

**CENTRO BANCARIO INTERNACIONAL**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas )**

	2020	2021				2022			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	130,351.95	129,000.27	128,973.85	131,199.36	133,350.38	135,693.69	137,298.32	136,744.08	140,024.51
ACTIVOS LIQUIDOS	26,126.55	25,889.60	25,063.10	23,914.33	24,209.85	22,627.98	21,128.75	17,586.03	19,900.94
TOTAL DE PRESTAMOS	72,174.89	71,509.99	71,135.76	72,548.87	74,454.85	76,929.00	79,904.78	82,868.23	83,341.23
LOCALES	52,419.64	52,069.86	52,146.19	52,568.28	52,876.73	53,456.17	54,300.65	55,809.34	56,395.35
EXTRANJEROS	19,755.25	19,440.13	18,989.57	19,980.59	21,578.12	23,472.82	25,604.13	27,058.89	26,945.87
TOTAL DE INVERSIONES	25,101.72	24,713.89	25,821.88	27,234.81	27,763.01	29,191.56	29,378.32	29,084.00	29,255.49
TOTAL DE DEPOSITOS	95,195.97	95,277.54	95,300.50	96,710.95	97,014.86	98,426.33	98,824.37	96,879.53	98,379.61
LOCALES	62,940.44	62,732.97	63,185.62	62,248.07	63,014.75	63,836.92	63,235.66	61,299.52	62,635.07
DEPOSITOS DE OFICIALES	13,033.38	12,715.13	12,473.72	11,391.34	11,612.64	12,728.01	11,884.17	10,960.56	12,099.63
DEPOSITOS DE PARTICULARES	45,820.67	46,073.08	47,116.84	47,481.85	47,988.85	47,985.54	47,994.47	47,171.08	46,912.55
DEPOSITOS DE BANCOS	4,086.39	3,944.77	3,595.06	3,374.89	3,413.26	3,123.37	3,357.02	3,167.89	3,622.89
EXTRANJEROS	32,255.53	32,544.57	32,114.88	34,462.88	34,000.10	34,589.41	35,588.72	35,580.00	35,744.54
DEPOSITOS DE OFICIALES	184.62	81.00	165.33	358.92	349.94	325.34	428.00	315.20	244.84
DEPOSITOS DE PARTICULARES	24,749.26	23,557.79	24,375.25	26,568.08	26,240.99	27,232.45	28,053.95	27,245.27	28,054.76
DEPOSITOS DE BANCOS	7,321.65	8,905.79	7,574.29	7,535.88	7,409.18	7,031.63	7,106.77	8,019.53	7,444.95
PATRIMONIO TOTAL	15,618.29	15,371.30	15,638.00	15,984.56	15,923.44	15,745.86	15,542.68	15,662.94	16,215.61
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	125,197.03	127,132.23	128,985.60	129,104.09	130,149.78	132,346.98	133,136.09	133,971.72	136,687.44
ACTIVOS GENERADORES DE INGRESOS	96,209.00	97,233.49	97,447.03	97,154.46	98,501.22	101,172.22	103,120.37	105,867.96	107,407.29
TOTAL DE PRESTAMOS	72,612.29	73,781.95	72,894.36	71,768.27	72,640.75	74,219.49	75,520.27	77,708.55	78,898.04
TOTAL DE INVERSIONES	23,596.71	23,451.54	24,552.67	25,386.18	25,860.47	26,952.72	27,600.10	28,159.41	28,509.25
PATRIMONIO TOTAL	15,542.85	15,620.38	15,614.30	15,730.61	15,632.60	15,558.58	15,590.34	15,823.75	16,069.53
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	5,395.98	1,221.65	2,447.22	3,683.50	4,929.12	1,231.24	2,571.30	4,072.11	5,798.38
EGRESOS DE OPERACIONES	2,917.66	667.14	1,323.31	1,965.29	2,588.92	624.31	1,277.88	2,029.28	2,928.70
INGRESO NETO DE INTERESES	2,478.32	554.51	1,123.91	1,718.21	2,340.20	606.93	1,293.42	2,042.83	2,869.69

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OTROS INGRESOS	2,031.48	535.08	1,044.17	1,568.83	2,200.37	732.54	1,427.95	1,987.62	2,673.42
INGRESO DE OPERACIONES	4,509.80	1,089.59	2,168.08	3,287.04	4,540.57	1,339.47	2,721.37	4,030.45	5,543.10
EGRESOS GENERALES	2,283.21	575.38	1,141.38	1,736.90	2,403.74	658.13	1,460.70	2,156.11	2,944.55
UTILIDAD ANTES DE PROVISIONES	2,226.59	514.21	1,026.70	1,550.14	2,136.84	681.35	1,260.67	1,874.34	2,598.56
UTILIDAD DEL PERIODO	1,015.18	313.86	607.46	947.79	1,250.56	506.76	950.32	1,348.27	1,901.25
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,397.28	1,395.46	1,411.59	1,603.11	1,604.26	1,815.17	2,004.72	1,995.12	2,012.97
TOTAL PROVISIONES PARA PRESTAMOS	2,101.71	2,202.32	2,328.46	2,411.07	2,505.31	2,572.60	2,551.61	2,586.31	2,461.22
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.94	1.95	1.98	2.21	2.15	2.36	2.51	2.41	2.42
PROVISIONES / PRESTAMOS VENCIDOS (%)	150.41	157.82	164.95	150.40	156.17	141.73	127.28	129.63	122.27
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.91	3.08	3.27	3.32	3.36	3.34	3.19	3.12	2.95
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.98	11.92	12.12	12.18	11.94	11.60	11.32	11.45	11.58
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.06	15.97	16.13	16.02	15.58	14.84	14.22	13.99	14.40
PATRIMONIO / PRESTAMOS TOTALES (%)	21.64	21.50	21.98	22.03	21.39	20.47	19.45	18.90	19.46
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	27.45	27.17	26.30	24.73	24.95	22.99	21.38	18.15	20.23
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.04	20.07	19.43	18.23	18.16	16.68	15.39	12.86	14.21
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	53.81	53.11	53.39	52.89	53.57	52.65	51.11	48.17	49.97
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.06	1.29	1.25	1.30	1.27	2.00	1.84	1.70	1.77
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.81	0.99	0.94	0.98	0.96	1.53	1.43	1.34	1.39
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.53	8.04	7.78	8.03	8.00	13.03	12.19	11.36	11.83
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.61	5.03	5.02	5.06	5.00	4.87	4.99	5.13	5.40
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.03	2.74	2.72	2.70	2.63	2.47	2.48	2.56	2.73
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.58	2.28	2.31	2.36	2.38	2.40	2.51	2.57	2.67

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	50.63	52.81	52.64	52.84	52.94	49.13	53.68	53.50	53.12
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.11	2.20	2.14	2.15	2.23	2.90	2.77	2.50	2.49
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	24,395.00	24,125.00	24,340.00	24,420.00	24,665.00	24,967.00	25,215.00	25,291.00	25,515.00
NUMERO DE BANCOS	73.00	73.00	74.00	74.00	74.00	72.00	71.00	70.00	69.00
PRESTAMOS / EMPLEADOS	2.96	2.96	2.92	2.97	3.02	3.08	3.17	3.28	3.27
DEPOSITOS TOTALES / EMPLEADOS	3.90	3.95	3.92	3.96	3.93	3.94	3.92	3.83	3.86
UTILIDAD NETA / EMPLEADOS	0.04	0.01	0.02	0.04	0.05	0.02	0.04	0.05	0.07
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	4.29	2.98	(0.14)	0.64	2.30	5.19	6.45	4.23	5.00
PRESTAMOS (%)	(5.20)	(5.97)	(4.90)	0.93	3.16	7.58	12.33	14.22	11.94
LOCALES (%)	(2.98)	(4.47)	(3.14)	(0.01)	0.87	2.66	4.13	6.17	6.65
EXTRANJEROS (%)	(10.64)	(9.78)	(9.41)	3.50	9.23	20.74	34.83	35.43	24.88
DEPOSITOS (%)	8.11	9.34	4.30	2.90	1.91	3.30	3.70	0.17	1.41
LOCALES (%)	12.70	14.49	8.98	1.91	0.12	1.76	0.08	(1.52)	(0.60)
EXTRANJEROS (%)	0.14	0.62	(3.83)	4.74	5.41	6.28	10.82	3.24	5.13
PATRIMONIO (%)	(1.75)	(3.14)	0.00	1.43	1.95	2.44	(0.61)	(2.01)	1.83
UTILIDAD NETA (%)	(45.11)	(31.98)	(8.00)	2.68	23.19	61.46	56.44	42.25	52.03
CLASIFICACION PRESTAMOS									
NORMAL	67,601.37	66,967.62	66,318.47	60,980.43	62,823.95	66,138.96	70,295.81	74,583.55	76,166.75
MENCION ESPECIAL	3,673.17	3,585.76	3,863.59	4,995.25	4,855.15	4,072.16	3,931.53	4,270.61	4,665.31
SUBNORMAL	1,317.94	1,487.53	1,623.25	4,134.98	6,110.86	6,306.06	5,151.49	3,658.08	2,433.92
DUDOSO	573.27	551.61	541.92	3,003.72	1,590.44	1,479.95	1,611.81	1,467.36	1,303.74
IRRECUPERABLE	1,110.86	1,119.79	1,116.99	1,845.56	1,579.76	1,504.46	1,465.75	1,474.95	1,232.71