

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	84,609.02	86,970.56	0.00
ACTIVOS LIQUIDOS	12,851.23	12,127.91	12,059.09	11,224.10	13,704.15	13,797.87	13,942.20	13,444.34	0.00
TOTAL DE PRESTAMOS	43,248.50	44,649.60	46,989.65	49,306.22	50,570.66	51,005.58	52,555.21	55,500.21	0.00
LOCALES	24,356.74	25,089.32	26,358.78	28,071.54	28,601.37	29,211.02	30,631.95	32,461.03	0.00
EXTRANJEROS	18,891.76	19,560.16	20,630.87	21,234.68	21,969.29	21,794.56	21,923.26	23,039.17	0.00
TOTAL DE INVERSIONES	12,945.15	13,812.38	13,936.10	14,398.81	14,216.78	14,573.81	14,895.72	14,713.22	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	61,746.38	0.00
LOCALES	30,593.79	30,711.50	31,847.09	31,867.32	33,585.29	34,352.75	35,190.28	36,060.35	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	5,297.66	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	28,475.35	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	2,287.33	0.00
EXTRANJEROS	20,784.08	21,751.19	22,593.31	23,690.53	24,361.83	24,917.24	25,650.46	25,686.03	0.00
DEPOSITOS DE OFICIALES	59.99	68.74	28.68	36.04	61.01	75.69	38.99	95.06	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	18,911.18	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	6,679.79	0.00
PATRIMONIO TOTAL	8,072.64	8,331.77	8,488.93	8,924.22	9,130.52	9,606.08	9,690.99	10,031.16	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	80,183.30	82,461.06	0.00
ACTIVOS GENERADORES DE INGRESOS	52,285.99	53,817.34	55,778.72	59,367.08	60,490.54	62,020.69	64,188.34	66,959.23	0.00
TOTAL DE PRESTAMOS	40,034.22	40,719.20	42,632.69	45,679.85	46,909.58	47,827.59	49,772.43	52,403.21	0.00
TOTAL DE INVERSIONES	12,251.77	13,098.14	13,146.03	13,687.23	13,580.96	14,193.09	14,415.91	14,556.02	0.00
PATRIMONIO TOTAL	7,640.26	7,877.64	8,007.55	8,374.97	8,601.58	8,968.92	9,089.96	9,477.69	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	2,789.78	0.00
EGRESOS DE OPERACIONES	1,665.74	422.37	854.27	1,299.77	1,759.35	460.40	936.78	1,429.22	0.00
INGRESO NETO DE INTERESES	1,424.58	399.24	804.08	1,235.74	1,688.18	450.67	898.07	1,360.56	0.00

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OTROS INGRESOS	1,370.16	426.05	868.07	1,278.53	1,672.00	517.56	955.50	1,379.85	0.00
INGRESO DE OPERACIONES	2,794.73	825.29	1,672.15	2,514.28	3,360.18	968.23	1,853.57	2,740.42	0.00
EGRESOS GENERALES	1,534.74	420.80	895.53	1,362.86	1,850.17	491.05	1,008.78	1,494.13	0.00
UTILIDAD ANTES DE PROVISIONES	1,259.99	404.48	776.62	1,151.41	1,510.02	477.18	844.80	1,246.29	0.00
UTILIDAD DEL PERIODO	1,073.61	360.95	674.94	989.47	1,295.82	433.62	743.44	1,087.54	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	384.55	418.65	412.07	406.94	372.30	361.56	415.24	406.33	0.00
TOTAL PROVISIONES PARA PRESTAMOS	608.67	628.02	630.71	648.82	672.69	667.79	681.11	707.05	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.89	0.94	0.88	0.83	0.74	0.71	0.79	0.73	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	158.28	150.01	153.06	159.44	180.69	184.70	164.03	174.01	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.41	1.41	1.34	1.32	1.33	1.31	1.30	1.27	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.24	11.36	11.21	11.45	11.19	11.62	11.45	11.53	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.37	14.25	13.93	14.01	14.09	14.65	14.37	14.29	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.67	18.66	18.07	18.10	18.05	18.83	18.44	18.07	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.01	23.12	22.15	20.20	23.65	23.28	22.92	21.77	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.89	16.53	15.92	14.40	16.80	16.68	16.48	15.46	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.21	49.45	47.75	46.12	48.18	47.87	47.40	45.60	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.05	2.68	2.42	2.22	2.14	2.80	2.32	2.17	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.57	2.10	1.91	1.78	1.69	2.22	1.85	1.76	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.05	18.33	16.86	15.75	15.06	19.34	16.36	15.30	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.91	6.11	5.95	5.69	5.70	5.88	5.72	5.56	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.19	3.14	3.06	2.92	2.91	2.97	2.92	2.85	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	2.71	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.92	50.99	53.56	54.20	55.06	50.72	54.42	54.52	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.62	3.17	3.11	2.87	2.76	3.34	2.98	2.75	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	21,690.00	0.00
NUMERO DE BANCOS	81.00	80.00	80.00	80.00	80.00	78.00	78.00	79.00	0.00
PRESTAMOS / EMPLEADOS	2.16	2.18	2.26	2.35	2.36	2.36	2.41	2.56	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.56	2.56	2.61	2.65	2.71	2.74	2.79	2.85	0.00
UTILIDAD NETA / EMPLEADOS	0.05	0.02	0.03	0.05	0.06	0.02	0.03	0.05	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	11.28	14.13	15.13	11.55	13.55	12.74	11.68	11.57	0.00
PRESTAMOS (%)	17.46	21.37	22.77	17.25	16.93	14.24	11.84	12.56	0.00
LOCALES (%)	13.62	14.92	14.32	15.66	17.43	16.43	16.21	15.64	0.00
EXTRANJEROS (%)	22.80	30.78	35.56	19.41	16.29	11.42	6.26	8.50	0.00
DEPOSITOS (%)	2.60	8.28	11.83	10.00	12.79	12.98	11.76	11.14	0.00
LOCALES (%)	6.89	5.95	11.06	8.86	9.78	11.86	10.50	13.16	0.00
EXTRANJEROS (%)	(3.13)	11.76	12.93	11.57	17.21	14.56	13.53	8.42	0.00
PATRIMONIO (%)	12.00	12.23	12.79	14.04	13.10	15.29	14.16	12.40	0.00
UTILIDAD NETA (%)	24.91	21.61	28.79	23.23	20.70	20.13	10.15	9.91	0.00
CLASIFICACION PRESTAMOS									
NORMAL	42,030.59	43,360.76	45,699.47	48,158.75	49,455.49	49,878.01	51,435.56	53,692.17	0.00
MENCION ESPECIAL	1,072.34	1,143.72	1,076.72	998.12	1,012.39	1,037.90	1,045.23	1,824.66	0.00
SUBNORMAL	348.15	354.31	408.22	359.51	347.06	314.33	286.05	237.42	0.00
DUDOSO	308.44	315.33	318.26	324.04	328.56	335.53	329.58	331.92	0.00
IRRECUPERABLE	97.64	103.38	117.69	114.64	99.85	107.61	139.88	121.09	0.00