

CENTRO BANCARIO 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	121,494.82	121,487.04	121,026.94	122,562.70	124,990.37	125,264.18	129,189.05	130,366.80	130,352.42
ACTIVOS LIQUIDOS	17,840.01	16,904.88	17,460.98	17,911.65	20,335.48	21,024.58	24,994.30	27,466.95	26,125.52
TOTAL DE PRESTAMOS	77,200.78	77,120.12	76,568.54	76,576.58	76,133.67	76,053.91	74,819.41	71,880.14	72,173.44
LOCALES	53,075.90	53,786.68	53,202.17	54,018.68	54,027.05	54,507.50	53,856.49	52,575.17	52,419.56
EXTRANJEROS	24,124.88	23,333.44	23,366.37	22,557.90	22,106.62	21,546.41	20,962.92	19,304.97	19,753.88
TOTAL DE INVERSIONES	21,687.22	22,244.71	21,735.42	22,680.70	23,222.06	22,189.19	23,282.76	24,654.82	25,101.30
TOTAL DE DEPOSITOS	83,466.01	84,015.74	83,928.99	85,003.01	88,056.94	87,137.22	91,369.84	93,983.17	95,195.97
LOCALES	52,665.84	52,645.95	52,734.36	54,108.29	55,845.90	54,792.15	57,977.23	61,079.60	62,940.34
DEPOSITOS DE OFICIALES	8,090.30	8,415.13	8,152.15	9,152.98	10,418.57	8,627.18	10,975.02	13,233.88	13,033.38
DEPOSITOS DE PARTICULARES	41,599.18	41,315.50	41,664.54	41,830.64	42,399.07	42,792.83	43,611.74	44,395.88	45,820.57
DEPOSITOS DE BANCOS	2,976.35	2,915.32	2,917.67	3,124.67	3,028.26	3,372.13	3,390.46	3,449.84	4,086.39
EXTRANJEROS	30,800.17	31,369.80	31,194.62	30,894.72	32,211.04	32,345.07	33,392.61	32,903.57	32,255.63
DEPOSITOS DE OFICIALES	94.60	76.16	284.95	215.63	141.21	163.94	143.91	224.99	184.62
DEPOSITOS DE PARTICULARES	22,502.47	23,101.79	23,217.10	23,518.51	24,647.80	24,551.41	25,005.01	25,527.64	24,749.36
DEPOSITOS DE BANCOS	8,203.11	8,191.84	7,692.57	7,160.58	7,422.04	7,629.72	8,243.70	7,150.94	7,321.65
PATRIMONIO TOTAL	14,726.04	15,161.01	15,471.27	16,043.00	15,896.22	15,869.45	15,661.16	15,759.95	15,618.47
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	120,286.47	119,316.88	119,139.36	120,226.47	122,941.47	123,375.61	122,586.01	123,924.62	125,197.27
ACTIVOS GENERADORES DE INGRESOS	97,774.27	97,593.33	97,432.01	98,499.50	98,915.31	98,803.96	96,021.73	95,692.96	96,208.07
TOTAL DE PRESTAMOS	76,205.70	75,787.10	76,017.85	76,502.02	76,517.11	76,587.01	74,126.49	72,664.72	72,611.56
TOTAL DE INVERSIONES	21,568.57	21,806.23	21,414.16	21,997.48	22,398.20	22,216.95	21,895.25	23,028.24	23,596.50
PATRIMONIO TOTAL	14,459.70	14,561.50	14,831.50	15,195.62	15,248.17	15,515.23	15,303.48	15,667.35	15,542.94
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	5,726.51	1,490.92	3,047.34	4,550.28	6,031.19	1,456.24	2,806.84	4,122.70	5,392.89
EGRESOS DE OPERACIONES	2,926.38	795.41	1,638.05	2,454.42	3,257.10	791.39	1,507.42	2,212.29	2,918.06
INGRESO NETO DE INTERESES	2,800.12	695.51	1,409.29	2,095.86	2,774.09	664.86	1,299.42	1,910.41	2,474.83

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OTROS INGRESOS	2,256.66	525.10	1,039.32	1,689.65	2,265.27	612.55	1,029.09	1,491.67	2,033.36
INGRESO DE OPERACIONES	5,056.79	1,220.62	2,448.61	3,785.51	5,039.35	1,277.41	2,328.51	3,402.07	4,508.19
EGRESOS GENERALES	2,614.16	601.09	1,274.36	1,922.94	2,546.50	630.03	1,180.84	1,722.88	2,280.43
UTILIDAD ANTES DE PROVISIONES	2,442.63	619.53	1,174.25	1,862.57	2,492.86	647.37	1,147.67	1,679.19	2,227.76
UTILIDAD DEL PERIODO	1,834.59	489.09	909.76	1,453.92	1,849.55	461.43	680.13	942.93	1,033.86
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,238.08	1,302.36	1,257.01	1,388.53	1,387.95	1,546.62	1,410.75	1,444.55	1,397.28
TOTAL PROVISIONES PARA PRESTAMOS	1,300.89	1,320.00	1,331.76	1,359.67	1,445.13	1,497.35	1,556.98	1,776.16	2,103.16
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.60	1.69	1.64	1.81	1.82	2.03	1.89	2.01	1.94
PROVISIONES / PRESTAMOS VENCIDOS (%)	105.07	101.35	105.95	97.92	104.12	96.81	110.37	122.96	150.52
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.69	1.71	1.74	1.78	1.90	1.97	2.08	2.47	2.91
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.12	12.48	12.78	13.09	12.72	12.67	12.12	12.09	11.98
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.89	15.26	15.74	16.16	16.00	16.15	15.96	16.33	16.06
PATRIMONIO / PRESTAMOS TOTALES (%)	19.07	19.66	20.21	20.95	20.88	20.87	20.93	21.93	21.64
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.37	20.12	20.80	21.07	23.09	24.13	27.36	29.23	27.44
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.68	13.91	14.43	14.61	16.27	16.78	19.35	21.07	20.04
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.36	46.60	46.70	47.75	49.47	49.59	52.84	55.46	53.81
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.88	2.00	1.87	1.97	1.87	1.87	1.42	1.31	1.07
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.53	1.64	1.53	1.61	1.50	1.50	1.11	1.01	0.83
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.69	13.44	12.27	12.76	12.13	11.90	8.89	8.02	6.65
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.86	6.11	6.26	6.16	6.10	5.90	5.85	5.74	5.61
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.99	3.26	3.36	3.32	3.29	3.20	3.14	3.08	3.03
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.86	2.85	2.89	2.84	2.80	2.69	2.71	2.66	2.57

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.70	49.24	52.04	50.80	50.53	49.32	50.71	50.64	50.58
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.31	2.15	2.13	2.29	2.29	2.48	2.14	2.08	2.11
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	26,439.00	26,362.00	26,304.00	26,427.00	26,164.00	26,067.00	25,474.00	24,961.00	24,395.00
NUMERO DE BANCOS	81.00	80.00	79.00	78.00	77.00	75.00	74.00	74.00	73.00
PRESTAMOS / EMPLEADOS	2.92	2.93	2.91	2.90	2.91	2.92	2.94	2.88	2.96
DEPOSITOS TOTALES / EMPLEADOS	3.16	3.19	3.19	3.22	3.37	3.34	3.59	3.77	3.90
UTILIDAD NETA / EMPLEADOS	0.07	0.02	0.03	0.06	0.07	0.02	0.03	0.04	0.04
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.49	3.18	2.67	3.41	2.88	3.11	6.74	6.37	4.29
PRESTAMOS (%)	2.29	3.16	1.04	(0.27)	(1.38)	(1.38)	(2.28)	(6.13)	(5.20)
LOCALES (%)	4.20	4.91	2.64	2.41	1.79	1.34	1.23	(2.67)	(2.98)
EXTRANJEROS (%)	(1.66)	(0.66)	(2.42)	(6.15)	(8.37)	(7.66)	(10.29)	(14.42)	(10.64)
DEPOSITOS (%)	(0.97)	0.74	1.96	4.06	5.50	3.72	8.87	10.56	8.11
LOCALES (%)	0.44	2.30	2.65	6.43	6.04	4.08	9.94	12.88	12.70
EXTRANJEROS (%)	(3.28)	(1.78)	0.81	0.15	4.58	3.11	7.05	6.50	0.14
PATRIMONIO (%)	2.98	7.73	8.12	10.87	7.95	4.67	1.23	(1.76)	(1.75)
UTILIDAD NETA (%)	2.95	(7.46)	(6.89)	6.41	0.82	(5.66)	(25.24)	(35.15)	(44.10)
CLASIFICACION PRESTAMOS									
NORMAL	73,477.18	72,985.34	72,680.49	72,321.55	71,426.94	70,874.89	70,123.91	67,063.47	67,601.37
MENCION ESPECIAL	2,747.53	2,960.11	2,766.37	3,057.21	3,510.06	3,619.66	3,342.13	3,639.30	3,673.17
SUBNORMAL	942.82	1,089.75	1,053.56	1,087.99	1,158.77	1,195.43	1,269.39	1,232.63	1,317.94
DUDOSO	687.63	584.81	610.67	682.69	694.92	696.71	736.90	673.23	573.27
IRRECUPERABLE	646.52	820.11	789.21	786.81	788.10	870.01	904.06	1,047.67	1,110.86