

**BANCA 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	15,836.45	16,260.95	16,759.61	16,490.43	16,115.78	16,727.98	16,881.71	16,001.49	16,473.92
ACTIVOS LIQUIDOS	4,341.55	4,090.59	3,881.14	3,687.02	3,684.58	3,732.53	4,492.12	3,988.25	4,513.17
TOTAL DE PRESTAMOS	6,230.02	6,784.39	7,537.60	7,668.76	7,314.24	7,668.28	7,117.02	6,961.53	6,862.25
LOCALES	0.00	(2.92)	(2.59)	(2.59)	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	6,230.02	6,787.32	7,540.18	7,671.34	7,314.24	7,668.28	7,117.02	6,961.53	6,862.25
TOTAL DE INVERSIONES	4,983.64	5,097.47	5,010.25	4,801.04	4,755.49	4,800.66	4,937.83	4,751.66	4,807.54
TOTAL DE DEPOSITOS	11,651.33	12,254.19	12,923.33	12,359.88	12,088.07	12,467.52	12,762.89	12,546.93	12,868.55
LOCALES	86.37	75.03	181.13	209.76	211.69	227.27	219.94	85.72	85.35
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	3.85	0.00	0.00	0.08	0.02	0.02	0.00	0.00
DEPOSITOS DE BANCOS	86.37	71.17	181.13	209.76	211.61	227.24	219.92	85.72	85.35
EXTRANJEROS	11,564.96	12,179.16	12,742.20	12,150.12	11,876.38	12,240.26	12,542.96	12,461.22	12,783.20
DEPOSITOS DE OFICIALES	2.15	2.15	2.15	8.92	63.86	38.94	57.01	59.65	68.21
DEPOSITOS DE PARTICULARES	11,097.29	11,713.23	12,250.59	11,646.05	11,333.27	11,640.62	11,914.00	11,794.31	12,165.25
DEPOSITOS DE BANCOS	465.53	463.78	489.46	495.15	479.26	560.70	571.94	607.26	549.74
PATRIMONIO TOTAL	3,666.22	3,646.23	3,567.14	3,595.14	3,562.43	3,745.83	3,837.98	3,182.59	3,317.73
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	15,284.17	15,308.78	15,383.01	16,646.26	15,976.11	16,494.46	16,820.66	16,245.96	16,294.85
ACTIVOS GENERADORES DE INGRESOS	10,460.45	10,555.10	10,772.27	11,574.17	11,641.69	12,175.40	12,301.35	12,091.49	11,869.75
TOTAL DE PRESTAMOS	6,112.92	6,314.15	6,434.81	6,742.88	6,772.13	7,226.34	7,327.31	7,315.14	7,088.24
TOTAL DE INVERSIONES	4,347.53	4,240.95	4,337.46	4,831.29	4,869.56	4,949.07	4,974.04	4,776.35	4,781.51
PATRIMONIO TOTAL	3,528.49	3,525.39	3,499.46	3,634.24	3,614.32	3,696.03	3,702.56	3,388.86	3,440.08
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	267.04	73.73	165.12	290.19	449.43	182.65	385.64	598.06	811.83
EGRESOS DE OPERACIONES	150.79	35.98	75.54	133.84	209.40	89.41	191.60	303.89	423.18
INGRESO NETO DE INTERESES	116.25	37.75	89.58	156.35	240.04	93.24	194.04	294.17	388.64

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OTROS INGRESOS	218.26	186.94	248.26	315.46	368.50	200.07	260.47	306.78	358.53
INGRESO DE OPERACIONES	334.51	224.68	337.83	471.81	608.53	293.31	454.51	600.94	747.17
EGRESOS GENERALES	194.48	48.21	118.15	198.59	260.04	68.23	127.05	180.34	238.81
UTILIDAD ANTES DE PROVISIONES	140.03	176.47	219.68	273.22	348.49	225.08	327.46	420.60	508.36
UTILIDAD DEL PERIODO	131.77	175.24	210.58	265.81	336.96	221.21	323.72	420.37	512.68
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	12.17	10.78	11.00	3.50	27.68	15.93	4.64	8.26	12.24
TOTAL PROVISIONES PARA PRESTAMOS	59.51	60.11	67.53	57.50	59.86	62.49	50.51	45.70	42.53
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.20	0.16	0.15	0.05	0.38	0.21	0.07	0.12	0.18
PROVISIONES / PRESTAMOS VENCIDOS (%)	489.12	557.41	613.91	1,643.23	216.22	392.40	1,089.67	553.28	347.49
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.96	0.89	0.90	0.75	0.82	0.81	0.71	0.66	0.62
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	23.15	22.42	21.28	21.80	22.11	22.39	22.73	19.89	20.14
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	32.69	30.69	28.43	28.83	29.52	30.04	31.84	27.17	28.43
PATRIMONIO / PRESTAMOS TOTALES (%)	58.85	53.74	47.32	46.88	48.71	48.85	53.93	45.72	48.35
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	37.26	33.38	30.03	29.83	30.48	29.94	35.20	31.79	35.07
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	27.41	25.16	23.16	22.36	22.86	22.31	26.61	24.92	27.40
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	80.04	74.98	68.80	68.67	69.82	68.44	73.89	69.66	72.43
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.26	6.64	3.91	3.06	2.89	7.27	5.26	4.64	4.32
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.86	4.58	2.74	2.13	2.11	5.36	3.85	3.45	3.15
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.73	19.88	12.03	9.75	9.32	23.94	17.49	16.54	14.90
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.55	2.79	3.07	3.34	3.86	6.00	6.27	6.59	6.84
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.44	1.36	1.40	1.54	1.80	2.94	3.12	3.35	3.57
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.11	1.43	1.66	1.80	2.06	3.06	3.15	3.24	3.27

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.14	21.46	34.97	42.09	42.73	23.26	27.95	30.01	31.96
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.09	7.08	4.61	3.63	3.17	6.57	4.23	3.38	3.02
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	761.00	759.00	744.00	751.00	753.00	758.00	756.00	762.00	755.00
NUMERO DE BANCOS	20.00	20.00	19.00	18.00	17.00	16.00	16.00	16.00	16.00
PRESTAMOS / EMPLEADOS	8.19	8.94	10.13	10.21	9.71	10.12	9.41	9.14	9.09
DEPOSITOS TOTALES / EMPLEADOS	15.31	16.15	17.37	16.46	16.05	16.45	16.88	16.47	17.04
UTILIDAD NETA / EMPLEADOS	0.17	0.23	0.28	0.35	0.45	0.29	0.43	0.55	0.68
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.50	13.26	19.66	(1.85)	1.76	2.87	0.73	(2.97)	2.22
PRESTAMOS (%)	3.91	16.09	41.36	31.83	17.40	13.03	(5.58)	(9.22)	(6.18)
LOCALES (%)	0.00	490.68	0.00	0.00	0.00	(100.00)	(100.00)	(100.00)	0.00
EXTRANJEROS (%)	3.91	16.13	41.41	31.88	17.40	12.98	(5.61)	(9.25)	(6.18)
DEPOSITOS (%)	10.75	18.97	25.84	0.79	3.75	1.74	(1.24)	1.51	6.46
LOCALES (%)	(10.57)	(20.30)	113.00	144.51	145.11	202.92	21.42	(59.14)	(59.68)
EXTRANJEROS (%)	10.95	19.33	25.11	(0.23)	2.69	0.50	(1.56)	2.56	7.64
PATRIMONIO (%)	8.12	7.10	3.94	(2.13)	(2.83)	2.73	7.59	(11.48)	(6.87)
UTILIDAD NETA (%)	(38.53)	212.57	151.62	137.43	155.73	26.24	53.73	58.15	52.15
CLASIFICACION PRESTAMOS									
NORMAL	5,788.32	6,371.34	7,195.11	7,331.91	6,968.29	7,295.47	6,750.41	6,677.97	6,597.10
MENCION ESPECIAL	266.93	214.04	167.40	129.04	180.48	222.24	258.51	176.56	110.35
SUBNORMAL	129.24	154.46	137.62	165.23	109.56	104.99	70.05	66.81	113.96
DUDOSO	75.13	71.45	74.17	82.30	105.13	97.92	77.14	75.46	70.10
IRRECUPERABLE	29.92	33.22	30.82	17.77	10.62	10.15	11.43	10.42	13.26