

**BANCA 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	15,596.91	15,673.06	15,548.25	16,412.14	16,835.58	16,382.70	17,525.28	17,754.65	17,700.02
ACTIVOS LIQUIDOS	2,062.96	2,590.56	2,377.24	2,401.65	3,455.42	2,979.43	3,942.72	3,526.34	3,128.79
TOTAL DE PRESTAMOS	10,154.94	9,578.64	9,427.94	10,229.80	9,677.36	10,027.18	10,154.27	10,579.81	10,814.21
LOCALES	(0.16)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	10,155.10	9,578.64	9,427.94	10,229.80	9,677.36	10,027.18	10,154.27	10,579.81	10,814.21
TOTAL DE INVERSIONES	3,034.15	3,020.86	3,207.17	3,282.52	3,265.19	2,793.34	2,980.80	3,041.02	3,375.17
TOTAL DE DEPOSITOS	8,418.27	8,926.93	8,749.08	9,196.74	9,482.87	8,993.41	10,447.95	10,721.67	10,623.66
LOCALES	0.04	0.00	0.00	0.00	0.00	0.02	0.04	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	0.04	0.00	0.00	0.00	0.00	0.02	0.04	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	8,418.23	8,926.93	8,749.08	9,196.74	9,482.86	8,993.40	10,447.91	10,721.67	10,623.66
DEPOSITOS DE OFICIALES	32.78	11.32	16.67	0.24	0.04	0.07	2.34	0.04	4.99
DEPOSITOS DE PARTICULARES	6,988.36	7,452.11	7,465.17	7,703.54	7,987.46	7,607.40	9,283.36	9,470.73	9,262.95
DEPOSITOS DE BANCOS	1,397.08	1,463.49	1,267.24	1,492.96	1,495.36	1,385.93	1,162.21	1,250.90	1,355.72
PATRIMONIO TOTAL	1,405.93	1,566.69	1,603.45	1,684.61	1,814.04	1,961.24	1,833.12	1,866.13	1,987.20
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	14,980.68	15,063.66	15,197.02	15,784.10	16,216.24	16,027.88	16,536.76	17,083.39	17,267.80
ACTIVOS GENERADORES DE INGRESOS	12,788.34	12,610.74	12,557.76	13,175.56	13,065.82	12,710.01	12,885.09	13,566.57	13,565.96
TOTAL DE PRESTAMOS	9,803.57	9,563.42	9,468.28	9,980.76	9,916.15	9,802.91	9,791.11	10,404.80	10,245.78
TOTAL DE INVERSIONES	2,984.77	3,047.32	3,089.49	3,194.80	3,149.67	2,907.10	3,093.98	3,161.77	3,320.18
PATRIMONIO TOTAL	1,232.52	1,370.81	1,399.52	1,522.50	1,609.98	1,763.96	1,718.28	1,775.37	1,900.62
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	633.90	164.46	330.71	500.93	678.57	164.38	332.85	503.22	675.10
EGRESOS DE OPERACIONES	457.26	119.52	244.72	372.25	504.96	127.72	252.89	379.47	504.66
INGRESO NETO DE INTERESES	176.63	44.94	85.99	128.69	173.61	36.66	79.96	123.75	170.44

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OTROS INGRESOS	438.18	145.61	220.46	292.84	396.70	273.56	335.85	394.74	443.11
INGRESO DE OPERACIONES	614.81	190.55	306.45	421.53	570.31	310.22	415.81	518.49	613.55
EGRESOS GENERALES	339.02	74.65	138.84	205.26	274.23	44.60	98.08	169.45	218.17
UTILIDAD ANTES DE PROVISIONES	275.79	115.90	167.60	216.27	296.08	265.63	317.73	349.04	395.38
UTILIDAD DEL PERIODO	257.43	114.19	165.21	207.54	280.79	258.34	302.56	324.35	366.29
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	22.79	22.10	37.17	33.78	15.02	15.13	30.61	32.65	12.24
TOTAL PROVISIONES PARA PRESTAMOS	110.92	111.21	106.32	110.82	83.89	86.03	91.77	98.05	96.99
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.22	0.23	0.39	0.33	0.16	0.15	0.30	0.31	0.11
PROVISIONES / PRESTAMOS VENCIDOS (%)	486.71	503.20	286.00	328.11	558.61	568.50	299.84	300.33	792.09
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.09	1.16	1.13	1.08	0.87	0.86	0.90	0.93	0.90
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.01	10.00	10.31	10.26	10.78	11.97	10.46	10.51	11.23
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.66	12.43	12.69	12.47	14.02	15.30	13.96	13.70	14.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.84	16.36	17.01	16.47	18.75	19.56	18.05	17.64	18.38
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.51	29.02	27.17	26.11	36.44	33.13	37.74	32.89	29.45
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.23	16.53	15.29	14.63	20.52	18.19	22.50	19.86	17.68
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	60.55	62.86	63.83	61.81	70.87	64.19	66.27	61.25	61.22
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.01	3.62	2.63	2.10	2.15	8.13	4.70	3.19	2.70
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.72	3.03	2.17	1.75	1.73	6.45	3.66	2.53	2.12
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	20.89	33.32	23.61	18.18	17.44	58.58	35.22	24.36	19.27
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.96	5.22	5.27	5.07	5.19	5.17	5.17	4.95	4.98
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.58	3.79	3.90	3.77	3.86	4.02	3.93	3.73	3.72
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.38	1.43	1.37	1.30	1.33	1.15	1.24	1.22	1.26

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.14	39.17	45.31	48.69	48.09	14.38	23.59	32.68	35.56
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.43	4.62	3.51	2.96	3.04	8.61	5.21	3.88	3.27
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	773.00	744.00	777.00	766.00	790.00	761.00	778.00	795.00	806.00
NUMERO DE BANCOS	29.00	28.00	28.00	29.00	29.00	27.00	27.00	27.00	27.00
PRESTAMOS / EMPLEADOS	13.14	12.87	12.13	13.35	12.25	13.18	13.05	13.31	13.42
DEPOSITOS TOTALES / EMPLEADOS	10.89	12.00	11.26	12.01	12.00	11.82	13.43	13.49	13.18
UTILIDAD NETA / EMPLEADOS	0.33	0.15	0.21	0.27	0.36	0.34	0.39	0.41	0.45
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.58	8.43	4.73	8.29	7.94	4.53	12.72	8.18	5.13
PRESTAMOS (%)	7.43	0.32	(0.85)	5.12	(4.70)	4.68	7.70	3.42	11.75
LOCALES (%)	0.00	0.00	(100.00)	(100.00)	(100.00)	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	7.44	0.32	(0.85)	5.12	(4.70)	4.68	7.70	3.42	11.75
DEPOSITOS (%)	17.33	16.89	9.20	14.21	12.65	0.74	19.42	16.58	12.03
LOCALES (%)	94.58	(100.00)	(100.00)	(100.00)	(87.25)	0.00	0.00	0.00	(100.00)
EXTRANJEROS (%)	17.33	17.79	10.23	14.21	12.65	0.74	19.42	16.58	12.03
PATRIMONIO (%)	32.75	33.34	34.11	23.83	29.03	25.18	14.32	10.78	9.55
UTILIDAD NETA (%)	55.18	(15.53)	(6.86)	(3.12)	9.08	126.23	83.14	56.29	30.45
CLASIFICACION PRESTAMOS									
NORMAL	9,988.67	9,402.05	9,268.69	9,225.94	8,652.77	9,174.77	9,309.29	9,722.22	10,688.40
MENCION ESPECIAL	172.22	169.84	164.85	1,028.40	1,028.17	860.20	858.03	875.87	164.39
SUBNORMAL	66.82	50.90	31.76	17.36	24.80	26.35	28.23	26.81	22.71
DUDOSO	21.93	46.89	48.70	48.47	28.98	25.63	25.48	27.29	27.82
IRRECUPERABLE	16.21	20.18	20.27	20.46	26.52	26.27	25.01	25.67	7.87