

BANCA INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2022	2023				2024			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	16,115.78	16,727.98	16,881.71	16,001.49	16,473.92	16,856.13	15,613.24	16,034.49	0.00
ACTIVOS LIQUIDOS	3,684.58	3,732.53	4,492.12	3,988.25	4,513.17	3,505.34	2,586.79	2,965.47	0.00
TOTAL DE PRESTAMOS	7,314.24	7,668.28	7,117.02	6,961.53	6,862.25	7,253.58	7,585.88	7,681.49	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	(0.50)	(0.36)	0.00
EXTRANJEROS	7,314.24	7,668.28	7,117.02	6,961.53	6,862.25	7,253.58	7,586.38	7,681.85	0.00
TOTAL DE INVERSIONES	4,755.49	4,800.66	4,937.83	4,751.66	4,807.54	5,694.97	5,090.98	5,097.69	0.00
TOTAL DE DEPOSITOS	12,088.07	12,467.52	12,762.89	12,546.93	12,868.55	13,009.16	12,071.10	12,276.59	0.00
LOCALES	211.69	227.27	219.94	85.72	85.35	108.86	128.98	121.62	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.08	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	211.61	227.24	219.92	85.72	85.35	108.86	128.98	121.62	0.00
EXTRANJEROS	11,876.38	12,240.26	12,542.96	12,461.22	12,783.20	12,900.30	11,942.12	12,154.97	0.00
DEPOSITOS DE OFICIALES	63.86	38.94	57.01	59.65	68.21	58.49	68.72	96.84	0.00
DEPOSITOS DE PARTICULARES	11,333.27	11,640.62	11,914.00	11,794.31	12,165.25	12,314.42	11,381.94	11,564.43	0.00
DEPOSITOS DE BANCOS	479.26	560.70	571.94	607.26	549.74	527.38	491.46	493.70	0.00
PATRIMONIO TOTAL	3,562.43	3,745.83	3,837.98	3,182.59	3,317.73	3,506.02	3,264.08	3,372.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	15,976.11	16,494.46	16,820.66	16,245.96	16,294.85	16,792.06	16,247.48	16,017.99	0.00
ACTIVOS GENERADORES DE INGRESOS	11,641.69	12,175.40	12,301.35	12,091.49	11,869.75	12,708.75	12,365.86	12,246.18	0.00
TOTAL DE PRESTAMOS	6,772.13	7,226.34	7,327.31	7,315.14	7,088.24	7,460.93	7,351.45	7,321.51	0.00
TOTAL DE INVERSIONES	4,869.56	4,949.07	4,974.04	4,776.35	4,781.51	5,247.81	5,014.40	4,924.67	0.00
PATRIMONIO TOTAL	3,614.32	3,696.03	3,702.56	3,388.86	3,440.08	3,625.93	3,551.03	3,277.29	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	449.43	182.65	385.64	598.06	811.83	215.48	431.52	650.03	0.00
EGRESOS DE OPERACIONES	209.40	89.41	191.60	303.89	423.18	122.85	241.93	365.40	0.00
INGRESO NETO DE INTERESES	240.04	93.24	194.04	294.17	388.64	92.63	189.59	284.63	0.00

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OTROS INGRESOS	368.50	200.07	260.47	306.78	358.53	191.48	239.55	289.85	0.00
INGRESO DE OPERACIONES	608.53	293.31	454.51	600.94	747.17	284.11	429.15	574.48	0.00
EGRESOS GENERALES	260.04	68.23	127.05	180.34	238.81	57.56	103.94	153.93	0.00
UTILIDAD ANTES DE PROVISIONES	348.49	225.08	327.46	420.60	508.36	226.55	325.21	420.55	0.00
UTILIDAD DEL PERIODO	336.96	221.21	323.72	420.37	512.68	228.45	324.87	399.55	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	27.68	15.93	4.64	8.26	12.24	15.50	18.83	19.52	0.00
TOTAL PROVISIONES PARA PRESTAMOS	59.86	62.49	50.51	45.70	42.53	42.53	42.97	61.81	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.38	0.21	0.07	0.12	0.18	0.21	0.25	0.25	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	216.22	392.40	1,089.67	553.28	347.49	274.41	228.21	316.71	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.82	0.81	0.71	0.66	0.62	0.59	0.57	0.80	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	22.11	22.39	22.73	19.89	20.14	20.80	20.91	21.03	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	29.52	30.04	31.84	27.17	28.43	27.08	25.75	26.39	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	48.71	48.85	53.93	45.72	48.35	48.34	43.03	43.90	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	30.48	29.94	35.20	31.79	35.07	26.95	21.43	24.16	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	22.86	22.31	26.61	24.92	27.40	20.80	16.57	18.49	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	69.82	68.44	73.89	69.66	72.43	70.72	63.60	65.68	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.89	7.27	5.26	4.64	4.32	7.19	5.25	4.35	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.11	5.36	3.85	3.45	3.15	5.44	4.00	3.33	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.32	23.94	17.49	16.54	14.90	25.20	18.30	16.26	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.86	6.00	6.27	6.59	6.84	6.78	6.98	7.08	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.80	2.94	3.12	3.35	3.57	3.87	3.91	3.98	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.06	3.06	3.15	3.24	3.27	2.92	3.07	3.10	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	42.73	23.26	27.95	30.01	31.96	20.26	24.22	26.79	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.17	6.57	4.23	3.38	3.02	6.03	3.87	3.16	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	753.00	758.00	756.00	762.00	755.00	767.00	780.00	781.00	0.00
NUMERO DE BANCOS	17.00	16.00	16.00	16.00	16.00	15.00	15.00	15.00	0.00
PRESTAMOS / EMPLEADOS	9.71	10.12	9.41	9.14	9.09	9.46	9.73	9.84	0.00
DEPOSITOS TOTALES / EMPLEADOS	16.05	16.45	16.88	16.47	17.04	16.96	15.48	15.72	0.00
UTILIDAD NETA / EMPLEADOS	0.45	0.29	0.43	0.55	0.68	0.30	0.42	0.51	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.76	2.87	0.73	(2.97)	2.22	0.77	(7.51)	0.21	0.00
PRESTAMOS (%)	17.40	13.03	(5.58)	(9.22)	(6.18)	(5.41)	6.59	10.34	0.00
LOCALES (%)	0.00	(100.00)	(100.00)	(100.00)	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	17.40	12.98	(5.61)	(9.25)	(6.18)	(5.41)	6.59	10.35	0.00
DEPOSITOS (%)	3.75	1.74	(1.24)	1.51	6.46	4.34	(5.42)	(2.15)	0.00
LOCALES (%)	145.11	202.92	21.42	(59.14)	(59.68)	(52.10)	(41.36)	41.89	0.00
EXTRANJEROS (%)	2.69	0.50	(1.56)	2.56	7.64	5.39	(4.79)	(2.46)	0.00
PATRIMONIO (%)	(2.83)	2.73	7.59	(11.48)	(6.87)	(6.40)	(14.95)	5.95	0.00
UTILIDAD NETA (%)	155.73	26.24	53.73	58.15	52.15	3.27	0.35	(4.95)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	6,968.29	7,295.47	6,750.41	6,677.97	6,597.10	7,002.35	7,353.49	7,469.00	0.00
MENTION ESPECIAL	180.48	222.24	258.51	176.56	110.35	94.10	101.34	86.42	0.00
SUBNORMAL	109.56	104.99	70.05	66.81	113.96	116.38	85.58	88.96	0.00
DUDOSO	105.13	97.92	77.14	75.46	70.10	67.57	69.88	79.41	0.00
IRRECUPERABLE	10.62	10.15	11.43	10.42	13.26	15.72	18.56	19.50	0.00