

CENTRO BANCARIO 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	121,039.20	120,136.12	118,764.36	119,571.06	119,709.29	117,745.34	117,889.68	118,523.35	121,483.82
ACTIVOS LIQUIDOS	22,532.49	20,958.98	19,936.14	18,905.29	18,495.76	17,026.32	16,449.27	15,674.48	17,839.99
TOTAL DE PRESTAMOS	74,892.59	74,501.41	74,239.29	74,863.78	75,469.54	74,759.26	75,788.90	76,784.25	77,213.12
LOCALES	48,053.85	48,986.30	49,925.01	50,820.44	50,937.28	51,273.70	51,843.32	52,747.78	53,085.84
EXTRANJEROS	26,838.73	25,515.11	24,314.28	24,043.33	24,532.26	23,485.56	23,945.58	24,036.48	24,127.28
TOTAL DE INVERSIONES	19,948.30	20,556.76	20,688.33	21,598.82	21,578.84	21,517.72	21,180.80	21,450.48	21,690.21
TOTAL DE DEPOSITOS	85,990.95	85,444.82	84,842.40	83,560.32	84,279.51	83,401.53	82,315.83	81,689.85	83,464.97
LOCALES	50,734.94	50,537.43	51,698.85	51,466.78	52,436.00	51,462.87	51,371.54	50,840.14	52,665.84
DEPOSITOS DE OFICIALES	9,046.75	8,547.80	9,200.02	8,633.81	8,442.80	7,939.00	7,924.46	7,580.70	8,090.30
DEPOSITOS DE PARTICULARES	38,459.43	39,025.68	39,499.43	39,941.13	40,513.06	40,743.08	40,660.20	40,567.23	41,599.18
DEPOSITOS DE BANCOS	3,228.76	2,963.95	2,999.40	2,891.84	3,480.13	2,780.80	2,786.88	2,692.22	2,976.35
EXTRANJEROS	35,256.02	34,907.38	33,143.55	32,093.54	31,843.51	31,938.66	30,944.29	30,849.71	30,799.12
DEPOSITOS DE OFICIALES	198.23	100.10	165.89	101.18	122.20	93.29	112.36	107.33	94.60
DEPOSITOS DE PARTICULARES	24,678.20	24,944.21	23,515.46	23,290.54	22,880.96	22,835.90	22,685.57	22,782.33	22,502.47
DEPOSITOS DE BANCOS	10,379.59	9,863.07	9,462.20	8,701.81	8,840.35	9,009.47	8,146.36	7,960.05	8,202.06
PATRIMONIO TOTAL	13,495.24	13,969.79	14,283.65	14,687.21	14,299.98	14,074.63	14,318.03	14,469.99	14,745.47
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	119,113.55	118,915.31	118,853.82	119,350.06	120,156.85	118,940.73	118,327.02	119,047.20	120,596.56
ACTIVOS GENERADORES DE INGRESOS	93,509.63	93,970.37	94,302.00	95,633.77	95,755.34	95,667.57	95,948.66	97,348.67	97,975.86
TOTAL DE PRESTAMOS	73,719.81	73,528.55	73,897.38	74,775.59	75,034.55	74,630.33	75,014.09	75,824.02	76,341.33
TOTAL DE INVERSIONES	19,789.83	20,441.81	20,404.62	20,858.17	20,720.79	21,037.24	20,934.57	21,524.65	21,634.53
PATRIMONIO TOTAL	12,836.07	13,321.45	13,671.27	14,182.25	13,876.29	14,022.21	14,300.84	14,578.60	14,522.72
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,904.64	1,283.24	2,585.80	3,921.22	5,279.11	1,354.08	2,774.61	4,236.83	5,731.13
EGRESOS DE OPERACIONES	2,404.70	635.67	1,282.27	1,952.33	2,648.21	680.67	1,390.26	2,149.66	2,930.51
INGRESO NETO DE INTERESES	2,499.94	647.57	1,303.53	1,968.89	2,630.91	673.42	1,384.35	2,087.17	2,800.62

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OTROS INGRESOS	2,180.44	580.33	1,100.85	1,636.42	2,232.96	593.55	1,098.96	1,596.94	2,258.92
INGRESO DE OPERACIONES	4,680.38	1,227.90	2,404.38	3,605.31	4,863.86	1,266.97	2,483.32	3,684.11	5,059.54
EGRESOS GENERALES	2,644.52	626.55	1,246.70	1,902.82	2,580.97	638.20	1,287.09	1,894.54	2,609.20
UTILIDAD ANTES DE PROVISIONES	2,035.86	601.35	1,157.68	1,702.49	2,282.90	628.77	1,196.23	1,789.57	2,450.34
UTILIDAD DEL PERIODO	1,522.88	482.87	930.32	1,347.89	1,782.01	528.67	977.98	1,368.08	1,853.28
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	882.94	1,066.41	1,043.61	1,178.83	1,016.57	1,222.22	1,282.98	1,357.38	1,213.35
TOTAL PROVISIONES PARA PRESTAMOS	756.85	790.72	847.16	828.18	833.51	1,190.29	1,181.03	1,295.51	1,284.87
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.18	1.43	1.41	1.57	1.35	1.63	1.69	1.77	1.57
PROVISIONES / PRESTAMOS VENCIDOS (%)	85.72	74.15	81.18	70.25	81.99	97.39	92.05	95.44	105.89
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.06	1.14	1.11	1.10	1.59	1.56	1.69	1.66
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.15	11.63	12.03	12.28	11.95	11.95	12.15	12.21	12.14
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.23	14.70	15.05	15.23	14.73	14.62	14.77	14.73	14.91
PATRIMONIO / PRESTAMOS TOTALES (%)	18.02	18.75	19.24	19.62	18.95	18.83	18.89	18.84	19.10
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.20	24.53	23.50	22.62	21.95	20.41	19.98	19.19	21.37
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.62	17.45	16.79	15.81	15.45	14.46	13.95	13.22	14.69
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.40	48.59	47.88	48.47	47.55	46.22	45.71	45.45	47.36
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.63	2.06	1.97	1.88	1.86	2.21	2.04	1.87	1.89
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.28	1.62	1.57	1.51	1.48	1.78	1.65	1.53	1.54
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.86	14.50	13.61	12.67	12.84	15.08	13.68	12.51	12.76
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.25	5.46	5.48	5.47	5.51	5.66	5.78	5.80	5.85
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.57	2.71	2.72	2.72	2.77	2.85	2.90	2.94	2.99
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.67	2.76	2.76	2.75	2.75	2.82	2.89	2.86	2.86

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.50	51.03	51.85	52.78	53.06	50.37	51.83	51.42	51.57
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.33	2.47	2.33	2.28	2.33	2.48	2.29	2.19	2.31
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	26,062.00	25,893.00	25,979.00	26,061.00	26,305.00	26,195.00	24,174.00	26,358.00	26,439.00
NUMERO DE BANCOS	84.00	84.00	84.00	84.00	84.00	84.00	83.00	81.00	80.00
PRESTAMOS / EMPLEADOS	2.87	2.88	2.86	2.87	2.87	2.85	3.14	2.91	2.92
DEPOSITOS TOTALES / EMPLEADOS	3.30	3.30	3.27	3.21	3.20	3.18	3.41	3.10	3.16
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.04	0.05	0.07	0.02	0.04	0.05	0.07
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.29	2.07	(0.15)	0.37	(1.10)	(1.99)	(0.74)	(0.88)	1.48
PRESTAMOS (%)	3.23	2.68	0.93	0.24	0.77	0.35	2.09	2.57	2.31
LOCALES (%)	7.51	7.87	7.85	6.62	6.00	4.67	3.84	3.79	4.22
EXTRANJEROS (%)	(3.63)	(6.00)	(10.82)	(11.02)	(8.59)	(7.95)	(1.52)	(0.03)	(1.65)
DEPOSITOS (%)	2.59	1.46	(0.49)	(1.51)	(1.99)	(2.39)	(2.98)	(2.24)	(0.97)
LOCALES (%)	3.61	1.89	2.33	3.28	3.35	1.83	(0.63)	(1.22)	0.44
EXTRANJEROS (%)	1.16	0.84	(4.60)	(8.32)	(9.68)	(8.50)	(6.64)	(3.88)	(3.28)
PATRIMONIO (%)	10.83	10.23	9.38	7.38	5.96	0.75	0.24	(1.48)	3.12
UTILIDAD NETA (%)	(3.31)	11.37	14.42	10.90	17.02	9.49	5.12	1.50	4.00
CLASIFICACION PRESTAMOS									
NORMAL	71,963.91	71,069.40	71,056.74	71,633.68	72,281.21	71,544.63	72,195.38	73,110.22	73,473.49
MENCION ESPECIAL	2,246.98	2,673.80	2,401.64	2,321.77	2,299.79	2,381.75	2,710.12	2,777.73	2,753.70
SUBNORMAL	592.68	616.93	679.43	751.02	683.90	771.13	798.46	863.27	943.05
DUDOSO	414.74	393.12	395.28	411.72	494.84	482.87	565.44	620.96	682.77
IRRECUPERABLE	431.12	538.87	553.36	573.77	543.32	769.17	700.53	707.59	644.98