANCOS	335.84	342.33	412.29	390.03	395.01	504.35	538.90	422.43	0.00
PATRIMONIO TOTAL	2,880.44	2,961.60	3,028.80	3,195.51	3,249.00	3,309.91	3,381.69	3,364.88	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	17,297.94	17,233.09	17,204.45	17,097.70	16,679.12	17,295.66	17,379.78	16,613.55	0.00
ACTIVOS GENERADORES DE INGRESOS	12,643.21	12,309.00	12,447.10	12,197.94	11,541.25	11,708.26	11,791.53	11,001.85	0.00
TOTAL DE PRESTAMOS	9,654.35	9,240.88	9,389.24	9,134.75	8,474.74	8,437.27	8,499.45	7,478.39	0.00
TOTAL DE INVERSIONES	2,988.86	3,068.11	3,057.86	3,063.19	3,066.51	3,271.00	3,292.08	3,523.46	0.00
PATRIMONIO TOTAL	2,735.17	2,783.39	2,824.03	2,935.25	3,001.76	3,135.76	3,205.25	3,280.19	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	725.10	181.97	365.86	542.65	698.44	140.69	260.48	358.10	0.00
EGRESOS DE OPERACIONES	458.09	119.49	241.63	363.24	463.94	93.66	174.68	239.36	0.00
INGRESO NETO DE INTERESES	267.02	62.48	124.23	179.42	234.50	47.03	85.80	118.73	0.00

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OTROS INGRESOS	337.95	97.41	129.59	288.56	374.75	149.51	185.94	228.20	0.00
INGRESO DE OPERACIONES	604.96	159.89	253.81	467.97	609.25	196.55	271.74	346.94	0.00
EGRESOS GENERALES	255.64	50.87	91.80	133.95	177.04	48.34	88.30	136.52	0.00
UTILIDAD ANTES DE PROVISIONES	349.32	109.02	162.01	334.02	432.21	148.21	183.44	210.42	0.00
UTILIDAD DEL PERIODO	329.90	106.65	162.91	335.14	428.34	139.28	172.65	194.23	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	35.94	36.57	29.94	35.24	24.77	26.75	23.98	21.57	0.00
TOTAL PROVISIONES PARA PRESTAMOS	79.03	72.25	57.09	54.94	49.90	56.44	58.37	60.55	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.38	0.40	0.33	0.41	0.32	0.34	0.31	0.34	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	219.90	197.54	190.70	155.89	201.41	211.00	243.45	280.67	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.84	0.79	0.62	0.63	0.64	0.73	0.75	0.96	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	17.02	17.00	17.34	18.59	19.07	19.28	19.55	20.99	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	23.39	24.11	24.56	26.75	29.06	29.73	30.06	33.45	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	30.52	32.48	33.04	36.82	41.60	42.68	43.19	53.59	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	42.59	44.94	44.38	45.35	48.37	49.64	49.32	49.55	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	25.49	27.58	27.56	28.86	32.81	33.10	33.23	35.94	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	71.00	74.52	73.54	75.21	77.51	79.15	78.67	82.06	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.61	3.47	2.62	3.66	3.71	4.76	2.93	2.35	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.91	2.48	1.89	2.61	2.57	3.22	1.99	1.56	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.06	15.33	11.54	15.22	14.27	17.77	10.77	7.90	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.74	5.91	5.88	5.93	6.05	4.81	4.42	4.34	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.62	3.88	3.88	3.97	4.02	3.20	2.96	2.90	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.11	2.03	2.00	1.96	2.03	1.61	1.46	1.44	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	42.26	31.82	36.17	28.62	29.06	24.60	32.50	39.35	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.67	3.17	2.08	3.15	3.25	5.11	3.15	2.77	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	862.00	824.00	839.00	834.00	856.00	843.00	809.00	818.00	0.00
NUMERO DE BANCOS	25.00	24.00	24.00	23.00	23.00	22.00	21.00	21.00	0.00
PRESTAMOS / EMPLEADOS	10.95	11.07	10.93	10.41	9.12	9.20	9.68	7.68	0.00
DEPOSITOS TOTALES / EMPLEADOS	11.75	12.98	12.93	13.12	13.50	13.58	14.41	14.22	0.00
UTILIDAD NETA / EMPLEADOS	0.38	0.13	0.19	0.40	0.50	0.17	0.21	0.24	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(7.58)	(1.22)	(0.64)	(2.51)	0.72	(1.47)	(0.96)	(6.74)	0.00
PRESTAMOS (%)	(6.80)	(5.65)	(7.62)	(12.77)	(17.26)	(14.96)	(14.59)	(27.65)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(6.80)	(5.65)	(7.62)	(12.77)	(17.26)	(14.96)	(14.59)	(27.65)	0.00
DEPOSITOS (%)	(9.83)	(3.50)	2.08	3.28	14.15	7.03	7.43	6.28	0.00
LOCALES (%)	273.11	192.40	222.28	79.70	24.91	(18.19)	(20.53)	(2.86)	0.00
EXTRANJEROS (%)	(10.44)	(4.23)	1.27	2.87	14.05	7.32	7.76	6.36	0.00
PATRIMONIO (%)	6.82	9.04	10.65	14.26	12.80	11.76	11.65	5.30	0.00
UTILIDAD NETA (%)	15.82	(23.73)	(15.91)	29.81	29.84	30.60	5.98	(42.04)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	9,148.07	8,763.58	8,768.89	8,330.57	7,492.45	7,175.84	7,572.51	6,034.55	0.00
MENCION ESPECIAL	152.48	161.46	163.22	152.18	169.66	140.59	116.34	105.34	0.00
SUBNORMAL	144.13	189.86	141.44	120.53	97.61	87.15	91.46	82.67	0.00
DUDOSO	42.56	49.71	132.82	113.29	82.13	92.68	83.64	93.94	0.00
IRRECUPERABLE	31.20	26.88	19.19	16.39	18.35	20.90	24.87	22.80	0.00