

**BANCA INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)**

	2016	2017				2018			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	19,903.15	19,855.39	19,139.42	19,124.81	18,307.83	17,639.33	17,575.86	17,635.91	0.00
ACTIVOS LIQUIDOS	5,598.17	5,554.14	4,961.38	4,666.33	4,631.68	4,481.87	4,222.49	4,363.03	0.00
TOTAL DE PRESTAMOS	10,382.74	10,141.59	10,062.91	10,257.29	10,128.22	9,664.95	9,924.61	9,948.27	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	10,382.74	10,141.59	10,062.91	10,257.29	10,128.22	9,664.95	9,924.61	9,948.27	0.00
TOTAL DE INVERSIONES	3,559.86	3,737.29	3,728.54	3,812.16	3,229.36	3,121.47	3,045.76	2,995.92	0.00
TOTAL DE DEPOSITOS	12,071.91	12,204.31	11,558.22	11,528.77	11,230.75	11,082.94	10,626.80	10,594.38	0.00
LOCALES	64.97	62.19	53.30	53.38	24.17	41.25	38.91	55.91	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	0.26	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	64.71	62.07	53.30	53.38	24.17	41.25	38.91	55.91	0.00
EXTRANJEROS	12,006.94	12,142.12	11,504.92	11,475.39	11,206.58	11,041.69	10,587.89	10,538.47	0.00
DEPOSITOS DE OFICIALES	0.03	0.07	0.04	0.05	0.02	0.04	0.04	0.34	0.00
DEPOSITOS DE PARTICULARES	11,286.94	11,464.54	10,669.14	10,810.98	10,600.13	10,453.30	10,143.59	10,140.30	0.00
DEPOSITOS DE BANCOS	719.96	677.51	835.74	664.37	606.44	588.35	444.26	397.83	0.00
PATRIMONIO TOTAL	2,834.56	2,953.59	3,003.98	3,085.16	2,696.53	2,716.08	2,737.29	2,796.74	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	19,908.80	19,741.41	19,214.37	19,424.58	19,105.49	18,747.36	18,357.64	18,380.36	0.00
ACTIVOS GENERADORES DE INGRESOS	14,242.94	14,132.56	13,983.29	14,068.71	13,650.09	13,332.65	13,380.91	13,506.82	0.00
TOTAL DE PRESTAMOS	10,662.40	10,466.62	10,352.42	10,396.69	10,255.48	9,903.27	9,993.76	10,102.78	0.00
TOTAL DE INVERSIONES	3,580.54	3,665.93	3,630.87	3,672.02	3,394.61	3,429.38	3,387.15	3,404.04	0.00
PATRIMONIO TOTAL	2,575.30	2,711.04	2,772.87	2,949.68	2,765.54	2,834.84	2,870.63	2,940.95	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	707.08	177.48	355.30	535.39	712.47	173.98	352.43	544.08	0.00
EGRESOS DE OPERACIONES	467.23	115.04	230.30	348.15	463.72	110.39	223.20	344.43	0.00
INGRESO NETO DE INTERESES	239.85	62.44	125.00	187.24	248.75	63.59	129.23	199.66	0.00

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OTROS INGRESOS	308.65	125.78	172.07	226.18	289.64	143.96	185.03	235.23	0.00
INGRESO DE OPERACIONES	548.50	188.22	297.06	413.42	538.38	207.55	314.26	434.89	0.00
EGRESOS GENERALES	224.39	50.97	99.20	160.40	234.83	60.49	116.87	176.88	0.00
UTILIDAD ANTES DE PROVISIONES	324.11	137.25	197.86	253.02	303.55	147.06	197.40	258.01	0.00
UTILIDAD DEL PERIODO	293.42	132.16	189.65	240.58	284.83	139.83	193.73	258.98	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	64.22	64.08	73.43	70.00	77.05	85.53	67.18	62.15	0.00
TOTAL PROVISIONES PARA PRESTAMOS	80.14	80.49	82.12	76.61	76.12	115.07	101.84	89.15	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.62	0.63	0.73	0.68	0.76	0.88	0.68	0.62	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	124.79	125.60	111.83	109.45	98.78	134.54	151.60	143.44	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.77	0.79	0.82	0.75	0.75	1.19	1.03	0.90	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.24	14.88	15.70	16.13	14.73	15.40	15.57	15.86	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	20.33	21.28	21.78	21.93	20.19	21.24	21.10	21.61	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	27.30	29.12	29.85	30.08	26.62	28.10	27.58	28.11	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	46.37	45.51	42.93	40.48	41.24	40.44	39.73	41.18	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	28.13	27.97	25.92	24.40	25.30	25.41	24.02	24.74	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	75.86	76.13	75.18	73.54	70.00	68.60	68.40	69.46	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.06	3.74	2.71	2.28	2.09	4.20	2.90	2.56	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.47	2.68	1.97	1.65	1.49	2.98	2.11	1.88	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.39	19.50	13.68	10.87	10.30	19.73	13.50	11.74	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.96	5.02	5.08	5.07	5.22	5.22	5.27	5.37	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.28	3.26	3.29	3.30	3.40	3.31	3.34	3.40	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.68	1.77	1.79	1.77	1.82	1.91	1.93	1.97	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	40.91	27.08	33.39	38.80	43.62	29.15	37.19	40.67	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.17	3.56	2.46	2.14	2.12	4.32	2.77	2.32	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	915.00	910.00	918.00	942.00	919.00	903.00	893.00	887.00	0.00
NUMERO DE BANCOS	27.00	27.00	27.00	27.00	26.00	26.00	25.00	25.00	0.00
PRESTAMOS / EMPLEADOS	11.35	11.14	10.96	10.89	11.02	10.70	11.11	11.22	0.00
DEPOSITOS TOTALES / EMPLEADOS	13.19	13.41	12.59	12.24	12.22	12.27	11.90	11.94	0.00
UTILIDAD NETA / EMPLEADOS	0.32	0.15	0.21	0.26	0.31	0.15	0.22	0.29	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(0.06)	1.16	(0.78)	(3.04)	(8.02)	(11.16)	(8.17)	(7.79)	0.00
PRESTAMOS (%)	(5.11)	(6.02)	(5.44)	(2.65)	(2.45)	(4.70)	(1.37)	(3.01)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(5.11)	(6.02)	(5.44)	(2.65)	(2.45)	(4.70)	(1.37)	(3.01)	0.00
DEPOSITOS (%)	(3.40)	0.05	(1.75)	(3.78)	(6.97)	(9.19)	(8.06)	(8.10)	0.00
LOCALES (%)	28.47	8.15	(1.44)	(18.63)	(62.80)	(33.67)	(26.99)	4.76	0.00
EXTRANJEROS (%)	(3.53)	0.01	(1.75)	(3.70)	(6.67)	(9.06)	(7.97)	(8.16)	0.00
PATRIMONIO (%)	22.39	19.65	18.18	9.63	(4.87)	(8.04)	(8.88)	(9.35)	0.00
UTILIDAD NETA (%)	22.64	(2.04)	(0.44)	(1.86)	(2.93)	5.81	2.16	7.65	0.00
CLASIFICACION PRESTAMOS									
NORMAL	10,236.15	9,985.25	9,900.01	10,088.46	9,974.60	9,487.98	9,784.41	9,777.12	0.00
MENCION ESPECIAL	141.08	137.12	142.31	141.58	122.50	146.64	126.24	137.71	0.00
SUBNORMAL	30.88	29.80	30.36	33.34	20.79	58.44	43.70	57.66	0.00
DUDOSO	21.24	23.72	14.56	18.37	34.48	20.59	9.68	9.15	0.00
IRRECUPERABLE	33.53	46.18	57.78	52.16	51.98	66.38	62.43	55.77	0.00