

CENTRO BANCARIO 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	124,990.37	125,264.18	129,151.91	130,366.80	130,351.95	128,973.11	128,973.85	131,199.57	133,351.75
ACTIVOS LIQUIDOS	20,335.48	21,024.58	24,994.30	27,466.95	26,126.55	25,865.45	25,063.10	23,914.33	24,206.58
TOTAL DE PRESTAMOS	76,133.67	76,053.91	74,800.03	71,880.14	72,174.89	71,509.99	71,135.76	72,549.09	74,459.40
LOCALES	54,027.05	54,507.50	53,837.11	52,575.17	52,419.64	52,069.86	52,146.19	52,568.50	52,876.04
EXTRANJEROS	22,106.62	21,546.41	20,962.92	19,304.97	19,755.25	19,440.13	18,989.57	19,980.59	21,583.36
TOTAL DE INVERSIONES	23,222.06	22,189.19	23,283.46	24,654.82	25,101.72	24,711.25	25,821.88	27,234.81	27,762.72
TOTAL DE DEPOSITOS	88,056.94	87,137.22	91,369.84	93,983.17	95,195.97	95,256.18	95,300.50	96,710.95	97,014.86
LOCALES	55,845.90	54,792.15	57,977.23	61,079.60	62,940.44	62,730.67	63,185.62	62,293.32	63,134.29
DEPOSITOS DE OFICIALES	10,418.57	8,627.18	10,975.02	13,233.88	13,033.38	12,715.13	12,473.72	11,391.34	11,612.64
DEPOSITOS DE PARTICULARES	42,399.07	42,792.83	43,611.74	44,395.88	45,820.67	46,070.77	47,116.84	47,526.62	48,092.27
DEPOSITOS DE BANCOS	3,028.26	3,372.13	3,390.46	3,449.84	4,086.39	3,944.77	3,595.06	3,375.37	3,429.38
EXTRANJEROS	32,211.04	32,345.07	33,392.61	32,903.57	32,255.53	32,525.51	32,114.88	34,417.63	33,880.57
DEPOSITOS DE OFICIALES	141.21	163.94	143.91	224.99	184.62	81.00	165.33	358.92	349.94
DEPOSITOS DE PARTICULARES	24,647.80	24,551.41	25,005.01	25,527.64	24,749.26	23,538.75	24,375.25	26,523.31	26,137.57
DEPOSITOS DE BANCOS	7,422.04	7,629.72	8,243.70	7,150.94	7,321.65	8,905.77	7,574.29	7,535.40	7,393.06
PATRIMONIO TOTAL	15,896.22	15,869.45	15,638.41	15,759.95	15,618.29	15,372.90	15,638.00	15,984.78	15,918.97
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	122,941.47	123,375.61	122,567.44	123,924.62	125,197.03	124,587.83	128,985.60	129,104.19	130,153.53
ACTIVOS GENERADORES DE INGRESOS	98,915.31	98,803.96	96,012.39	95,692.96	96,209.00	95,051.25	97,447.03	97,154.56	98,503.86
TOTAL DE PRESTAMOS	76,517.11	76,587.01	74,116.80	72,664.72	72,612.29	72,023.87	72,894.36	71,768.38	72,643.02
TOTAL DE INVERSIONES	22,398.20	22,216.95	21,895.59	23,028.24	23,596.71	23,027.38	24,552.67	25,386.18	25,860.83
PATRIMONIO TOTAL	15,248.17	15,515.23	15,292.11	15,667.35	15,542.85	15,288.27	15,614.30	15,730.72	15,631.89
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	6,031.19	1,456.24	2,806.84	4,122.70	5,395.98	1,222.07	2,449.05	3,686.83	4,933.81
EGRESOS DE OPERACIONES	3,257.10	791.39	1,507.42	2,212.29	2,917.66	667.36	1,324.20	1,966.84	2,591.14
INGRESO NETO DE INTERESES	2,774.09	664.86	1,299.42	1,910.41	2,478.32	554.72	1,124.85	1,719.99	2,342.67

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OTROS INGRESOS	2,265.27	612.55	1,028.79	1,491.36	2,031.48	534.98	1,044.09	1,568.81	2,199.89
INGRESO DE OPERACIONES	5,039.35	1,277.41	2,328.21	3,401.77	4,509.80	1,089.70	2,168.94	3,288.80	4,542.56
EGRESOS GENERALES	2,546.50	630.03	1,181.04	1,723.07	2,283.21	575.41	1,142.24	1,738.64	2,406.20
UTILIDAD ANTES DE PROVISIONES	2,492.86	647.37	1,147.18	1,678.70	2,226.59	514.29	1,026.70	1,550.16	2,136.36
UTILIDAD DEL PERIODO	1,849.55	461.43	660.26	923.05	1,015.18	310.06	603.55	944.17	1,243.53
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,387.95	1,546.62	1,410.74	1,444.55	1,397.28	1,395.46	1,411.59	1,603.11	1,604.26
TOTAL PROVISIONES PARA PRESTAMOS	1,445.13	1,497.35	1,576.36	1,776.16	2,101.71	2,182.78	2,328.46	2,410.85	2,500.76
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.82	2.03	1.89	2.01	1.94	1.95	1.98	2.21	2.15
PROVISIONES / PRESTAMOS VENCIDOS (%)	104.12	96.81	111.74	122.96	150.41	156.42	164.95	150.39	155.88
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.90	1.97	2.11	2.47	2.91	3.05	3.27	3.32	3.36
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.72	12.67	12.11	12.09	11.98	11.92	12.12	12.18	11.94
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.00	16.15	15.94	16.33	16.06	15.98	16.13	16.02	15.57
PATRIMONIO / PRESTAMOS TOTALES (%)	20.88	20.87	20.91	21.93	21.64	21.50	21.98	22.03	21.38
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.09	24.13	27.36	29.23	27.45	27.15	26.30	24.73	24.95
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.27	16.78	19.35	21.07	20.04	20.05	19.43	18.23	18.15
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.47	49.59	52.84	55.46	53.81	53.10	53.39	52.89	53.57
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.87	1.87	1.38	1.29	1.06	1.30	1.24	1.30	1.26
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.50	1.50	1.08	0.99	0.81	1.00	0.94	0.98	0.96
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.13	11.90	8.64	7.86	6.53	8.11	7.73	8.00	7.96
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.10	5.90	5.85	5.74	5.61	5.14	5.03	5.06	5.01
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.29	3.20	3.14	3.08	3.03	2.81	2.72	2.70	2.63
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.80	2.69	2.71	2.66	2.58	2.33	2.31	2.36	2.38

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	50.53	49.32	50.73	50.65	50.63	52.80	52.66	52.87	52.97
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.29	2.48	2.14	2.08	2.11	2.25	2.14	2.15	2.23
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	26,164.00	26,067.00	25,474.00	24,961.00	24,395.00	24,125.00	24,340.00	24,420.00	24,665.00
NUMERO DE BANCOS	77.00	75.00	74.00	74.00	73.00	72.00	73.00	73.00	73.00
PRESTAMOS / EMPLEADOS	2.91	2.92	2.94	2.88	2.96	2.96	2.92	2.97	3.02
DEPOSITOS TOTALES / EMPLEADOS	3.37	3.34	3.59	3.77	3.90	3.95	3.92	3.96	3.93
UTILIDAD NETA / EMPLEADOS	0.07	0.02	0.03	0.04	0.04	0.01	0.02	0.04	0.05
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	2.88	3.11	6.71	6.37	4.29	2.96	(0.14)	0.64	2.30
PRESTAMOS (%)	(1.38)	(1.38)	(2.31)	(6.13)	(5.20)	(5.97)	(4.90)	0.93	3.17
LOCALES (%)	1.79	1.34	1.19	(2.67)	(2.98)	(4.47)	(3.14)	(0.01)	0.87
EXTRANJEROS (%)	(8.37)	(7.66)	(10.29)	(14.42)	(10.64)	(9.78)	(9.41)	3.50	9.25
DEPOSITOS (%)	5.50	3.72	8.87	10.56	8.11	9.32	4.30	2.90	1.91
LOCALES (%)	6.04	4.08	9.94	12.88	12.70	14.49	8.98	1.99	0.31
EXTRANJEROS (%)	4.58	3.11	7.05	6.50	0.14	0.56	(3.83)	4.60	5.04
PATRIMONIO (%)	7.95	4.67	1.08	(1.76)	(1.75)	(3.13)	0.00	1.43	1.93
UTILIDAD NETA (%)	0.82	(5.66)	(27.43)	(36.51)	(45.11)	(32.81)	(8.59)	2.29	22.49
CLASIFICACION PRESTAMOS									
NORMAL	71,426.94	70,874.89	70,120.89	67,063.47	67,601.37	66,967.62	66,318.47	60,980.43	62,826.99
MENCION ESPECIAL	3,510.06	3,619.66	3,342.24	3,639.30	3,673.17	3,585.76	3,863.59	4,995.25	4,881.80
SUBNORMAL	1,158.77	1,195.43	1,269.38	1,232.63	1,317.94	1,486.45	1,623.25	4,134.98	6,052.92
DUDOSO	694.92	696.71	739.82	673.23	573.27	552.69	541.92	3,003.72	1,618.36
IRRECUPERABLE	788.10	870.01	904.06	1,047.67	1,110.86	1,119.79	1,116.99	1,845.56	1,580.09