

**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     | 80,975.32    | 82,781.48   | 84,692.94    | 86,988.90     | 89,730.72    |
| ACTIVOS LIQUIDOS                | 12,851.23    | 12,127.91   | 12,059.09    | 11,224.10     | 13,633.03    | 13,797.87   | 13,942.20    | 13,459.74     | 15,785.61    |
| TOTAL DE PRESTAMOS              | 43,248.50    | 44,649.60   | 46,989.65    | 49,306.22     | 50,186.16    | 51,005.58   | 52,555.21    | 55,500.32     | 56,009.03    |
| LOCALES                         | 24,356.74    | 25,089.32   | 26,358.78    | 28,071.54     | 28,223.57    | 29,211.02   | 30,631.95    | 32,461.15     | 32,653.39    |
| EXTRANJEROS                     | 18,891.76    | 19,560.16   | 20,630.87    | 21,234.68     | 21,962.58    | 21,794.56   | 21,923.26    | 23,039.17     | 23,355.64    |
| TOTAL DE INVERSIONES            | 12,945.15    | 13,812.38   | 13,936.10    | 14,398.81     | 14,092.99    | 14,656.20   | 14,979.64    | 14,806.88     | 14,851.85    |
| TOTAL DE DEPOSITOS              | 51,377.87    | 52,462.70   | 54,440.40    | 55,557.85     | 57,437.77    | 59,269.99   | 60,840.74    | 61,759.88     | 64,070.70    |
| LOCALES                         | 30,593.79    | 30,711.50   | 31,847.09    | 31,867.32     | 33,130.92    | 34,352.75   | 35,190.28    | 36,060.35     | 37,603.02    |
| 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      | 5,722.68     |
| DEPOSITOS DE PARTICULARES       | 24,361.69    | 24,814.85   | 25,280.63    | 25,560.15     | 25,965.65    | 27,126.27   | 27,766.11    | 28,475.35     | 29,327.64    |
| DEPOSITOS DE BANCOS             | 1,826.62     | 1,722.08    | 1,778.61     | 1,855.47      | 2,273.70     | 2,404.38    | 2,283.32     | 2,287.33      | 2,552.70     |
| EXTRANJEROS                     | 20,784.08    | 21,751.19   | 22,593.31    | 23,690.53     | 24,306.85    | 24,917.24   | 25,650.46    | 25,699.53     | 26,467.68    |
| DEPOSITOS DE OFICIALES          | 59.99        | 68.74       | 28.68        | 36.04         | 61.01        | 75.69       | 38.99        | 95.06         | 44.43        |
| DEPOSITOS DE PARTICULARES       | 15,901.70    | 16,471.72   | 16,893.44    | 16,963.69     | 17,499.91    | 18,619.94   | 18,797.58    | 18,924.68     | 19,740.62    |
| 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      | 6,682.63     |
| PATRIMONIO TOTAL                | 8,072.64     | 8,331.77    | 8,488.93     | 8,924.22      | 9,067.92     | 9,606.08    | 9,690.99     | 10,036.07     | 9,559.01     |
| PROMEDIO (12 MESES)             |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 68,199.96    | 68,814.63   | 70,780.49    | 73,915.21     | 76,657.07    | 78,333.14   | 80,541.55    | 82,770.44     | 85,681.09    |
| ACTIVOS GENERADORES DE INGRESOS | 52,285.99    | 53,817.34   | 55,778.72    | 59,367.08     | 60,440.92    | 62,279.25   | 64,489.59    | 67,267.73     | 67,855.56    |
| TOTAL DE PRESTAMOS              | 40,034.22    | 40,719.20   | 42,632.69    | 45,679.85     | 46,839.80    | 47,952.08   | 49,923.34    | 52,574.00     | 53,306.64    |
| TOTAL DE INVERSIONES            | 12,251.77    | 13,098.14   | 13,146.03    | 13,687.23     | 13,601.13    | 14,327.17   | 14,566.25    | 14,693.73     | 14,548.92    |
| PATRIMONIO TOTAL                | 7,640.26     | 7,877.64    | 8,007.55     | 8,374.97      | 8,602.12     | 9,002.90    | 9,134.28     | 9,522.78      | 9,359.44     |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |             |              |               |              |             |              |               |              |
| INGRESOS POR INTERESES          | 3,090.32     | 821.61      | 1,658.35     | 2,535.51      | 3,445.01     | 911.07      | 1,834.85     | 2,811.92      | 3,804.62     |
| EGRESOS DE OPERACIONES          | 1,665.74     | 422.37      | 854.27       | 1,299.77      | 1,757.95     | 460.40      | 936.78       | 1,442.03      | 1,956.97     |
| INGRESO NETO DE INTERESES       | 1,424.58     | 399.24      | 804.08       | 1,235.74      | 1,687.05     | 450.67      | 898.07       | 1,369.89      | 1,847.65     |

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|---|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|   | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| OTROS INGRESOS  | 1,370.16     | 426.05      | 868.07       | 1,278.53      | 1,671.49     | 517.56      | 955.50       | 1,387.75      | 1,866.81     |
| INGRESO DE OPERACIONES  | 2,794.73     | 825.29      | 1,672.15     | 2,514.28      | 3,358.54     | 968.23      | 1,853.57     | 2,757.63      | 3,714.46     |
| EGRESOS GENERALES   | 1,534.74     | 420.80      | 895.53       | 1,362.86      | 1,849.21     | 491.05      | 1,008.78     | 1,498.84      | 2,007.55     |
| UTILIDAD ANTES DE PROVISIONES   | 1,259.99     | 404.48      | 776.62       | 1,151.41      | 1,509.34     | 477.18      | 844.80       | 1,258.79      | 1,706.90     |
| UTILIDAD DEL PERIODO  | 1,073.61     | 360.95      | 674.94       | 989.47        | 1,295.14     | 433.62      | 743.44       | 1,099.09      | 1,479.96     |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 384.55       | 418.65      | 412.07       | 406.94        | 371.77       | 361.56      | 415.24       | 406.33        | 341.69       |
| TOTAL PROVISIONES PARA PRESTAMOS  | 608.67       | 628.02      | 630.71       | 648.82        | 668.22       | 667.79      | 681.11       | 706.94        | 666.11       |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.89         | 0.94        | 0.88         | 0.83          | 0.74         | 0.71        | 0.79         | 0.73          | 0.61         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 158.28       | 150.01      | 153.06       | 159.44        | 179.74       | 184.70      | 164.03       | 173.98        | 194.95       |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 1.41         | 1.41        | 1.34         | 1.32          | 1.33         | 1.31        | 1.30         | 1.27          | 1.19         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 11.24        | 11.36       | 11.21        | 11.45         | 11.20        | 11.60       | 11.44        | 11.54         | 10.65        |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 14.37        | 14.25       | 13.93        | 14.01         | 14.11        | 14.63       | 14.35        | 14.27         | 13.49        |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 18.67        | 18.66       | 18.07        | 18.10         | 18.07        | 18.83       | 18.44        | 18.08         | 17.07        |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 25.01        | 23.12       | 22.15        | 20.20         | 23.74        | 23.28       | 22.92        | 21.79         | 24.64        |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 17.89        | 16.53       | 15.92        | 14.40         | 16.84        | 16.67       | 16.46        | 15.47         | 17.59        |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 50.21        | 49.45       | 47.75        | 46.12         | 48.27        | 48.01       | 47.54        | 45.77         | 47.82        |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 2.05         | 2.68        | 2.42         | 2.22          | 2.14         | 2.79        | 2.31         | 2.18          | 2.18         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 1.57         | 2.10        | 1.91         | 1.78          | 1.69         | 2.21        | 1.85         | 1.77          | 1.73         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 14.05        | 18.33       | 16.86        | 15.75         | 15.06        | 19.27       | 16.28        | 15.39         | 15.81        |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 5.91         | 6.11        | 5.95         | 5.69          | 5.70         | 5.85        | 5.69         | 5.57          | 5.61         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 3.19         | 3.14        | 3.06         | 2.92          | 2.91         | 2.96        | 2.91         | 2.86          | 2.88         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.72         | 2.97        | 2.88         | 2.78          | 2.79         | 2.89        | 2.79         | 2.72          | 2.72         |

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| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                 | 54.92        | 50.99       | 53.56        | 54.20         | 55.06        | 50.72       | 54.42        | 54.35         | 54.05        |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.62         | 3.17        | 3.11         | 2.87          | 2.77         | 3.32        | 2.96         | 2.75          | 2.75         |
| PRODUCTIVIDAD   |              |             |              |               |              |             |              |               |              |
| NUMERO DE EMPLEADOS   | 20,034.00    | 20,457.00   | 20,830.00    | 20,943.00     | 21,267.00    | 21,611.00   | 21,831.00    | 22,144.00     | 22,506.00    |
| NUMERO DE BANCOS  | 81.00        | 80.00       | 80.00        | 80.00         | 79.00        | 78.00       | 78.00        | 80.00         | 80.00        |
| PRESTAMOS / EMPLEADOS   | 2.16         | 2.18        | 2.26         | 2.35          | 2.36         | 2.36        | 2.41         | 2.51          | 2.49         |
| DEPOSITOS TOTALES / EMPLEADOS                                   | 2.56         | 2.56        | 2.61         | 2.65          | 2.70         | 2.74        | 2.79         | 2.79          | 2.85         |
| UTILIDAD NETA / EMPLEADOS                                       | 0.05         | 0.02        | 0.03         | 0.05          | 0.06         | 0.02        | 0.03         | 0.05          | 0.07         |
| TASA DE CRECIMIENTO (12 MESES)                                  |              |             |              |               |              |             |              |               |              |
| ACTIVOS (%)   | 11.28        | 14.13       | 15.13        | 11.55         | 12.71        | 12.85       | 11.79        | 11.59         | 10.81        |
| PRESTAMOS (%)   | 17.46        | 21.37       | 22.77        | 17.25         | 16.04        | 14.24       | 11.84        | 12.56         | 11.60        |
| LOCALES (%)   | 13.62        | 14.92       | 14.32        | 15.66         | 15.88        | 16.43       | 16.21        | 15.64         | 15.70        |
| EXTRANJEROS (%)   | 22.80        | 30.78       | 35.56        | 19.41         | 16.25        | 11.42       | 6.26         | 8.50          | 6.34         |
| DEPOSITOS (%)   | 2.60         | 8.28        | 11.83        | 10.00         | 11.79        | 12.98       | 11.76        | 11.16         | 11.55        |
| LOCALES (%)   | 6.89         | 5.95        | 11.06        | 8.86          | 8.29         | 11.86       | 10.50        | 13.16         | 13.50        |
| EXTRANJEROS (%)   | (3.13)       | 11.76       | 12.93        | 11.57         | 16.95        | 14.56       | 13.53        | 8.48          | 8.89         |
| PATRIMONIO (%)  | 12.00        | 12.23       | 12.79        | 14.04         | 12.33        | 15.29       | 14.16        | 12.46         | 5.42         |
| UTILIDAD NETA (%)   | 24.91        | 21.61       | 28.79        | 23.23         | 20.63        | 20.13       | 10.15        | 11.08         | 14.27        |
| CLASIFICACION PRESTAMOS   |              |             |              |               |              |             |              |               |              |
| NORMAL  | 42,030.59    | 43,360.76   | 45,699.47    | 48,158.75     | 49,071.07    | 49,878.01   | 51,435.56    | 53,692.17     | 54,111.59    |
| MENCION ESPECIAL  | 1,072.34     | 1,143.72    | 1,076.72     | 998.12        | 1,011.40     | 1,037.90    | 1,045.23     | 1,824.66      | 1,947.22     |
| SUBNORMAL   | 348.15       | 354.31      | 408.22       | 359.51        | 343.80       | 314.33      | 286.05       | 237.42        | 221.53       |
| DUDOSO  | 308.44       | 315.33      | 318.26       | 324.04        | 328.31       | 335.53      | 329.58       | 331.92        | 285.99       |
| IRRECUPERABLE   | 97.64        | 103.38      | 117.69       | 114.64        | 99.79        | 107.61      | 139.88       | 121.09        | 108.81       |