

CENTRO BANCARIO 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	140,044.44	142,007.71	142,921.06	141,836.00	147,531.12	148,903.56	148,646.53	151,641.99	156,392.80
ACTIVOS LIQUIDOS	19,919.09	19,489.61	19,351.15	17,096.50	20,468.70	17,799.75	17,105.91	17,277.82	19,629.16
TOTAL DE PRESTAMOS	83,338.81	84,490.46	85,251.90	86,256.61	87,210.41	89,064.52	91,717.59	94,141.48	95,186.67
LOCALES	56,395.45	56,283.38	57,493.39	58,453.18	58,573.36	59,362.02	60,870.75	61,852.34	61,649.66
EXTRANJEROS	26,943.37	28,207.08	27,758.51	27,803.43	28,637.05	29,702.50	30,846.83	32,289.14	33,537.01
TOTAL DE INVERSIONES	29,259.37	30,239.42	30,616.41	30,437.94	31,960.77	33,863.54	32,485.92	32,676.38	34,193.36
TOTAL DE DEPOSITOS	98,379.61	100,380.33	100,926.16	100,516.92	105,117.49	106,373.90	106,019.16	107,351.87	110,484.53
LOCALES	62,635.07	62,937.88	62,200.74	61,792.10	64,797.73	65,977.43	65,867.15	65,624.09	68,557.49
DEPOSITOS DE OFICIALES	12,099.63	12,666.82	11,696.26	11,591.57	13,238.51	14,654.99	13,554.25	13,185.89	13,693.69
DEPOSITOS DE PARTICULARES	46,912.55	47,023.41	47,104.69	47,108.71	48,160.30	48,298.56	49,114.75	49,444.76	51,189.14
DEPOSITOS DE BANCOS	3,622.89	3,247.64	3,399.79	3,091.81	3,398.92	3,023.88	3,198.15	2,993.44	3,674.66
EXTRANJEROS	35,744.54	37,442.45	38,725.42	38,724.82	40,319.77	40,396.47	40,152.00	41,727.79	41,927.04
DEPOSITOS DE OFICIALES	244.84	255.43	281.37	268.55	317.84	303.15	245.81	312.51	243.14
DEPOSITOS DE PARTICULARES	28,054.76	28,736.97	30,080.53	30,072.38	31,251.02	30,974.21	30,748.30	31,881.60	31,464.74
DEPOSITOS DE BANCOS	7,444.95	8,450.05	8,363.52	8,383.89	8,750.90	9,119.11	9,157.89	9,533.68	10,219.16
PATRIMONIO TOTAL	16,216.03	16,929.16	17,267.02	16,856.28	17,177.60	17,773.96	18,029.69	18,737.89	18,254.42
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	136,697.41	138,850.70	140,109.69	139,290.04	143,787.78	145,455.63	145,783.79	146,738.99	151,961.96
ACTIVOS GENERADORES DE INGRESOS	107,408.02	110,425.22	112,575.70	114,323.40	115,884.68	118,828.97	120,035.91	121,756.21	124,275.61
TOTAL DE PRESTAMOS	78,896.83	80,709.73	82,578.34	84,562.42	85,274.61	86,777.49	88,484.75	90,199.05	91,198.54
TOTAL DE INVERSIONES	28,511.19	29,715.49	29,997.36	29,760.97	30,610.07	32,051.48	31,551.16	31,557.16	33,077.07
PATRIMONIO TOTAL	16,069.74	16,337.51	16,404.85	16,259.61	16,696.82	17,351.56	17,648.36	17,797.09	17,716.01
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	5,796.22	1,841.90	3,807.51	5,867.28	7,999.77	2,159.71	4,370.70	6,622.53	8,895.43
EGRESOS DE OPERACIONES	2,928.70	1,000.78	2,107.53	3,309.81	4,596.17	1,292.55	2,617.21	3,998.70	5,429.00
INGRESO NETO DE INTERESES	2,867.52	841.13	1,699.98	2,557.47	3,403.60	867.16	1,753.48	2,623.82	3,466.43

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OTROS INGRESOS	2,673.71	769.13	1,515.10	2,220.37	3,044.37	844.53	1,775.77	2,541.34	3,400.86
INGRESO DE OPERACIONES	5,541.23	1,610.26	3,215.08	4,777.84	6,447.97	1,711.69	3,529.25	5,165.16	6,867.29
EGRESOS GENERALES	2,944.44	759.09	1,525.04	2,299.27	3,222.14	766.79	1,651.34	2,471.75	3,345.60
UTILIDAD ANTES DE PROVISIONES	2,596.78	851.16	1,690.04	2,478.57	3,225.83	944.90	1,877.91	2,693.41	3,521.69
UTILIDAD DEL PERIODO	1,897.06	696.96	1,439.34	2,090.20	2,716.92	823.32	1,621.41	2,283.12	2,939.04
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,012.97	2,275.29	2,197.97	2,208.21	2,134.21	2,151.86	2,178.75	2,191.37	2,143.84
TOTAL PROVISIONES PARA PRESTAMOS	2,463.63	2,486.26	2,367.57	2,375.68	2,282.25	2,269.94	2,262.14	2,263.44	2,233.05
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.42	2.69	2.58	2.56	2.45	2.42	2.38	2.33	2.25
PROVISIONES / PRESTAMOS VENCIDOS (%)	122.39	109.27	107.72	107.58	106.94	105.49	103.83	103.29	104.16
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.96	2.94	2.78	2.75	2.62	2.55	2.47	2.40	2.35
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.58	11.92	12.08	11.88	11.64	11.94	12.13	12.36	11.67
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.40	14.76	14.90	14.44	14.41	14.46	14.52	14.78	14.11
PATRIMONIO / PRESTAMOS TOTALES (%)	19.46	20.04	20.25	19.54	19.70	19.96	19.66	19.90	19.18
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.25	19.42	19.17	17.01	19.47	16.73	16.13	16.09	17.77
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.22	13.72	13.54	12.05	13.87	11.95	11.51	11.39	12.55
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.99	49.54	49.51	47.29	49.88	48.57	46.78	46.53	48.71
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.77	2.52	2.56	2.44	2.34	2.77	2.70	2.50	2.36
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.39	2.01	2.05	2.00	1.89	2.26	2.22	2.07	1.93
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.81	17.06	17.55	17.14	16.27	18.98	18.37	17.10	16.59
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.40	6.67	6.76	6.84	6.90	7.27	7.28	7.25	7.16
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.73	3.63	3.74	3.86	3.97	4.35	4.36	4.38	4.37
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.67	3.05	3.02	2.98	2.94	2.92	2.92	2.87	2.79

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.14	47.14	47.43	48.12	49.97	44.80	46.79	47.85	48.72
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.49	2.79	2.69	2.59	2.63	2.84	2.96	2.78	2.74
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	25,515.00	25,617.00	25,928.00	26,108.00	26,156.00	26,301.00	26,394.00	26,584.00	26,436.00
NUMERO DE BANCOS	69.00	68.00	68.00	68.00	67.00	66.00	66.00	66.00	66.00
PRESTAMOS / EMPLEADOS	3.27	3.30	3.29	3.30	3.33	3.39	3.47	3.54	3.60
DEPOSITOS TOTALES / EMPLEADOS	3.86	3.92	3.89	3.85	4.02	4.04	4.02	4.04	4.18
UTILIDAD NETA / EMPLEADOS	0.07	0.03	0.06	0.08	0.10	0.03	0.06	0.09	0.11
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.02	4.65	4.10	3.72	5.35	4.86	4.01	6.91	6.01
PRESTAMOS (%)	11.93	9.83	6.69	4.09	4.65	5.41	7.58	9.14	9.15
LOCALES (%)	6.65	5.29	5.88	4.74	3.86	5.47	5.87	5.82	5.25
EXTRANJEROS (%)	24.86	20.17	8.41	2.75	6.29	5.30	11.13	16.13	17.11
DEPOSITOS (%)	1.41	1.99	2.13	3.75	6.85	5.97	5.05	6.80	5.11
LOCALES (%)	(0.60)	(1.41)	(1.64)	0.80	3.45	4.83	5.89	6.20	5.80
EXTRANJEROS (%)	5.13	8.25	8.81	8.84	12.80	7.89	3.68	7.75	3.99
PATRIMONIO (%)	1.84	7.52	11.09	7.62	5.93	4.99	4.42	11.16	6.27
UTILIDAD NETA (%)	51.70	37.53	51.46	55.02	43.22	18.13	12.65	9.23	8.18
CLASIFICACION PRESTAMOS									
NORMAL	76,159.55	77,365.91	78,282.55	79,364.50	80,451.25	82,310.76	85,259.50	87,831.26	88,785.79
MENTION ESPECIAL	4,665.31	4,719.35	4,664.71	4,626.44	4,443.52	4,496.15	4,213.29	4,124.02	4,227.37
SUBNORMAL	2,441.12	2,260.71	2,135.27	2,098.31	2,100.39	2,001.73	1,947.49	1,862.55	1,828.00
DUDOSO	1,303.74	1,141.33	966.83	931.07	976.10	994.34	1,027.73	1,042.65	1,016.33
IRRECUPERABLE	1,232.71	1,489.43	1,570.11	1,611.97	1,521.41	1,531.48	1,531.72	1,544.44	1,562.23