

PRINCIPALES CUENTAS DEL ESTADO DE RESULTADO  
BANCA INTERNACIONAL  
DE DICIEMBRE 2023 A DICIEMBRE 2025  
( En Millones de Balboas)

|                               | 2023         | 2024        |              |               |              | 2025        |              |               |              | VARIACION ABSOLUTA |
|-------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|
|                               | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |                    |
| Ingresos Por Intereses        | 811.83       | 215.48      | 431.52       | 650.03        | 859.94       | 202.27      | 438.54       | 685.99        | 926.99       | 67.05              |
| Préstamos                     | 481.98       | 122.80      | 250.77       | 382.90        | 511.13       | 122.05      | 278.20       | 441.84        | 602.50       | 91.37              |
| Depósitos                     | 177.23       | 47.19       | 86.68        | 123.23        | 156.39       | 33.95       | 64.83        | 97.44         | 127.07       | (29.32)            |
| Inversiones                   | 123.43       | 35.41       | 73.87        | 113.06        | 151.40       | 37.47       | 78.14        | 120.50        | 162.33       | 10.93              |
| Arrendamiento Financiero      | 17.57        | 4.05        | 7.76         | 11.11         | 13.82        | 2.46        | 4.82         | 7.07          | 9.22         | (4.60)             |
| Otros Ingresos                | 11.62        | 6.04        | 12.45        | 19.72         | 27.19        | 6.33        | 12.55        | 19.14         | 25.87        | (1.32)             |
| Egresos de Operaciones        | 423.18       | 122.85      | 241.93       | 365.40        | 487.09       | 118.04      | 266.93       | 419.90        | 569.62       | 82.53              |
| Intereses Pagados             | 398.79       | 116.36      | 228.85       | 345.73        | 460.97       | 111.66      | 252.91       | 399.21        | 542.19       | 81.22              |
| Comisiones                    | 24.39        | 6.50        | 13.08        | 19.67         | 26.12        | 6.38        | 14.02        | 20.68         | 27.43        | 1.32               |
| Ingreso Neto de Intereses     | 388.64       | 92.63       | 189.59       | 284.63        | 372.85       | 84.23       | 171.61       | 266.10        | 357.37       | (15.48)            |
| Otros Ingresos                | 358.53       | 191.48      | 239.55       | 289.85        | 381.86       | 97.94       | 234.18       | 347.12        | 500.65       | 118.80             |
| Comisiones                    | 50.99        | 14.62       | 32.23        | 47.59         | 63.51        | 14.26       | 30.15        | 44.40         | 59.46        | (4.05)             |
| Operaciones con Divisas       | 2.94         | 0.75        | 1.65         | 2.53          | 3.51         | 0.82        | 1.60         | 2.40          | 3.24         | (0.26)             |
| Dividendos                    | 148.24       | 140.34      | 140.51       | 140.63        | 144.91       | 3.70        | 6.07         | 15.41         | 37.39        | (107.52)           |
| Otros Ingresos                | 156.35       | 35.77       | 65.17        | 99.09         | 169.93       | 79.16       | 196.36       | 284.91        | 400.55       | 230.63             |
| Ingresos de Operaciones       | 747.17       | 284.11      | 429.15       | 574.48        | 754.71       | 182.17      | 405.78       | 613.21        | 858.02       | 103.32             |
| Egresos Generales             | 238.81       | 57.56       | 103.94       | 153.93        | 246.39       | 98.76       | 235.03       | 340.59        | 475.14       | 228.75             |
| Gastos Administrativos        | 66.98        | 17.60       | 35.12        | 52.95         | 73.03        | 17.72       | 36.79        | 56.02         | 78.68        | 5.65               |
| Gastos Generales              | 37.65        | 8.73        | 18.01        | 27.47         | 38.48        | 9.67        | 20.38        | 31.23         | 42.06        | 3.58               |
| Gastos de Depreciación        | 10.64        | 2.56        | 5.16         | 7.73          | 9.47         | 1.87        | 3.72         | 5.45          | 7.26         | (2.22)             |
| Otros Gastos                  | 123.53       | 28.67       | 45.64        | 65.79         | 125.41       | 69.50       | 174.14       | 247.90        | 347.14       | 221.73             |
| Utilidad antes de Provisiones | 508.36       | 226.55      | 325.21       | 420.55        | 508.32       | 83.41       | 170.75       | 272.62        | 382.89       | (125.43)           |
| Provisiones por Cuentas Malas | (4.31)       | (1.90)      | 0.34         | 21.00         | 39.07        | 10.47       | 17.93        | 27.61         | 63.68        | 24.61              |
| Utilidad del Periodo          | 512.68       | 228.45      | 324.87       | 399.55        | 469.25       | 72.95       | 152.82       | 245.01        | 319.21       | (150.04)           |