

**BANCA 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	14,731.89	14,356.61	14,006.41	16,802.09	15,836.45	16,260.95	16,759.61	16,490.43	16,097.61
ACTIVOS LIQUIDOS	4,826.89	4,917.12	4,754.60	5,380.47	4,341.55	4,090.59	3,881.14	3,687.02	3,666.43
TOTAL DE PRESTAMOS	5,995.82	5,843.91	5,332.03	5,817.01	6,230.02	6,784.39	7,537.60	7,668.76	7,314.24
LOCALES	0.00	(0.49)	0.00	0.00	0.00	(2.92)	(2.59)	(2.59)	0.00
EXTRANJEROS	5,995.82	5,844.40	5,332.03	5,817.01	6,230.02	6,787.32	7,540.18	7,671.34	7,314.24
TOTAL DE INVERSIONES	3,711.43	3,384.42	3,664.66	4,861.54	4,983.64	5,097.47	5,010.25	4,801.04	4,756.22
TOTAL DE DEPOSITOS	10,520.44	10,300.14	10,269.92	12,263.52	11,651.33	12,254.19	12,923.33	12,359.88	12,088.07
LOCALES	96.57	94.14	85.04	85.79	86.37	75.03	181.13	209.76	211.69
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	0.01	0.00	0.00	0.00	3.85	0.00	0.00	0.08
DEPOSITOS DE BANCOS	96.57	94.13	85.04	85.79	86.37	71.17	181.13	209.76	211.61
EXTRANJEROS	10,423.87	10,206.00	10,184.88	12,177.73	11,564.96	12,179.16	12,742.20	12,150.12	11,876.38
DEPOSITOS DE OFICIALES	0.02	0.04	0.04	0.04	2.15	2.15	2.15	8.92	63.86
DEPOSITOS DE PARTICULARES	9,924.35	9,812.89	9,666.09	11,691.45	11,097.29	11,713.23	12,250.59	11,646.05	11,333.27
DEPOSITOS DE BANCOS	499.50	393.07	518.76	486.25	465.53	463.78	489.46	495.15	479.26
PATRIMONIO TOTAL	3,390.77	3,404.56	3,431.79	3,673.34	3,666.22	3,646.23	3,567.14	3,595.14	3,562.41
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	15,886.55	15,762.23	15,651.34	14,878.37	13,984.31	15,308.78	15,383.01	16,646.26	15,967.03
ACTIVOS GENERADORES DE INGRESOS	10,443.09	10,180.57	10,123.98	9,499.44	9,585.34	10,555.10	10,772.27	11,574.17	11,642.06
TOTAL DE PRESTAMOS	6,903.06	6,799.60	6,581.24	5,737.18	5,784.74	6,314.15	6,434.81	6,742.88	6,772.13
TOTAL DE INVERSIONES	3,540.03	3,380.98	3,542.74	3,762.26	3,800.60	4,240.95	4,337.46	4,831.29	4,869.93
PATRIMONIO TOTAL	3,319.89	3,357.23	3,406.61	3,401.04	3,412.72	3,525.39	3,499.46	3,634.24	3,614.32
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	443.25	76.54	143.39	205.80	267.04	73.73	165.12	290.10	449.35
EGRESOS DE OPERACIONES	292.69	49.66	88.50	121.52	150.79	35.98	75.54	133.84	209.40
INGRESO NETO DE INTERESES	150.57	26.88	54.89	84.28	116.25	37.75	89.58	156.26	239.95

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OTROS INGRESOS	268.93	80.29	129.36	179.89	218.26	186.94	248.26	315.46	368.55
INGRESO DE OPERACIONES	419.49	107.17	184.25	264.17	334.51	224.68	337.83	471.72	608.50
EGRESOS GENERALES	176.99	49.71	100.15	151.32	194.48	48.21	118.15	198.55	260.07
UTILIDAD ANTES DE PROVISIONES	242.51	57.47	84.10	112.85	140.03	176.47	219.68	273.17	348.43
UTILIDAD DEL PERIODO	214.35	56.06	83.69	111.96	131.77	175.24	210.58	265.76	336.90
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	23.90	23.01	20.51	14.90	12.17	10.78	11.00	3.50	27.68
TOTAL PROVISIONES PARA PRESTAMOS	68.84	69.37	64.20	62.33	59.51	60.11	67.53	57.50	59.86
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.40	0.39	0.38	0.26	0.20	0.16	0.15	0.05	0.38
PROVISIONES / PRESTAMOS VENCIDOS (%)	288.11	301.41	313.02	418.20	489.12	557.41	613.91	1,643.23	216.22
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.15	1.19	1.20	1.07	0.96	0.89	0.90	0.75	0.82
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	23.02	23.71	24.50	21.86	23.15	22.42	21.28	21.80	22.13
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	34.93	36.89	38.14	34.40	32.69	30.69	28.43	28.83	29.51
PATRIMONIO / PRESTAMOS TOTALES (%)	56.55	58.26	64.36	63.15	58.85	53.74	47.32	46.88	48.71
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	45.88	47.74	46.30	43.87	37.26	33.38	30.03	29.83	30.33
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	32.76	34.25	33.95	32.02	27.41	25.16	23.16	22.36	22.78
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	81.16	80.60	81.98	83.52	80.04	74.98	68.80	68.67	69.68
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.05	2.20	1.65	1.57	1.37	6.64	3.91	3.06	2.89
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.35	1.42	1.07	1.00	0.94	4.58	2.74	2.13	2.11
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.46	6.68	4.91	4.39	3.86	19.88	12.03	9.75	9.32
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.24	3.01	2.83	2.89	2.79	2.79	3.07	3.34	3.86
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.80	1.95	1.75	1.71	1.57	1.36	1.40	1.54	1.80
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.44	1.06	1.08	1.18	1.21	1.43	1.66	1.80	2.06

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	42.19	46.38	54.36	57.28	58.14	21.46	34.97	42.09	42.74
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.58	3.15	2.56	2.52	2.28	7.08	4.61	3.63	3.17
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	829.00	726.00	755.00	760.00	761.00	759.00	744.00	751.00	753.00
NUMERO DE BANCOS	20.00	20.00	20.00	20.00	20.00	20.00	19.00	18.00	17.00
PRESTAMOS / EMPLEADOS	7.23	8.05	7.06	7.65	8.19	8.94	10.13	10.21	9.71
DEPOSITOS TOTALES / EMPLEADOS	12.69	14.19	13.60	16.14	15.31	16.15	17.37	16.46	16.05
UTILIDAD NETA / EMPLEADOS	0.26	0.08	0.11	0.15	0.17	0.23	0.28	0.35	0.45
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(13.55)	(16.37)	(19.02)	4.79	7.50	13.26	19.66	(1.85)	1.65
PRESTAMOS (%)	(23.23)	(24.65)	(31.91)	(7.35)	3.91	16.09	41.36	31.83	17.40
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	490.68	0.00	0.00	0.00
EXTRANJEROS (%)	(23.23)	(24.64)	(31.91)	(7.35)	3.91	16.13	41.41	31.88	17.40
DEPOSITOS (%)	(8.98)	(10.02)	(11.88)	5.46	10.75	18.97	25.84	0.79	3.75
LOCALES (%)	(14.26)	(4.61)	(14.67)	(12.11)	(10.57)	(20.30)	113.00	144.51	145.11
EXTRANJEROS (%)	(8.93)	(10.06)	(11.85)	5.61	10.95	19.33	25.11	(0.23)	2.69
PATRIMONIO (%)	4.36	2.86	1.49	9.17	8.12	7.10	3.94	(2.13)	(2.83)
UTILIDAD NETA (%)	(49.96)	(59.75)	(51.52)	(42.36)	(38.53)	212.57	151.62	137.38	155.68
CLASIFICACION PRESTAMOS									
NORMAL	5,784.03	5,589.59	5,046.39	5,453.28	5,788.32	6,371.34	7,195.11	7,331.91	6,968.29
MENCION ESPECIAL	100.55	137.76	142.24	209.39	266.93	214.04	167.40	129.04	180.48
SUBNORMAL	72.99	78.28	104.00	113.00	129.24	154.46	137.62	165.23	109.56
DUDOSO	84.81	83.41	79.90	82.37	75.13	71.45	74.17	82.30	105.13
IRRECUPERABLE	22.28	24.24	23.71	21.30	29.92	33.22	30.82	17.77	10.62