

**CENTRO BANCARIO INTERNACIONAL**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas)**

	2012	2013				2014			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	89,726.16	92,983.15	95,403.52	97,721.62	97,922.49	98,773.17	102,684.51	105,088.49	0.00
ACTIVOS LIQUIDOS	15,787.31	14,742.90	16,509.08	16,420.68	17,321.69	17,351.60	18,891.63	20,072.77	0.00
TOTAL DE PRESTAMOS	56,009.03	59,754.17	60,509.12	62,450.88	60,612.44	61,196.98	63,495.37	64,374.69	0.00
LOCALES	32,653.39	33,893.10	34,789.92	36,464.74	36,572.75	37,141.60	38,062.10	39,114.54	0.00
EXTRANJEROS	23,355.64	25,861.07	25,719.20	25,986.14	24,039.69	24,055.38	25,433.26	25,259.98	0.00
TOTAL DE INVERSIONES	14,851.85	15,112.41	15,140.81	15,241.23	16,244.95	16,950.49	16,926.56	17,232.59	0.00
TOTAL DE DEPOSITOS	64,069.74	66,761.28	69,675.93	70,539.76	70,110.46	70,940.19	74,046.07	76,560.30	0.00
LOCALES	37,603.02	38,117.15	39,504.44	40,182.64	42,280.23	42,582.04	43,646.95	45,309.41	0.00
DEPOSITOS DE OFICIALES	5,722.68	5,941.41	6,341.71	6,468.87	6,859.54	6,509.38	6,556.14	7,150.33	0.00
DEPOSITOS DE PARTICULARES	29,327.64	29,533.53	30,299.79	31,055.69	32,284.32	32,808.77	33,545.92	34,094.04	0.00
DEPOSITOS DE BANCOS	2,552.70	2,642.21	2,862.95	2,658.09	3,136.37	3,263.89	3,544.88	4,065.03	0.00
EXTRANJEROS	26,466.72	28,644.13	30,171.48	30,357.12	27,830.23	28,358.15	30,399.12	31,250.89	0.00
DEPOSITOS DE OFICIALES	44.43	51.77	77.00	57.81	98.89	152.77	56.12	58.12	0.00
DEPOSITOS DE PARTICULARES	19,733.89	19,921.44	21,857.35	22,263.22	20,145.44	20,670.42	21,453.98	22,955.43	0.00
DEPOSITOS DE BANCOS	6,688.39	8,670.92	8,237.13	8,036.10	7,585.90	7,534.95	8,889.02	8,237.34	0.00
PATRIMONIO TOTAL	9,558.35	9,947.65	9,779.54	9,985.21	10,007.48	10,385.77	10,714.86	11,152.95	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	85,678.81	87,841.12	90,006.27	92,355.26	93,824.32	95,878.16	99,044.02	101,034.17	0.00
ACTIVOS GENERADORES DE INGRESOS	67,855.56	70,267.70	71,595.20	73,999.66	73,859.13	76,507.03	78,035.93	79,291.44	0.00
TOTAL DE PRESTAMOS	53,306.64	55,379.88	56,532.16	58,975.60	58,310.73	60,475.58	62,002.24	63,056.27	0.00
TOTAL DE INVERSIONES	14,548.92	14,887.82	15,063.03	15,024.06	15,548.40	16,031.45	16,033.68	16,235.17	0.00
PATRIMONIO TOTAL	9,359.11	9,776.86	9,735.27	10,010.64	9,782.92	10,166.71	10,247.20	10,530.69	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,782.12	978.05	1,989.88	3,025.31	4,060.14	1,014.31	2,066.67	3,112.45	0.00
EGRESOS DE OPERACIONES	1,945.71	507.98	1,028.24	1,562.46	2,078.36	499.25	1,017.86	1,536.94	0.00
INGRESO NETO DE INTERESES	1,836.41	470.07	961.64	1,462.86	1,981.78	515.06	1,048.81	1,575.50	0.00

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OTROS INGRESOS	1,862.97	587.06	1,061.45	1,467.55	1,875.22	473.21	875.91	1,290.84	0.00
INGRESO DE OPERACIONES	3,699.38	1,057.14	2,023.10	2,930.41	3,857.00	988.27	1,924.72	2,866.35	0.00
EGRESOS GENERALES	2,004.82	470.52	1,038.43	1,651.32	2,181.01	498.59	1,011.73	1,564.86	0.00
UTILIDAD ANTES DE PROVISIONES	1,694.56	586.61	984.67	1,279.08	1,675.99	489.68	912.99	1,301.48	0.00
UTILIDAD DEL PERIODO	1,468.34	521.42	862.75	1,100.53	1,421.20	439.56	786.67	1,130.08	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	341.69	328.95	370.87	401.61	388.68	394.00	406.42	438.87	0.00
TOTAL PROVISIONES PARA PRESTAMOS	666.11	696.28	703.04	720.65	741.43	741.24	762.75	504.13	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.61	0.55	0.61	0.64	0.64	0.64	0.64	0.68	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	194.95	211.66	189.57	179.44	190.75	188.13	187.68	114.87	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.19	1.17	1.16	1.15	1.22	1.21	1.20	0.78	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.65	10.70	10.25	10.22	10.22	10.51	10.43	10.61	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.49	13.29	12.93	12.85	13.02	13.29	13.32	13.67	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.07	16.65	16.16	15.99	16.51	16.97	16.88	17.33	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.64	22.08	23.69	23.28	24.71	24.46	25.51	26.22	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.59	15.86	17.30	16.80	17.69	17.57	18.40	19.10	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.82	44.72	45.42	44.89	47.88	48.35	48.37	48.73	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.16	2.97	2.41	1.98	1.92	2.30	2.02	1.90	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.71	2.37	1.92	1.59	1.51	1.83	1.59	1.49	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.69	21.33	17.72	14.66	14.53	17.29	15.35	14.31	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.57	5.57	5.56	5.45	5.50	5.30	5.30	5.23	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.87	2.89	2.87	2.82	2.81	2.61	2.61	2.58	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.71	2.68	2.69	2.64	2.68	2.69	2.69	2.65	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.19	44.51	51.33	56.35	56.55	50.45	52.57	54.59	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.75	3.34	2.97	2.64	2.54	2.47	2.24	2.17	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	22,506.00	22,841.00	23,275.00	23,491.00	23,911.00	24,138.00	24,486.00	24,858.00	0.00
NUMERO DE BANCOS	83.00	83.00	83.00	83.00	83.00	83.00	83.00	81.00	0.00
PRESTAMOS / EMPLEADOS	2.49	2.62	2.60	2.66	2.53	2.54	2.59	2.59	0.00
DEPOSITOS TOTALES / EMPLEADOS	2.85	2.92	2.99	3.00	2.93	2.94	3.02	3.08	0.00
UTILIDAD NETA / EMPLEADOS	0.07	0.02	0.04	0.05	0.06	0.02	0.03	0.05	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	10.81	12.44	12.76	12.34	9.13	6.23	7.63	7.54	0.00
PRESTAMOS (%)	11.60	17.15	15.13	12.52	8.22	2.41	4.94	3.08	0.00
LOCALES (%)	15.70	16.03	13.57	12.33	12.00	9.58	9.41	7.27	0.00
EXTRANJEROS (%)	6.34	18.66	17.31	12.79	2.93	(6.98)	(1.11)	(2.79)	0.00
DEPOSITOS (%)	11.55	12.64	14.52	14.22	9.43	6.26	6.27	8.53	0.00
LOCALES (%)	13.50	10.96	12.26	11.43	12.44	11.71	10.49	12.76	0.00
EXTRANJEROS (%)	8.89	14.96	17.63	18.12	5.15	(1.00)	0.75	2.94	0.00
PATRIMONIO (%)	5.41	3.56	0.91	(0.51)	4.70	4.40	9.56	11.69	0.00
UTILIDAD NETA (%)	13.37	20.25	16.05	1.20	(3.21)	(15.70)	(8.82)	2.68	0.00
CLASIFICACION PRESTAMOS									
NORMAL	54,111.59	58,060.02	58,818.11	60,463.94	59,228.46	59,654.96	62,026.04	62,672.93	0.00
MENCION ESPECIAL	1,947.22	1,755.45	1,730.09	2,003.65	1,335.55	1,452.67	1,339.14	1,281.07	0.00
SUBNORMAL	221.53	246.75	289.20	320.64	384.83	360.61	420.13	418.82	0.00
DUDOSO	285.99	275.44	269.56	275.31	311.07	361.09	383.56	394.19	0.00
IRRECUPERABLE	108.81	112.78	105.19	108.00	93.96	108.89	89.24	111.64	0.00