

BANCA INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2019	2020				2021			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	17,041.21	17,167.84	17,296.26	16,034.50	14,731.89	9,472.66	14,006.41	16,802.09	0.00
ACTIVOS LIQUIDOS	5,590.77	5,682.17	5,747.56	5,762.01	4,826.89	4,750.71	4,754.60	5,380.47	0.00
TOTAL DE PRESTAMOS	7,810.30	7,755.29	7,830.45	6,278.76	5,995.82	2,994.76	5,332.03	5,817.01	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	7,810.30	7,755.29	7,830.45	6,278.76	5,995.82	2,994.76	5,332.03	5,817.01	0.00
TOTAL DE INVERSIONES	3,368.62	3,377.53	3,420.82	3,780.24	3,711.43	1,536.31	3,664.66	4,861.54	0.00
TOTAL DE DEPOSITOS	11,558.98	11,446.88	11,653.90	11,628.54	10,520.44	7,523.45	10,269.92	12,263.52	0.00
LOCALES	112.64	98.68	99.65	97.61	96.57	94.13	85.04	131.04	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	0.00	0.00	44.77	0.00
DEPOSITOS DE BANCOS	112.64	98.68	99.65	97.61	96.57	94.13	85.04	86.27	0.00
EXTRANJEROS	11,446.34	11,348.20	11,554.24	11,530.93	10,423.87	7,429.32	10,184.88	12,132.49	0.00
DEPOSITOS DE OFICIALES	0.03	0.03	0.02	0.04	0.02	0.04	0.04	0.04	0.00
DEPOSITOS DE PARTICULARES	11,051.30	10,843.82	11,015.33	11,108.46	9,924.35	7,119.63	9,666.09	11,646.68	0.00
DEPOSITOS DE BANCOS	395.01	504.35	538.90	422.43	499.50	309.66	518.76	485.77	0.00
PATRIMONIO TOTAL	3,249.00	3,309.91	3,381.43	3,364.88	3,390.77	1,440.63	3,431.79	3,673.34	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	16,679.12	17,295.66	17,379.90	16,613.55	15,886.55	13,320.25	15,651.34	14,878.37	0.00
ACTIVOS GENERADORES DE INGRESOS	11,541.25	11,708.26	11,791.53	11,001.85	10,443.09	7,831.94	10,123.98	9,499.44	0.00
TOTAL DE PRESTAMOS	8,474.74	8,437.27	8,499.45	7,478.39	6,903.06	5,375.03	6,581.24	5,737.18	0.00
TOTAL DE INVERSIONES	3,066.51	3,271.00	3,292.08	3,523.46	3,540.03	2,456.92	3,542.74	3,762.26	0.00
PATRIMONIO TOTAL	3,001.76	3,135.76	3,205.12	3,280.19	3,319.89	2,375.27	3,406.61	3,401.04	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	698.44	140.69	260.48	358.10	443.25	69.68	143.34	212.94	0.00
EGRESOS DE OPERACIONES	463.94	93.66	174.68	239.36	292.69	45.75	88.59	127.80	0.00
INGRESO NETO DE INTERESES	234.50	47.03	85.80	118.73	150.57	23.93	54.75	85.13	0.00

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OTROS INGRESOS	374.75	149.51	185.94	228.20	268.93	67.78	130.51	202.86	0.00
INGRESO DE OPERACIONES	609.25	196.55	271.74	346.94	419.49	91.72	185.26	287.99	0.00
EGRESOS GENERALES	177.04	48.34	88.32	136.53	176.99	48.68	100.15	165.03	0.00
UTILIDAD ANTES DE PROVISIONES	432.21	148.21	183.42	210.40	242.51	43.04	85.11	122.96	0.00
UTILIDAD DEL PERIODO	428.34	139.28	172.63	194.22	214.35	40.96	83.56	120.85	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	24.77	26.75	23.98	21.57	23.90	16.57	20.51	14.90	0.00
TOTAL PROVISIONES PARA PRESTAMOS	49.90	56.44	58.37	60.55	68.84	32.20	64.20	62.33	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.32	0.34	0.31	0.34	0.40	0.55	0.38	0.26	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	201.41	211.00	243.45	280.67	288.11	194.33	313.02	418.20	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.64	0.73	0.75	0.96	1.15	1.08	1.20	1.07	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	19.07	19.28	19.55	20.99	23.02	15.21	24.50	21.86	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	29.06	29.73	30.05	33.45	34.93	31.79	38.14	34.40	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	41.60	42.68	43.18	53.59	56.55	48.10	64.36	63.15	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	48.37	49.64	49.32	49.55	45.88	63.15	46.30	43.87	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	32.81	33.10	33.23	35.94	32.76	50.15	33.95	32.02	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	77.51	79.15	78.67	82.06	81.16	83.57	81.98	83.52	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.71	4.76	2.93	2.35	2.05	2.09	1.65	1.70	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.57	3.22	1.99	1.56	1.35	1.23	1.07	1.08	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.27	17.77	10.77	7.89	6.46	6.90	4.91	4.74	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.05	4.81	4.42	4.34	4.24	3.56	2.83	2.99	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.02	3.20	2.96	2.90	2.80	2.34	1.75	1.79	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.03	1.61	1.46	1.44	1.44	1.22	1.08	1.19	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	29.06	24.60	32.50	39.35	42.19	53.08	54.06	57.30	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.25	5.11	3.15	2.77	2.58	3.46	2.58	2.85	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	856.00	843.00	809.00	818.00	829.00	599.00	755.00	760.00	0.00
NUMERO DE BANCOS	23.00	22.00	21.00	21.00	20.00	19.00	20.00	20.00	0.00
PRESTAMOS / EMPLEADOS	9.12	9.20	9.68	7.68	7.23	5.00	7.06	7.65	0.00
DEPOSITOS TOTALES / EMPLEADOS	13.50	13.58	14.41	14.22	12.69	12.56	13.60	16.14	0.00
UTILIDAD NETA / EMPLEADOS	0.50	0.17	0.21	0.24	0.26	0.07	0.11	0.16	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.72	(1.47)	(0.96)	(6.74)	(13.55)	(44.82)	(19.02)	4.79	0.00
PRESTAMOS (%)	(17.26)	(14.96)	(14.59)	(27.65)	(23.23)	(61.38)	(31.91)	(7.35)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(17.26)	(14.96)	(14.59)	(27.65)	(23.23)	(61.38)	(31.91)	(7.35)	0.00
DEPOSITOS (%)	14.15	7.03	7.43	6.28	(8.98)	(34.28)	(11.88)	5.46	0.00
LOCALES (%)	24.91	(18.19)	(20.53)	(2.86)	(14.26)	(4.62)	(14.67)	34.25	0.00
EXTRANJEROS (%)	14.05	7.32	7.76	6.36	(8.93)	(34.53)	(11.85)	5.22	0.00
PATRIMONIO (%)	12.80	11.76	11.64	5.30	4.36	(56.48)	1.49	9.17	0.00
UTILIDAD NETA (%)	29.84	30.60	5.97	(42.05)	(49.96)	(70.59)	(51.60)	(37.77)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	7,492.45	7,175.84	7,569.58	6,034.55	5,784.03	2,723.29	5,046.39	5,453.28	0.00
MENCION ESPECIAL	169.66	140.59	116.34	105.34	100.55	130.48	142.24	209.39	0.00
SUBNORMAL	97.61	87.15	91.46	82.67	72.99	78.28	104.00	113.00	0.00
DUDOSO	82.13	92.68	86.57	93.94	84.81	83.40	79.90	82.37	0.00
IRRECUPERABLE	18.35	20.90	24.87	22.80	22.28	11.52	23.71	21.30	0.00