

**BANCA 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	16,835.58	16,382.70	17,525.28	17,754.65	17,749.59	18,228.71	18,924.06	18,524.12	18,436.19
ACTIVOS LIQUIDOS	3,455.42	2,979.43	3,942.72	3,526.34	3,128.89	3,360.38	3,736.75	4,069.87	3,801.51
TOTAL DE PRESTAMOS	9,677.36	10,027.18	10,154.27	10,579.81	10,814.21	10,960.18	11,312.49	10,530.93	10,589.75
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	(0.01)	0.00	0.00
EXTRANJEROS	9,677.36	10,027.18	10,154.27	10,579.81	10,814.21	10,960.18	11,312.51	10,530.77	10,589.75
TOTAL DE INVERSIONES	3,265.19	2,793.34	2,980.80	3,041.02	3,424.85	3,440.41	3,400.04	3,510.27	3,572.23
TOTAL DE DEPOSITOS	9,482.87	8,993.41	10,447.95	10,721.67	10,623.66	10,825.33	11,383.43	11,258.59	11,126.32
LOCALES	0.00	0.02	0.04	0.00	0.00	0.00	11.03	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	0.00	0.02	0.04	0.00	0.00	0.00	1.03	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00
EXTRANJEROS	9,482.86	8,993.40	10,447.91	10,721.67	10,623.66	10,825.33	11,372.40	11,258.59	11,126.32
DEPOSITOS DE OFICIALES	0.04	0.07	2.34	0.04	4.99	0.11	0.02	0.01	0.01
DEPOSITOS DE PARTICULARES	7,987.46	7,607.40	9,283.36	9,470.73	9,262.95	9,563.41	9,936.40	10,658.30	10,543.10
DEPOSITOS DE BANCOS	1,495.36	1,385.93	1,162.21	1,250.90	1,355.72	1,261.81	1,435.97	600.28	583.21
PATRIMONIO TOTAL	1,814.04	1,961.24	1,833.12	1,866.13	2,037.51	2,157.61	2,198.20	2,263.08	2,253.41
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	16,216.24	16,027.88	16,536.76	17,083.39	17,292.58	17,305.71	18,224.67	17,768.51	17,696.25
ACTIVOS GENERADORES DE INGRESOS	13,065.82	12,710.01	12,885.09	13,566.57	13,590.81	13,610.56	13,923.80	13,472.76	13,819.67
TOTAL DE PRESTAMOS	9,916.15	9,802.91	9,791.11	10,404.80	10,245.78	10,493.68	10,733.38	10,198.86	10,322.95
TOTAL DE INVERSIONES	3,149.67	2,907.10	3,093.98	3,161.77	3,345.02	3,116.88	3,190.42	3,273.90	3,496.72
PATRIMONIO TOTAL	1,609.98	1,763.96	1,718.28	1,775.37	1,925.78	2,059.42	2,015.66	2,026.21	2,104.35
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	678.57	164.38	332.85	503.22	675.09	168.55	341.30	483.30	649.59
EGRESOS DE OPERACIONES	504.96	127.72	252.89	379.47	504.66	125.22	251.17	363.39	479.05
INGRESO NETO DE INTERESES	173.61	36.66	79.96	123.75	170.43	43.33	90.13	119.91	170.54

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OTROS INGRESOS	396.70	273.56	335.85	394.74	409.66	131.99	194.29	251.54	379.41
INGRESO DE OPERACIONES	570.31	310.22	415.81	518.49	580.08	175.32	284.42	371.46	549.95
EGRESOS GENERALES	274.23	44.60	98.08	169.45	217.05	47.40	101.32	153.85	289.98
UTILIDAD ANTES DE PROVISIONES	296.08	265.63	317.73	349.04	363.03	127.92	183.10	217.61	259.97
UTILIDAD DEL PERIODO	280.79	258.34	302.56	324.35	333.95	124.55	170.10	208.60	253.64
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	15.02	15.13	30.61	32.65	12.24	20.06	22.37	18.52	26.53
TOTAL PROVISIONES PARA PRESTAMOS	83.89	86.03	91.77	98.05	96.99	96.24	103.65	28.34	43.85
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.16	0.15	0.30	0.31	0.11	0.18	0.20	0.18	0.25
PROVISIONES / PRESTAMOS VENCIDOS (%)	558.61	568.50	299.84	300.33	792.09	479.67	463.42	153.05	165.33
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.87	0.86	0.90	0.93	0.90	0.88	0.92	0.27	0.41
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.78	11.97	10.46	10.51	11.48	11.84	11.62	12.22	12.22
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.02	15.30	13.96	13.70	14.31	14.98	14.94	16.12	15.91
PATRIMONIO / PRESTAMOS TOTALES (%)	18.75	19.56	18.05	17.64	18.84	19.69	19.43	21.49	21.28
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	36.44	33.13	37.74	32.89	29.45	31.04	32.83	36.15	34.17
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.52	18.19	22.50	19.86	17.63	18.43	19.75	21.97	20.62
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	70.87	64.19	66.27	61.25	61.69	62.82	62.69	67.33	66.27
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.15	8.13	4.70	3.19	2.46	3.66	2.44	2.06	1.84
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.73	6.45	3.66	2.53	1.93	2.88	1.87	1.57	1.43
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.44	58.58	35.22	24.36	17.34	24.19	16.88	13.73	12.05
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.19	5.17	5.17	4.95	4.97	4.95	4.90	4.78	4.70
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.86	4.02	3.93	3.73	3.71	3.68	3.61	3.60	3.47
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.33	1.15	1.24	1.22	1.25	1.27	1.29	1.19	1.23

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	48.09	14.38	23.59	32.68	37.42	27.04	35.62	41.42	52.73
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.04	8.61	5.21	3.88	3.01	3.88	2.79	2.49	2.75
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	790.00	761.00	778.00	795.00	806.00	822.00	838.00	846.00	859.00
NUMERO DE BANCOS	29.00	27.00	27.00	27.00	27.00	28.00	28.00	27.00	27.00
PRESTAMOS / EMPLEADOS	12.25	13.18	13.05	13.31	13.42	13.33	13.50	12.45	12.33
DEPOSITOS TOTALES / EMPLEADOS	12.00	11.82	13.43	13.49	13.18	13.17	13.58	13.31	12.95
UTILIDAD NETA / EMPLEADOS	0.36	0.34	0.39	0.41	0.41	0.15	0.20	0.25	0.30
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.94	4.53	12.72	8.18	5.43	11.27	7.98	4.33	3.87
PRESTAMOS (%)	(4.70)	4.68	7.70	3.42	11.75	9.30	11.41	(0.46)	(2.08)
LOCALES (%)	(100.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(4.70)	4.68	7.70	3.42	11.75	9.30	11.41	(0.46)	(2.08)
DEPOSITOS (%)	12.65	0.74	19.42	16.58	12.03	20.37	8.95	5.01	4.73
LOCALES (%)	(87.25)	0.00	0.00	0.00	(100.00)	(100.00)	27,446.14	0.00	0.00
EXTRANJEROS (%)	12.65	0.74	19.42	16.58	12.03	20.37	8.85	5.01	4.73
PATRIMONIO (%)	29.03	25.18	14.32	10.78	12.32	10.01	19.92	21.27	10.60
UTILIDAD NETA (%)	9.08	126.23	83.14	56.29	18.93	(51.79)	(43.78)	(35.69)	(24.05)
CLASIFICACION PRESTAMOS									
NORMAL	8,652.77	9,174.77	9,309.29	9,722.22	10,688.40	10,814.54	11,224.49	10,373.12	10,490.89
MENCION ESPECIAL	1,028.17	860.20	858.03	875.87	164.39	172.33	124.39	129.55	90.85
SUBNORMAL	24.80	26.35	28.23	26.81	22.71	32.99	26.64	24.29	32.86
DUDOSO	28.98	25.63	25.48	27.29	27.82	28.44	34.87	24.60	5.82
IRRECUPERABLE	26.52	26.27	25.01	25.67	7.87	8.13	5.76	7.55	13.20