

**BANCA 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	11,005.12	10,843.45	11,675.20	14,153.51	14,364.44	14,454.26	14,845.79	15,156.06	15,595.14
ACTIVOS LIQUIDOS	1,472.02	1,543.58	1,761.75	1,780.66	1,708.97	1,557.14	2,025.96	2,018.59	2,059.69
TOTAL DE PRESTAMOS	6,662.87	6,394.64	7,079.30	8,999.28	9,452.20	9,548.20	9,508.61	9,731.72	10,153.78
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	(0.03)	(0.13)	(0.16)
EXTRANJEROS	6,662.87	6,394.64	7,079.30	8,999.28	9,452.20	9,548.20	9,508.64	9,731.84	10,153.94
TOTAL DE INVERSIONES	2,661.55	2,698.70	2,619.09	3,107.47	2,935.39	3,073.79	2,971.80	3,107.08	3,035.92
TOTAL DE DEPOSITOS	8,190.26	6,701.33	7,121.00	7,728.20	7,174.59	7,636.88	8,011.99	8,052.74	8,415.28
LOCALES	0.00	0.06	0.00	0.00	0.02	58.27	75.00	0.02	0.04
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.06	0.00	0.00	0.02	58.27	75.00	0.02	0.04
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	8,190.26	6,701.27	7,121.00	7,728.20	7,174.57	7,578.61	7,936.99	8,052.72	8,415.24
DEPOSITOS DE OFICIALES	0.21	0.24	0.36	0.15	0.24	0.20	1.32	5.24	32.78
DEPOSITOS DE PARTICULARES	6,185.51	5,981.41	5,943.09	6,547.62	6,063.35	6,339.36	6,588.01	6,816.58	6,985.38
DEPOSITOS DE BANCOS	2,004.54	719.62	1,177.54	1,180.42	1,110.98	1,239.05	1,347.66	1,230.90	1,397.08
PATRIMONIO TOTAL	925.36	955.51	987.55	1,034.82	1,059.11	1,174.93	1,195.60	1,360.39	1,407.63
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	10,737.90	10,686.50	11,254.50	12,610.88	12,684.78	12,648.86	13,260.49	14,654.78	14,979.79
ACTIVOS GENERADORES DE INGRESOS	9,048.67	8,868.25	9,261.19	10,530.50	10,856.01	10,857.67	11,089.40	12,472.77	12,788.64
TOTAL DE PRESTAMOS	6,686.75	6,421.39	6,719.74	7,688.20	8,057.54	7,971.42	8,293.95	9,365.50	9,802.99
TOTAL DE INVERSIONES	2,361.92	2,446.86	2,541.45	2,842.30	2,798.47	2,886.25	2,795.44	3,107.27	2,985.66
PATRIMONIO TOTAL	837.08	873.86	909.79	955.38	992.23	1,065.22	1,091.58	1,197.60	1,233.37
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	498.17	118.43	233.30	359.77	513.39	151.56	309.37	469.85	639.59
EGRESOS DE OPERACIONES	375.70	86.33	174.31	270.47	381.21	107.96	221.25	336.69	457.14
INGRESO NETO DE INTERESES	122.47	32.10	58.99	89.30	132.18	43.59	88.11	133.16	182.46

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OTROS INGRESOS	160.80	94.36	149.05	209.94	281.82	163.51	259.25	345.45	432.87
INGRESO DE OPERACIONES	283.27	126.46	208.05	299.24	414.00	207.10	347.36	478.60	615.32
EGRESOS GENERALES	115.60	33.37	78.80	133.30	208.54	68.82	161.30	246.60	338.53
UTILIDAD ANTES DE PROVISIONES	167.67	93.09	129.25	165.94	205.46	138.29	186.06	232.01	276.79
UTILIDAD DEL PERIODO	151.45	91.10	114.48	139.32	165.89	135.19	177.38	214.23	258.14
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	18.39	25.62	26.24	32.44	24.08	23.35	40.17	28.24	22.79
TOTAL PROVISIONES PARA PRESTAMOS	89.62	90.19	88.49	99.27	104.87	106.53	109.33	113.44	112.08
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.28	0.40	0.37	0.36	0.25	0.24	0.42	0.29	0.22
PROVISIONES / PRESTAMOS VENCIDOS (%)	487.36	352.08	337.19	306.02	435.50	456.23	272.16	401.64	491.82
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.35	1.41	1.25	1.10	1.11	1.12	1.15	1.17	1.10
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.41	8.81	8.46	7.31	7.37	8.13	8.05	8.98	9.03
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.92	10.51	10.18	8.55	8.55	9.31	9.58	10.60	10.67
PATRIMONIO / PRESTAMOS TOTALES (%)	13.89	14.94	13.95	11.50	11.20	12.31	12.57	13.98	13.86
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.97	23.03	24.74	23.04	23.82	20.39	25.29	25.07	24.48
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.38	14.24	15.09	12.58	11.90	10.77	13.65	13.32	13.21
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.47	63.31	61.52	63.25	64.73	60.64	62.38	63.65	60.55
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.67	4.11	2.47	1.76	1.53	4.98	3.20	2.29	2.02
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.41	3.41	2.03	1.47	1.31	4.28	2.68	1.95	1.72
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.09	41.70	25.17	19.44	16.72	50.77	32.50	23.85	20.93
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.51	5.34	5.04	4.56	4.73	5.58	5.58	5.02	5.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.15	3.89	3.76	3.42	3.51	3.98	3.99	3.60	3.57
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.35	1.45	1.27	1.13	1.22	1.61	1.59	1.42	1.43

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	40.81	26.38	37.88	44.55	50.37	33.23	46.44	51.52	55.02
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.78	4.26	3.22	2.66	2.60	6.02	4.68	3.69	3.38
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	685.00	673.00	691.00	692.00	699.00	714.00	735.00	758.00	773.00
NUMERO DE BANCOS	29.00	29.00	31.00	31.00	31.00	30.00	29.00	29.00	29.00
PRESTAMOS / EMPLEADOS	9.73	9.50	10.25	13.00	13.52	13.37	12.94	12.84	13.14
DEPOSITOS TOTALES / EMPLEADOS	11.96	9.96	10.31	11.17	10.26	10.70	10.90	10.62	10.89
UTILIDAD NETA / EMPLEADOS	0.22	0.14	0.17	0.20	0.24	0.19	0.24	0.28	0.33
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	4.62	2.88	7.77	27.87	30.53	33.30	27.16	7.08	8.57
PRESTAMOS (%)	(1.21)	(0.83)	11.31	41.12	41.86	49.32	34.32	8.14	7.42
LOCALES (%)	(100.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(1.21)	(0.83)	11.31	41.12	41.86	49.32	34.32	8.14	7.42
DEPOSITOS (%)	3.04	(17.88)	(18.90)	(16.11)	(12.40)	13.96	12.51	4.20	17.29
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	101,651.30	0.00	0.00	94.58
EXTRANJEROS (%)	3.04	(17.88)	(18.90)	(16.11)	(12.40)	13.09	11.46	4.20	17.29
PATRIMONIO (%)	21.97	19.04	18.69	18.14	14.45	22.96	21.07	31.46	32.91
UTILIDAD NETA (%)	96.61	91.36	55.52	31.20	9.53	48.40	54.95	53.77	55.61
CLASIFICACION PRESTAMOS									
NORMAL	6,507.93	6,230.63	6,909.70	8,784.87	9,262.13	9,335.40	9,311.22	9,598.51	9,988.67
MENCION ESPECIAL	147.87	158.85	162.88	202.87	196.43	200.76	145.78	134.36	172.22
SUBNORMAL	33.29	25.67	28.53	36.74	53.51	56.06	103.43	69.24	66.82
DUDOSO	50.52	58.07	54.07	55.30	33.40	49.23	37.45	23.98	21.93
IRRECUPERABLE	12.88	11.61	12.61	18.76	11.62	13.28	20.07	19.07	16.21