

CENTRO BANCARIO INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

| | 2010 | 2011 | | | | 2012 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 71,842.50 | 73,355.33 | 75,757.57 | 77,951.55 | 81,577.53 | 82,699.10 | 84,610.48 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 12,851.23 | 12,127.91 | 12,059.09 | 11,224.10 | 13,704.15 | 13,797.87 | 13,941.20 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 43,248.50 | 44,649.60 | 46,989.65 | 49,306.22 | 50,570.66 | 51,005.58 | 52,557.13 | 0.00 | 0.00 |
| LOCALES | 24,356.74 | 25,089.32 | 26,358.78 | 28,071.54 | 28,601.37 | 29,211.02 | 30,633.87 | 0.00 | 0.00 |
| EXTRANJEROS | 18,891.76 | 19,560.16 | 20,630.87 | 21,234.68 | 21,969.29 | 21,794.56 | 21,923.26 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 12,945.15 | 13,812.38 | 13,936.10 | 14,398.81 | 14,216.78 | 14,573.81 | 14,894.12 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 51,377.87 | 52,462.70 | 54,440.40 | 55,557.85 | 57,947.12 | 59,269.99 | 60,840.74 | 0.00 | 0.00 |
| LOCALES | 30,593.79 | 30,711.50 | 31,847.09 | 31,867.32 | 33,585.29 | 34,352.75 | 35,190.28 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 4,405.47 | 4,174.58 | 4,787.85 | 4,451.70 | 4,891.57 | 4,822.10 | 5,140.86 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 24,361.69 | 24,814.85 | 25,280.63 | 25,560.15 | 26,398.39 | 27,126.27 | 27,766.11 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 1,826.62 | 1,722.08 | 1,778.61 | 1,855.47 | 2,295.33 | 2,404.38 | 2,283.32 | 0.00 | 0.00 |
| EXTRANJEROS | 20,784.08 | 21,751.19 | 22,593.31 | 23,690.53 | 24,361.83 | 24,917.24 | 25,650.46 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 59.99 | 68.74 | 28.68 | 36.04 | 61.01 | 75.69 | 38.99 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 15,901.70 | 16,471.72 | 16,893.44 | 16,963.69 | 17,554.90 | 18,619.94 | 18,797.58 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 4,822.39 | 5,210.74 | 5,671.20 | 6,690.81 | 6,745.92 | 6,221.61 | 6,813.88 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 8,072.64 | 8,331.77 | 8,488.93 | 8,924.22 | 9,130.52 | 9,606.08 | 9,697.18 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 68,199.96 | 68,814.63 | 70,780.49 | 73,915.21 | 76,710.02 | 78,027.21 | 80,184.03 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 52,285.99 | 53,817.34 | 55,778.72 | 59,367.08 | 60,490.54 | 62,020.69 | 64,188.50 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 40,034.22 | 40,719.20 | 42,632.69 | 45,679.85 | 46,909.58 | 47,827.59 | 49,773.39 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 12,251.77 | 13,098.14 | 13,146.03 | 13,687.23 | 13,580.96 | 14,193.09 | 14,415.11 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 7,640.26 | 7,877.64 | 8,007.55 | 8,374.97 | 8,601.58 | 8,968.92 | 9,093.05 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 3,090.32 | 821.61 | 1,658.35 | 2,535.51 | 3,447.53 | 911.07 | 1,834.85 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 1,665.74 | 422.37 | 854.27 | 1,299.77 | 1,759.35 | 460.40 | 936.78 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 1,424.58 | 399.24 | 804.08 | 1,235.74 | 1,688.18 | 450.67 | 898.07 | 0.00 | 0.00 |

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| OTROS INGRESOS | 1,370.16 | 426.05 | 868.07 | 1,278.53 | 1,672.00 | 517.56 | 953.85 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 2,794.73 | 825.29 | 1,672.15 | 2,514.28 | 3,360.18 | 968.23 | 1,851.92 | 0.00 | 0.00 |
| EGRESOS GENERALES | 1,534.74 | 420.80 | 895.53 | 1,362.86 | 1,850.17 | 491.05 | 1,006.27 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 1,259.99 | 404.48 | 776.62 | 1,151.41 | 1,510.02 | 477.18 | 845.66 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 1,073.61 | 360.95 | 674.94 | 989.47 | 1,295.82 | 433.62 | 746.22 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 384.55 | 418.65 | 412.07 | 406.94 | 372.30 | 361.56 | 415.24 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 608.67 | 628.02 | 630.71 | 648.82 | 672.69 | 667.79 | 679.19 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.89 | 0.94 | 0.88 | 0.83 | 0.74 | 0.71 | 0.79 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 158.28 | 150.01 | 153.06 | 159.44 | 180.69 | 184.70 | 163.56 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.41 | 1.41 | 1.34 | 1.32 | 1.33 | 1.31 | 1.29 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.24 | 11.36 | 11.21 | 11.45 | 11.19 | 11.62 | 11.46 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.37 | 14.25 | 13.93 | 14.01 | 14.09 | 14.65 | 14.38 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 18.67 | 18.66 | 18.07 | 18.10 | 18.05 | 18.83 | 18.45 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 25.01 | 23.12 | 22.15 | 20.20 | 23.65 | 23.28 | 22.91 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 17.89 | 16.53 | 15.92 | 14.40 | 16.80 | 16.68 | 16.48 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 50.21 | 49.45 | 47.75 | 46.12 | 48.18 | 47.87 | 47.39 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.05 | 2.68 | 2.42 | 2.22 | 2.14 | 2.80 | 2.33 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.57 | 2.10 | 1.91 | 1.78 | 1.69 | 2.22 | 1.86 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 14.05 | 18.33 | 16.86 | 15.75 | 15.06 | 19.34 | 16.41 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.91 | 6.11 | 5.95 | 5.69 | 5.70 | 5.88 | 5.72 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.19 | 3.14 | 3.06 | 2.92 | 2.91 | 2.97 | 2.92 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.72 | 2.97 | 2.88 | 2.78 | 2.79 | 2.91 | 2.80 | 0.00 | 0.00 |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 54.92 | 50.99 | 53.56 | 54.20 | 55.06 | 50.72 | 54.34 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.62 | 3.17 | 3.11 | 2.87 | 2.76 | 3.34 | 2.97 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 20,034.00 | 20,457.00 | 20,830.00 | 20,943.00 | 21,395.00 | 21,611.00 | 21,831.00 | 0.00 | 0.00 |
| NUMERO DE BANCOS | 81.00 | 80.00 | 79.00 | 79.00 | 79.00 | 77.00 | 77.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 2.16 | 2.18 | 2.26 | 2.35 | 2.36 | 2.36 | 2.41 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2.56 | 2.56 | 2.61 | 2.65 | 2.71 | 2.74 | 2.79 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.05 | 0.02 | 0.03 | 0.05 | 0.06 | 0.02 | 0.03 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 11.28 | 14.13 | 15.13 | 11.55 | 13.55 | 12.74 | 11.69 | 0.00 | 0.00 |
| PRESTAMOS (%) | 17.46 | 21.37 | 22.77 | 17.25 | 16.93 | 14.24 | 11.85 | 0.00 | 0.00 |
| LOCALES (%) | 13.62 | 14.92 | 14.32 | 15.66 | 17.43 | 16.43 | 16.22 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 22.80 | 30.78 | 35.56 | 19.41 | 16.29 | 11.42 | 6.26 | 0.00 | 0.00 |
| DEPOSITOS (%) | 2.60 | 8.28 | 11.83 | 10.00 | 12.79 | 12.98 | 11.76 | 0.00 | 0.00 |
| LOCALES (%) | 6.89 | 5.95 | 11.06 | 8.86 | 9.78 | 11.86 | 10.50 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (3.13) | 11.76 | 12.93 | 11.57 | 17.21 | 14.56 | 13.53 | 0.00 | 0.00 |
| PATRIMONIO (%) | 12.00 | 12.23 | 12.79 | 14.04 | 13.10 | 15.29 | 14.23 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | 24.91 | 21.61 | 28.79 | 23.23 | 20.70 | 20.13 | 10.56 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 42,030.59 | 43,360.76 | 45,699.47 | 48,158.75 | 49,455.49 | 49,878.01 | 51,436.23 | 0.00 | 0.00 |
| MENCION ESPECIAL | 1,072.34 | 1,143.72 | 1,076.72 | 998.12 | 1,012.39 | 1,037.90 | 1,044.57 | 0.00 | 0.00 |
| SUBNORMAL | 348.15 | 354.31 | 408.22 | 359.51 | 347.06 | 314.33 | 286.05 | 0.00 | 0.00 |
| DUDOSO | 308.44 | 315.33 | 318.26 | 324.04 | 328.56 | 335.53 | 329.58 | 0.00 | 0.00 |
| IRRECUPERABLE | 97.64 | 103.38 | 117.69 | 114.64 | 99.85 | 107.61 | 139.88 | 0.00 | 0.00 |