

CENTRO BANCARIO INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	80,975.32	82,699.10	84,609.02	86,988.90	89,726.16	92,983.15	95,403.52	97,721.62	97,927.95
ACTIVOS LIQUIDOS	13,633.03	13,797.87	13,942.20	13,459.74	15,787.31	14,742.90	16,509.08	16,420.68	17,366.13
TOTAL DE PRESTAMOS	50,186.16	51,005.58	52,555.21	55,500.32	56,009.03	59,754.17	60,509.12	62,450.88	60,614.90
LOCALES	28,223.57	29,211.02	30,631.95	32,461.15	32,653.39	33,893.10	34,789.92	36,464.74	36,575.13
EXTRANJEROS	21,962.58	21,794.56	21,923.26	23,039.17	23,355.64	25,861.07	25,719.20	25,986.14	24,039.77
TOTAL DE INVERSIONES	14,092.99	14,663.24	14,985.26	14,806.88	14,851.85	15,112.41	15,140.81	15,241.24	16,195.22
TOTAL DE DEPOSITOS	57,437.77	59,269.99	60,840.74	61,759.88	64,069.74	66,761.28	69,675.93	70,539.69	70,148.82
LOCALES	33,130.92	34,352.75	35,190.28	36,060.35	37,603.02	38,117.15	39,504.44	40,182.57	42,318.76
DEPOSITOS DE OFICIALES	4,891.57	4,822.10	5,140.86	5,297.66	5,722.68	5,941.41	6,341.71	6,468.87	6,859.54
DEPOSITOS DE PARTICULARES	25,965.65	27,126.27	27,766.11	28,475.35	29,327.64	29,533.53	30,299.79	31,055.61	32,281.15
DEPOSITOS DE BANCOS	2,273.70	2,404.38	2,283.32	2,287.33	2,552.70	2,642.21	2,862.95	2,658.09	3,178.08
EXTRANJEROS	24,306.85	24,917.24	25,650.46	25,699.53	26,466.72	28,644.13	30,171.48	30,357.12	27,830.06
DEPOSITOS DE OFICIALES	61.01	75.69	38.99	95.06	44.43	51.77	77.00	57.81	98.89
DEPOSITOS DE PARTICULARES	17,499.91	18,619.94	18,797.58	18,924.68	19,733.89	19,921.44	21,857.35	22,263.22	20,145.27
DEPOSITOS DE BANCOS	6,745.92	6,221.61	6,813.88	6,679.79	6,688.39	8,670.92	8,237.13	8,036.10	7,585.90
PATRIMONIO TOTAL	9,067.92	9,606.08	9,690.99	10,036.07	9,558.35	9,947.65	9,779.54	9,985.21	9,958.23
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	76,657.07	78,291.95	80,499.59	82,770.44	85,678.81	87,841.12	90,006.27	92,355.26	93,827.06
ACTIVOS GENERADORES DE INGRESOS	60,440.92	62,282.77	64,492.40	67,267.73	67,855.56	70,267.70	71,595.20	73,999.66	73,835.50
TOTAL DE PRESTAMOS	46,839.80	47,952.08	49,923.34	52,574.00	53,306.64	55,379.88	56,532.16	58,975.60	58,311.97
TOTAL DE INVERSIONES	13,601.13	14,330.69	14,569.05	14,693.73	14,548.92	14,887.82	15,063.03	15,024.06	15,523.53
PATRIMONIO TOTAL	8,602.12	9,002.90	9,134.28	9,522.78	9,359.11	9,776.86	9,735.27	10,010.64	9,758.29
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,445.01	910.70	1,834.49	2,789.42	3,782.12	978.05	1,989.88	3,025.32	4,059.83
EGRESOS DE OPERACIONES	1,757.95	460.40	936.78	1,430.77	1,945.71	507.98	1,028.24	1,562.38	2,078.08
INGRESO NETO DE INTERESES	1,687.05	450.31	897.71	1,358.65	1,836.41	470.07	961.64	1,462.94	1,981.75

CENTRO BANCARIO INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	1,671.49	517.88	955.82	1,384.09	1,862.97	587.06	1,061.45	1,467.65	1,906.75
INGRESO DE OPERACIONES	3,358.54	968.19	1,853.53	2,742.73	3,699.38	1,057.14	2,023.10	2,930.59	3,888.49
EGRESOS GENERALES	1,849.21	491.01	1,008.74	1,496.31	2,004.82	470.52	1,038.43	1,651.51	2,181.97
UTILIDAD ANTES DE PROVISIONES	1,509.34	477.18	844.80	1,246.43	1,694.56	586.61	984.67	1,279.08	1,706.53
UTILIDAD DEL PERIODO	1,295.14	433.62	743.44	1,087.45	1,468.34	521.42	862.75	1,100.53	1,454.16
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	371.77	361.56	415.24	406.33	341.69	328.95	370.87	401.61	386.58
TOTAL PROVISIONES PARA PRESTAMOS	668.22	667.79	681.11	706.94	666.11	696.28	703.04	720.65	738.96
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.74	0.71	0.79	0.73	0.61	0.55	0.61	0.64	0.64
PROVISIONES / PRESTAMOS VENCIDOS (%)	179.74	184.70	164.03	173.98	194.95	211.66	189.57	179.44	191.15
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.33	1.31	1.30	1.27	1.19	1.17	1.16	1.15	1.22
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.20	11.62	11.45	11.54	10.65	10.70	10.25	10.22	10.17
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.11	14.63	14.35	14.27	13.49	13.29	12.93	12.85	12.96
PATRIMONIO / PRESTAMOS TOTALES (%)	18.07	18.83	18.44	18.08	17.07	16.65	16.16	15.99	16.43
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.74	23.28	22.92	21.79	24.64	22.08	23.69	23.28	24.76
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.84	16.68	16.48	15.47	17.59	15.86	17.30	16.80	17.73
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	48.27	48.02	47.55	45.77	47.82	44.72	45.42	44.89	47.84
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.14	2.78	2.31	2.16	2.16	2.97	2.41	1.98	1.97
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.69	2.22	1.85	1.75	1.71	2.37	1.92	1.59	1.55
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.06	19.27	16.28	15.23	15.69	21.33	17.72	14.66	14.90
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.70	5.85	5.69	5.53	5.57	5.57	5.56	5.45	5.50
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.91	2.96	2.91	2.84	2.87	2.89	2.87	2.82	2.81
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.79	2.89	2.78	2.69	2.71	2.68	2.69	2.64	2.68

CENTRO BANCARIO INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.06	50.71	54.42	54.56	54.19	44.51	51.33	56.35	56.11
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.77	3.33	2.96	2.74	2.75	3.34	2.97	2.64	2.58
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	21,267.00	21,611.00	21,831.00	22,144.00	22,506.00	22,841.00	23,275.00	23,491.00	23,911.00
NUMERO DE BANCOS	79.00	78.00	78.00	80.00	80.00	83.00	83.00	83.00	83.00
PRESTAMOS / EMPLEADOS	2.36	2.36	2.41	2.51	2.49	2.62	2.60	2.66	2.54
DEPOSITOS TOTALES / EMPLEADOS	2.70	2.74	2.79	2.79	2.85	2.92	2.99	3.00	2.93
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.03	0.05	0.07	0.02	0.04	0.05	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.71	12.74	11.68	11.59	10.81	12.44	12.76	12.34	9.14
PRESTAMOS (%)	16.04	14.24	11.84	12.56	11.60	17.15	15.13	12.52	8.22
LOCALES (%)	15.88	16.43	16.21	15.64	15.70	16.03	13.57	12.33	12.01
EXTRANJEROS (%)	16.25	11.42	6.26	8.50	6.34	18.66	17.31	12.79	2.93
DEPOSITOS (%)	11.79	12.98	11.76	11.16	11.55	12.64	14.52	14.22	9.49
LOCALES (%)	8.29	11.86	10.50	13.16	13.50	10.96	12.26	11.43	12.54
EXTRANJEROS (%)	16.95	14.56	13.53	8.48	8.89	14.96	17.63	18.12	5.15
PATRIMONIO (%)	12.33	15.29	14.16	12.46	5.41	3.56	0.91	(0.51)	4.18
UTILIDAD NETA (%)	20.63	20.13	10.15	9.90	13.37	20.25	16.05	1.20	(0.97)
CLASIFICACION PRESTAMOS									
NORMAL	49,071.07	49,878.01	51,435.56	53,692.17	54,111.59	58,060.02	58,818.11	60,463.94	59,207.11
MENCION ESPECIAL	1,011.40	1,037.90	1,045.23	1,824.66	1,947.22	1,755.45	1,730.09	2,003.65	1,358.71
SUBNORMAL	343.80	314.33	286.05	237.42	221.53	246.75	289.20	320.64	383.07
DUDOSO	328.31	335.53	329.58	331.92	285.99	275.44	269.56	275.31	311.56
IRRECUPERABLE	99.79	107.61	139.88	121.09	108.81	112.78	105.19	108.00	93.41