

CENTRO BANCARIO INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2021	2022				2023			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	133,350.38	135,693.69	137,298.32	136,744.08	140,044.44	142,007.71	142,921.06	141,836.00	147,525.57
ACTIVOS LIQUIDOS	24,209.85	22,627.98	21,128.75	17,586.03	19,919.09	19,489.61	19,351.15	17,096.50	20,469.56
TOTAL DE PRESTAMOS	74,454.85	76,929.00	79,904.78	82,868.23	83,338.81	84,490.46	85,251.90	86,256.61	87,201.59
LOCALES	52,876.73	53,456.17	54,300.65	55,809.34	56,395.45	56,283.38	57,493.39	58,453.18	58,561.22
EXTRANJEROS	21,578.12	23,472.82	25,604.13	27,058.89	26,943.37	28,207.08	27,758.51	27,803.43	28,640.37
TOTAL DE INVERSIONES	27,763.01	29,191.56	29,378.32	29,084.00	29,259.37	30,239.42	30,616.41	30,437.94	31,959.33
TOTAL DE DEPOSITOS	97,014.86	98,426.33	98,824.37	96,879.53	98,379.61	100,380.33	100,926.16	100,516.92	105,117.49
LOCALES	63,014.75	63,836.92	63,235.66	61,299.52	62,635.07	62,937.88	62,200.74	61,792.10	64,797.73
DEPOSITOS DE OFICIALES	11,612.64	12,728.01	11,884.17	10,960.56	12,099.63	12,666.82	11,696.26	11,591.57	13,238.51
DEPOSITOS DE PARTICULARES	47,988.85	47,985.54	47,994.47	47,171.08	46,912.55	47,023.41	47,104.69	47,108.71	48,202.30
DEPOSITOS DE BANCOS	3,413.26	3,123.37	3,357.02	3,167.89	3,622.89	3,247.64	3,399.79	3,091.81	3,356.92
EXTRANJEROS	34,000.10	34,589.41	35,588.72	35,580.00	35,744.54	37,442.45	38,725.42	38,724.82	40,319.77
DEPOSITOS DE OFICIALES	349.94	325.34	428.00	315.20	244.84	255.43	281.37	268.55	317.84
DEPOSITOS DE PARTICULARES	26,240.99	27,232.45	28,053.95	27,245.27	28,054.76	28,736.97	30,080.53	30,072.38	31,247.92
DEPOSITOS DE BANCOS	7,409.18	7,031.63	7,106.77	8,019.53	7,444.95	8,450.05	8,363.52	8,383.89	8,754.01
PATRIMONIO TOTAL	15,923.44	15,745.86	15,542.68	15,662.94	16,216.03	16,929.16	17,267.02	16,856.28	17,171.68
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	131,851.17	132,346.98	133,136.09	133,971.72	136,697.41	138,850.70	140,109.69	139,290.04	143,785.01
ACTIVOS GENERADORES DE INGRESOS	99,747.23	101,172.22	103,120.37	105,867.96	107,408.02	110,425.22	112,575.70	114,323.40	115,879.55
TOTAL DE PRESTAMOS	73,314.87	74,219.49	75,520.27	77,708.55	78,896.83	80,709.73	82,578.34	84,562.42	85,270.20
TOTAL DE INVERSIONES	26,432.36	26,952.72	27,600.10	28,159.41	28,511.19	29,715.49	29,997.36	29,760.97	30,609.35
PATRIMONIO TOTAL	15,770.87	15,558.58	15,590.34	15,823.75	16,069.74	16,337.51	16,404.85	16,259.61	16,693.85
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,929.12	1,231.24	2,571.30	4,072.20	5,796.22	1,841.90	3,807.51	5,867.28	7,999.72
EGRESOS DE OPERACIONES	2,588.92	624.31	1,277.88	2,029.28	2,928.70	1,000.78	2,107.53	3,309.81	4,596.17
INGRESO NETO DE INTERESES	2,340.20	606.93	1,293.42	2,042.92	2,867.52	841.13	1,699.98	2,557.47	3,403.55

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OTROS INGRESOS	2,200.37	732.54	1,427.95	1,987.62	2,673.71	769.13	1,515.10	2,220.37	3,044.72
INGRESO DE OPERACIONES	4,540.57	1,339.47	2,721.37	4,030.54	5,541.23	1,610.26	3,215.08	4,777.84	6,448.27
EGRESOS GENERALES	2,403.74	658.13	1,460.70	2,156.15	2,944.44	759.09	1,525.04	2,299.27	3,219.24
UTILIDAD ANTES DE PROVISIONES	2,136.84	681.35	1,260.67	1,874.39	2,596.78	851.16	1,690.04	2,478.57	3,229.03
UTILIDAD DEL PERIODO	1,250.56	506.76	950.32	1,348.33	1,897.06	696.96	1,439.34	2,090.20	2,709.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,604.26	1,815.17	2,004.72	1,995.12	2,012.97	2,275.29	2,197.97	2,208.21	2,134.21
TOTAL PROVISIONES PARA PRESTAMOS	2,505.31	2,572.60	2,551.61	2,586.31	2,463.63	2,486.26	2,367.57	2,375.68	2,291.07
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.15	2.36	2.51	2.41	2.42	2.69	2.58	2.56	2.45
PROVISIONES / PRESTAMOS VENCIDOS (%)	156.17	141.73	127.28	129.63	122.39	109.27	107.72	107.58	107.35
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.36	3.34	3.19	3.12	2.96	2.94	2.78	2.75	2.63
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.94	11.60	11.32	11.45	11.58	11.92	12.08	11.88	11.64
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.58	14.84	14.22	13.99	14.40	14.76	14.90	14.44	14.41
PATRIMONIO / PRESTAMOS TOTALES (%)	21.39	20.47	19.45	18.90	19.46	20.04	20.25	19.54	19.69
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.95	22.99	21.38	18.15	20.25	19.42	19.17	17.01	19.47
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.16	16.68	15.39	12.86	14.22	13.72	13.54	12.05	13.88
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	53.57	52.65	51.11	48.17	49.99	49.54	49.51	47.29	49.88
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.25	2.00	1.84	1.70	1.77	2.52	2.56	2.44	2.34
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.95	1.53	1.43	1.34	1.39	2.01	2.05	2.00	1.88
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.93	13.03	12.19	11.36	11.81	17.06	17.55	17.14	16.23
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.94	4.87	4.99	5.13	5.40	6.67	6.76	6.84	6.90
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.60	2.47	2.48	2.56	2.73	3.63	3.74	3.86	3.97
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.35	2.40	2.51	2.57	2.67	3.05	3.02	2.98	2.94

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	52.94	49.13	53.68	53.50	53.14	47.14	47.43	48.12	49.92
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.21	2.90	2.77	2.50	2.49	2.79	2.69	2.59	2.63
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	24,665.00	24,967.00	25,215.00	25,291.00	25,515.00	25,617.00	25,928.00	26,108.00	26,156.00
NUMERO DE BANCOS	74.00	72.00	71.00	70.00	69.00	68.00	68.00	68.00	67.00
PRESTAMOS / EMPLEADOS	3.02	3.08	3.17	3.28	3.27	3.30	3.29	3.30	3.33
DEPOSITOS TOTALES / EMPLEADOS	3.93	3.94	3.92	3.83	3.86	3.92	3.89	3.85	4.02
UTILIDAD NETA / EMPLEADOS	0.05	0.02	0.04	0.05	0.07	0.03	0.06	0.08	0.10
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	2.30	5.19	6.45	4.23	5.02	4.65	4.10	3.72	5.34
PRESTAMOS (%)	3.16	7.58	12.33	14.22	11.93	9.83	6.69	4.09	4.64
LOCALES (%)	0.87	2.66	4.13	6.17	6.65	5.29	5.88	4.74	3.84
EXTRANJEROS (%)	9.23	20.74	34.83	35.43	24.86	20.17	8.41	2.75	6.30
DEPOSITOS (%)	1.91	3.30	3.70	0.17	1.41	1.99	2.13	3.75	6.85
LOCALES (%)	0.12	1.76	0.08	(1.52)	(0.60)	(1.41)	(1.64)	0.80	3.45
EXTRANJEROS (%)	5.41	6.28	10.82	3.24	5.13	8.25	8.81	8.84	12.80
PATRIMONIO (%)	1.95	2.44	(0.61)	(2.01)	1.84	7.52	11.09	7.62	5.89
UTILIDAD NETA (%)	23.19	61.46	56.44	42.26	51.70	37.53	51.46	55.02	42.80
CLASIFICACION PRESTAMOS									
NORMAL	62,823.95	66,138.96	70,295.81	74,583.55	76,159.55	77,365.91	78,282.55	79,364.50	80,470.83
MENCION ESPECIAL	4,855.15	4,072.16	3,931.53	4,270.61	4,665.31	4,719.35	4,664.71	4,626.44	4,423.95
SUBNORMAL	6,110.86	6,306.06	5,151.49	3,658.08	2,441.12	2,260.71	2,135.27	2,098.31	2,100.39
DUDOSO	1,590.44	1,479.95	1,611.81	1,467.36	1,303.74	1,141.33	966.83	931.07	976.09
IRRECUPERABLE	1,579.76	1,504.46	1,465.75	1,474.95	1,232.71	1,489.43	1,570.11	1,611.97	1,521.41