

CENTRO BANCARIO INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	64,557.42	64,273.93	65,803.41	69,878.86	71,842.50	73,355.33	75,757.57	77,957.33	81,674.58
ACTIVOS LIQUIDOS	13,421.39	12,555.24	12,493.66	12,162.04	12,851.23	12,127.91	12,059.09	11,229.67	13,707.59
TOTAL DE PRESTAMOS	36,819.95	36,788.80	38,275.74	42,053.48	43,248.50	44,649.60	46,989.65	49,306.22	50,573.76
LOCALES	21,436.20	21,832.26	23,056.43	24,270.68	24,356.74	25,089.32	26,358.78	28,071.54	28,608.78
EXTRANJEROS	15,383.75	14,956.54	15,219.30	17,782.80	18,891.76	19,560.16	20,630.87	21,234.68	21,964.97
TOTAL DE INVERSIONES	11,558.40	12,383.90	12,355.95	12,975.64	12,945.15	13,812.38	13,936.10	14,398.81	14,276.95
TOTAL DE DEPOSITOS	50,076.25	48,449.78	48,681.63	50,505.71	51,377.87	52,462.70	54,440.40	55,557.85	57,930.97
LOCALES	28,620.97	28,986.53	28,674.98	29,272.75	30,593.79	30,711.50	31,847.09	31,867.32	33,577.00
DEPOSITOS DE OFICIALES	4,338.42	4,352.87	4,006.92	4,143.71	4,405.47	4,174.58	4,787.85	4,451.70	4,891.57
DEPOSITOS DE PARTICULARES	21,996.60	22,345.61	22,690.90	23,047.45	24,361.69	24,814.85	25,280.63	25,560.15	26,390.10
DEPOSITOS DE BANCOS	2,285.96	2,288.04	1,977.16	2,081.59	1,826.62	1,722.08	1,778.61	1,855.47	2,295.33
EXTRANJEROS	21,455.28	19,463.25	20,006.66	21,232.96	20,784.08	21,751.19	22,593.31	23,690.53	24,353.97
DEPOSITOS DE OFICIALES	19.48	43.33	55.47	42.19	59.99	68.74	28.68	36.04	61.01
DEPOSITOS DE PARTICULARES	15,511.54	15,310.07	15,402.71	16,362.00	15,901.70	16,471.72	16,893.44	16,963.69	17,547.04
DEPOSITOS DE BANCOS	5,924.26	4,109.86	4,548.48	4,828.77	4,822.39	5,210.74	5,671.20	6,690.81	6,745.92
PATRIMONIO TOTAL	7,207.88	7,423.51	7,526.17	7,825.72	8,072.64	8,331.77	8,488.93	8,924.23	9,213.71
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	61,827.20	62,124.10	64,847.21	66,980.87	68,199.96	68,814.63	70,780.49	73,918.10	76,758.54
ACTIVOS GENERADORES DE INGRESOS	46,607.82	47,655.03	49,736.27	51,872.66	52,285.99	53,817.34	55,778.72	59,367.08	60,522.17
TOTAL DE PRESTAMOS	35,543.41	36,083.06	38,017.82	39,768.56	40,034.22	40,719.20	42,632.69	45,679.85	46,911.13
TOTAL DE INVERSIONES	11,064.42	11,571.97	11,718.45	12,104.10	12,251.77	13,098.14	13,146.03	13,687.23	13,611.05
PATRIMONIO TOTAL	7,135.39	7,317.54	7,373.49	7,536.99	7,640.26	7,877.64	8,007.55	8,374.97	8,643.18
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,049.12	741.53	1,495.87	2,274.29	3,090.32	821.61	1,658.35	2,535.51	3,453.66
EGRESOS DE OPERACIONES	1,702.18	401.01	804.82	1,225.96	1,665.74	422.37	854.27	1,299.77	1,759.18
INGRESO NETO DE INTERESES	1,346.95	340.52	691.05	1,048.34	1,424.58	399.24	804.08	1,235.75	1,694.48

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OTROS INGRESOS	1,107.50	294.03	592.33	947.11	1,370.16	426.05	868.07	1,278.53	1,705.61
INGRESO DE OPERACIONES	2,454.45	634.55	1,283.38	1,995.44	2,794.73	825.29	1,672.15	2,514.28	3,400.09
EGRESOS GENERALES	1,352.77	312.58	681.50	1,057.57	1,534.74	420.80	895.53	1,362.86	1,861.18
UTILIDAD ANTES DE PROVISIONES	1,101.69	321.97	601.88	937.87	1,259.99	404.48	776.62	1,151.42	1,538.91
UTILIDAD DEL PERIODO	859.53	296.81	524.06	802.93	1,073.61	360.95	674.94	989.47	1,315.92
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	448.50	446.67	456.17	471.89	384.55	418.65	412.07	406.94	372.30
TOTAL PROVISIONES PARA PRESTAMOS	614.22	606.09	612.42	611.37	608.67	628.02	630.71	648.82	674.07
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.22	1.21	1.19	1.12	0.89	0.94	0.88	0.83	0.74
PROVISIONES / PRESTAMOS VENCIDOS (%)	136.95	135.69	134.25	129.56	158.28	150.01	153.06	159.44	181.06
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.67	1.65	1.60	1.45	1.41	1.41	1.34	1.32	1.33
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.17	11.55	11.44	11.20	11.24	11.36	11.21	11.45	11.28
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.90	15.10	14.86	14.22	14.37	14.25	13.93	14.01	14.21
PATRIMONIO / PRESTAMOS TOTALES (%)	19.58	20.18	19.66	18.61	18.67	18.66	18.07	18.10	18.22
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.80	25.91	25.66	24.08	25.01	23.12	22.15	20.21	23.66
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.79	19.53	18.99	17.40	17.89	16.53	15.92	14.40	16.78
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.88	51.47	51.05	49.77	50.21	49.45	47.75	46.13	48.31
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.84	2.49	2.11	2.06	2.05	2.68	2.42	2.22	2.17
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.39	1.91	1.62	1.60	1.57	2.10	1.91	1.78	1.71
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.05	16.22	14.21	14.20	14.05	18.33	16.86	15.75	15.22
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.54	6.22	6.02	5.85	5.91	6.11	5.95	5.69	5.71
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.65	3.37	3.24	3.15	3.19	3.14	3.06	2.92	2.91
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.89	2.86	2.78	2.69	2.72	2.97	2.88	2.78	2.80

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.11	49.26	53.10	53.00	54.92	50.99	53.56	54.20	54.74
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.38	2.47	2.38	2.43	2.62	3.17	3.11	2.87	2.82
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	18,311.00	18,286.00	19,256.00	19,669.00	20,034.00	20,457.00	20,830.00	20,943.00	21,395.00
NUMERO DE BANCOS	72.00	74.00	79.00	79.00	81.00	80.00	79.00	79.00	79.00
PRESTAMOS / EMPLEADOS	2.01	2.01	1.99	2.14	2.16	2.18	2.26	2.35	2.36
DEPOSITOS TOTALES / EMPLEADOS	2.73	2.65	2.53	2.57	2.56	2.56	2.61	2.65	2.71
UTILIDAD NETA / EMPLEADOS	0.05	0.02	0.03	0.04	0.05	0.02	0.03	0.05	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.18	(0.30)	2.99	9.04	11.28	14.13	15.13	11.56	13.69
PRESTAMOS (%)	(0.45)	(3.25)	1.37	12.19	17.46	21.37	22.77	17.25	16.94
LOCALES (%)	0.09	0.16	5.46	11.26	13.62	14.92	14.32	15.66	17.46
EXTRANJEROS (%)	(1.20)	(7.83)	(4.26)	13.49	22.80	30.78	35.56	19.41	16.27
DEPOSITOS (%)	5.84	0.26	(1.67)	0.14	2.60	8.28	11.83	10.00	12.75
LOCALES (%)	9.27	10.14	6.38	7.47	6.89	5.95	11.06	8.86	9.75
EXTRANJEROS (%)	1.58	(11.55)	(11.28)	(8.46)	(3.13)	11.76	12.93	11.57	17.18
PATRIMONIO (%)	(8.91)	(8.02)	4.23	7.97	12.00	12.23	12.79	14.04	14.13
UTILIDAD NETA (%)	(26.89)	18.55	9.57	10.16	24.91	21.61	28.79	23.23	22.57
CLASIFICACION PRESTAMOS									
NORMAL	35,543.28	35,542.53	37,044.83	40,816.99	42,030.59	43,360.76	45,699.47	48,158.75	49,459.13
MENCION ESPECIAL	1,067.28	1,039.33	1,039.20	1,084.86	1,072.34	1,143.72	1,076.72	998.12	1,012.39
SUBNORMAL	319.58	317.71	321.35	293.47	348.15	354.31	408.22	359.51	348.34
DUDOSO	376.14	370.20	353.59	340.81	308.44	315.33	318.26	324.04	328.35
IRRECUPERABLE	127.89	125.11	129.19	128.72	97.64	103.38	117.69	114.64	99.62