

**BANCA 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	14,364.44	14,454.26	14,845.79	15,156.06	15,596.91	15,674.07	15,552.54	16,412.14	16,835.58
ACTIVOS LIQUIDOS	1,708.97	1,557.14	2,025.96	2,018.59	2,062.96	2,590.56	2,377.24	2,401.65	3,455.42
TOTAL DE PRESTAMOS	9,452.20	9,548.20	9,508.61	9,731.72	10,154.94	9,578.64	9,427.94	10,229.80	9,677.36
LOCALES	0.00	0.00	(0.03)	(0.13)	(0.16)	0.00	0.00	0.00	0.00
EXTRANJEROS	9,452.20	9,548.20	9,508.64	9,731.84	10,155.10	9,578.64	9,427.94	10,229.80	9,677.36
TOTAL DE INVERSIONES	2,935.39	3,073.79	2,971.80	3,107.08	3,034.15	3,020.86	3,207.17	3,282.52	3,265.19
TOTAL DE DEPOSITOS	7,174.59	7,636.88	8,011.99	8,052.74	8,418.27	8,926.93	8,749.08	9,196.74	9,482.87
LOCALES	0.02	58.27	75.00	0.02	0.04	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.02	58.27	75.00	0.02	0.04	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	7,174.57	7,578.61	7,936.99	8,052.72	8,418.23	8,926.93	8,749.08	9,196.74	9,482.86
DEPOSITOS DE OFICIALES	0.24	0.20	1.32	5.24	32.78	11.32	16.67	0.24	0.04
DEPOSITOS DE PARTICULARES	6,063.35	6,339.36	6,588.01	6,816.58	6,988.36	7,452.11	7,465.17	7,703.54	7,992.46
DEPOSITOS DE BANCOS	1,110.98	1,239.05	1,347.66	1,230.90	1,397.08	1,463.49	1,267.24	1,492.96	1,490.36
PATRIMONIO TOTAL	1,059.11	1,174.93	1,195.60	1,360.39	1,405.93	1,566.69	1,603.45	1,684.61	1,814.04
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	12,684.78	12,648.86	13,260.49	14,654.78	14,980.68	15,064.17	15,199.17	15,784.10	16,216.24
ACTIVOS GENERADORES DE INGRESOS	10,856.01	10,857.67	11,089.40	12,472.77	12,788.34	12,610.74	12,557.76	13,175.56	13,065.82
TOTAL DE PRESTAMOS	8,057.54	7,971.42	8,293.95	9,365.50	9,803.57	9,563.42	9,468.28	9,980.76	9,916.15
TOTAL DE INVERSIONES	2,798.47	2,886.25	2,795.44	3,107.27	2,984.77	3,047.32	3,089.49	3,194.80	3,149.67
PATRIMONIO TOTAL	992.23	1,065.22	1,091.58	1,197.60	1,232.52	1,370.81	1,399.52	1,522.50	1,609.98
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	513.39	151.56	309.37	469.85	633.90	164.46	330.71	500.93	678.57
EGRESOS DE OPERACIONES	381.21	107.96	221.25	336.69	457.26	119.52	244.72	372.25	504.96
INGRESO NETO DE INTERESES	132.18	43.59	88.11	133.16	176.63	44.94	85.99	128.69	173.61

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OTROS INGRESOS	281.82	163.51	259.25	345.45	438.18	145.61	220.46	292.84	396.70
INGRESO DE OPERACIONES	414.00	207.10	347.36	478.60	614.81	190.55	306.45	421.53	570.31
EGRESOS GENERALES	208.54	68.82	161.30	246.60	339.02	74.65	138.84	205.26	274.23
UTILIDAD ANTES DE PROVISIONES	205.46	138.29	186.06	232.01	275.79	115.90	167.60	216.27	296.08
UTILIDAD DEL PERIODO	165.89	135.19	177.38	214.23	257.43	114.19	165.21	207.54	280.79
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	24.08	23.35	40.17	28.24	22.79	22.10	37.17	33.78	15.02
TOTAL PROVISIONES PARA PRESTAMOS	104.87	106.53	109.33	113.44	110.92	111.21	106.32	110.82	83.89
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.25	0.24	0.42	0.29	0.22	0.23	0.39	0.33	0.16
PROVISIONES / PRESTAMOS VENCIDOS (%)	435.50	456.23	272.16	401.64	486.71	503.20	286.00	328.11	558.61
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.11	1.12	1.15	1.17	1.09	1.16	1.13	1.08	0.87
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	7.37	8.13	8.05	8.98	9.01	10.00	10.31	10.26	10.78
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.55	9.31	9.58	10.60	10.66	12.43	12.69	12.47	14.02
PATRIMONIO / PRESTAMOS TOTALES (%)	11.20	12.31	12.57	13.98	13.84	16.36	17.01	16.47	18.75
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.82	20.39	25.29	25.07	24.51	29.02	27.17	26.11	36.44
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.90	10.77	13.65	13.32	13.23	16.53	15.29	14.63	20.52
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	64.73	60.64	62.38	63.65	60.55	62.86	63.83	61.81	70.87
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.53	4.98	3.20	2.29	2.01	3.62	2.63	2.10	2.15
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.31	4.28	2.68	1.95	1.72	3.03	2.17	1.75	1.73
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.72	50.77	32.50	23.85	20.89	33.32	23.61	18.18	17.44
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.73	5.58	5.58	5.02	4.96	5.22	5.27	5.07	5.19
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.51	3.98	3.99	3.60	3.58	3.79	3.90	3.77	3.86
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.22	1.61	1.59	1.42	1.38	1.43	1.37	1.30	1.33

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	50.37	33.23	46.44	51.52	55.14	39.17	45.31	48.69	48.09
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.60	6.02	4.68	3.69	3.43	4.62	3.51	2.96	3.04
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	699.00	714.00	735.00	758.00	773.00	744.00	777.00	766.00	790.00
NUMERO DE BANCOS	31.00	30.00	29.00	29.00	29.00	28.00	28.00	29.00	29.00
PRESTAMOS / EMPLEADOS	13.52	13.37	12.94	12.84	13.14	12.87	12.13	13.35	12.25
DEPOSITOS TOTALES / EMPLEADOS	10.26	10.70	10.90	10.62	10.89	12.00	11.26	12.01	12.00
UTILIDAD NETA / EMPLEADOS	0.24	0.19	0.24	0.28	0.33	0.15	0.21	0.27	0.36
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	30.53	33.30	27.16	7.08	8.58	8.44	4.76	8.29	7.94
PRESTAMOS (%)	41.86	49.32	34.32	8.14	7.43	0.32	(0.85)	5.12	(4.70)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	(100.00)	(100.00)	(100.00)
EXTRANJEROS (%)	41.86	49.32	34.32	8.14	7.44	0.32	(0.85)	5.12	(4.70)
DEPOSITOS (%)	(12.40)	13.96	12.51	4.20	17.33	16.89	9.20	14.21	12.65
LOCALES (%)	0.00	101,651.30	0.00	0.00	94.58	(100.00)	(100.00)	(100.00)	(87.25)
EXTRANJEROS (%)	(12.40)	13.09	11.46	4.20	17.33	17.79	10.23	14.21	12.65
PATRIMONIO (%)	14.45	22.96	21.07	31.46	32.75	33.34	34.11	23.83	29.03
UTILIDAD NETA (%)	9.53	48.40	54.95	53.77	55.18	(15.53)	(6.86)	(3.12)	9.08
CLASIFICACION PRESTAMOS									
NORMAL	9,262.13	9,335.40	9,311.22	9,598.51	9,988.67	9,402.05	9,268.69	9,225.94	8,652.77
MENCION ESPECIAL	196.43	200.76	145.78	134.36	172.22	169.84	164.85	1,028.40	1,028.17
SUBNORMAL	53.51	56.06	103.43	69.24	66.82	50.90	31.76	17.36	24.80
DUDOSO	33.40	49.23	37.45	23.98	21.93	46.89	48.70	48.47	28.98
IRRECUPERABLE	11.62	13.28	20.07	19.07	16.21	20.18	20.27	20.46	26.52