

CENTRO BANCARIO INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2013	2014				2015			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	97,922.49	98,773.17	102,900.57	105,088.49	108,419.83	111,385.53	114,045.72	116,024.70	118,477.52
ACTIVOS LIQUIDOS	17,321.69	17,351.60	18,916.00	20,072.77	21,360.34	22,503.72	21,321.42	20,677.56	21,492.87
TOTAL DE PRESTAMOS	60,612.44	61,196.98	63,617.23	64,374.69	66,043.57	67,199.50	69,195.58	71,353.91	72,562.87
LOCALES	36,572.75	37,141.60	38,183.97	39,114.54	39,943.44	41,222.78	41,907.56	43,503.26	44,695.61
EXTRANJEROS	24,039.69	24,055.38	25,433.26	25,259.98	26,100.14	25,976.72	27,288.03	27,850.66	27,867.26
TOTAL DE INVERSIONES	16,244.95	16,950.49	16,970.51	17,232.59	17,552.83	18,120.51	19,255.92	19,510.80	19,669.12
TOTAL DE DEPOSITOS	70,110.46	70,940.19	74,184.76	76,560.30	77,972.62	80,050.78	81,419.31	82,850.62	83,821.19
LOCALES	42,280.23	42,582.04	43,771.71	45,309.41	45,928.47	46,954.99	46,878.03	47,894.76	48,968.50
DEPOSITOS DE OFICIALES	6,859.54	6,509.38	6,556.14	7,150.33	7,641.38	8,441.17	8,417.18	8,520.71	8,622.86
DEPOSITOS DE PARTICULARES	32,284.32	32,808.77	33,667.68	34,094.04	34,860.29	34,932.54	35,041.53	35,729.10	36,692.13
DEPOSITOS DE BANCOS	3,136.37	3,263.89	3,547.88	4,065.03	3,426.79	3,581.27	3,419.33	3,644.95	3,653.50
EXTRANJEROS	27,830.23	28,358.15	30,413.05	31,250.89	32,044.15	33,095.78	34,541.27	34,955.85	34,852.69
DEPOSITOS DE OFICIALES	98.89	152.77	56.12	58.12	1,704.24	1,332.98	487.69	1,351.64	838.86
DEPOSITOS DE PARTICULARES	20,145.44	20,670.42	21,467.91	22,955.43	23,084.33	23,913.28	23,710.75	23,867.32	25,027.71
DEPOSITOS DE BANCOS	7,585.90	7,534.95	8,889.02	8,237.34	7,255.58	7,849.53	10,342.83	9,736.90	8,986.12
PATRIMONIO TOTAL	10,007.48	10,385.77	10,742.50	11,152.95	11,311.48	11,729.12	12,056.89	12,166.62	12,307.30
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	93,824.32	95,878.16	99,044.02	101,034.17	102,774.52	104,674.33	107,986.33	110,556.60	113,388.44
ACTIVOS GENERADORES DE INGRESOS	73,859.13	76,507.03	78,035.93	79,291.44	79,846.04	81,348.15	84,038.49	86,236.00	87,859.79
TOTAL DE PRESTAMOS	58,310.73	60,475.58	62,002.24	63,056.27	62,948.98	63,814.92	65,925.28	67,864.30	69,261.32
TOTAL DE INVERSIONES	15,548.40	16,031.45	16,033.68	16,235.17	16,897.07	17,533.23	18,113.22	18,371.70	18,598.47
PATRIMONIO TOTAL	9,782.92	10,166.71	10,247.20	10,530.69	10,618.37	11,013.83	11,362.01	11,659.79	11,803.70
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,060.14	1,014.31	2,068.56	3,114.34	4,207.85	1,093.90	2,212.81	3,367.05	4,545.75
EGRESOS DE OPERACIONES	2,078.36	499.25	1,018.68	1,537.77	2,071.32	530.80	1,075.35	1,631.53	2,201.63
INGRESO NETO DE INTERESES	1,981.78	515.06	1,049.88	1,576.57	2,136.53	563.10	1,137.46	1,735.52	2,344.13

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OTROS INGRESOS	1,875.22	473.21	876.59	1,291.52	1,857.46	545.21	982.34	1,517.65	2,029.72
INGRESO DE OPERACIONES	3,857.00	988.27	1,926.47	2,868.09	3,993.99	1,108.31	2,119.80	3,253.18	4,373.84
EGRESOS GENERALES	2,181.01	498.59	1,012.96	1,566.09	2,214.17	596.31	1,189.38	1,848.81	2,504.12
UTILIDAD ANTES DE PROVISIONES	1,675.99	489.68	913.51	1,302.00	1,779.82	511.99	930.43	1,404.37	1,869.72
UTILIDAD DEL PERIODO	1,421.20	439.56	786.90	1,130.31	1,520.59	452.98	806.56	1,225.64	1,583.69
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	388.68	394.00	406.42	438.87	545.47	517.62	565.13	583.40	673.86
TOTAL PROVISIONES PARA PRESTAMOS	741.43	741.24	766.12	504.13	515.70	530.10	529.07	554.67	559.03
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.64	0.64	0.64	0.68	0.83	0.77	0.82	0.82	0.93
PROVISIONES / PRESTAMOS VENCIDOS (%)	190.75	188.13	188.51	114.87	94.54	102.41	93.62	95.08	82.96
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.22	1.21	1.20	0.78	0.78	0.79	0.76	0.78	0.77
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.22	10.51	10.44	10.61	10.43	10.53	10.57	10.49	10.39
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.02	13.29	13.33	13.67	13.53	13.75	13.63	13.39	13.34
PATRIMONIO / PRESTAMOS TOTALES (%)	16.51	16.97	16.89	17.33	17.13	17.45	17.42	17.05	16.96
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.71	24.46	25.50	26.22	27.39	28.11	26.19	24.96	25.64
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.69	17.57	18.38	19.10	19.70	20.20	18.70	17.82	18.14
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.88	48.35	48.37	48.73	49.91	50.75	49.84	48.51	49.11
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.92	2.30	2.02	1.90	1.90	2.23	1.92	1.90	1.80
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.51	1.83	1.59	1.49	1.48	1.73	1.49	1.48	1.40
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.53	17.29	15.36	14.31	14.32	16.45	14.20	14.02	13.42
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.50	5.30	5.30	5.24	5.27	5.38	5.27	5.21	5.17
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.81	2.61	2.61	2.59	2.59	2.61	2.56	2.52	2.51
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.68	2.69	2.69	2.65	2.68	2.77	2.71	2.68	2.67

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.55	50.45	52.58	54.60	55.44	53.80	56.11	56.83	57.25
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.54	2.47	2.25	2.17	2.33	2.68	2.34	2.35	2.31
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	23,911.00	24,138.00	24,486.00	24,858.00	25,225.00	25,462.00	25,636.00	25,865.00	25,870.00
NUMERO DE BANCOS	83.00	85.00	85.00	83.00	82.00	82.00	82.00	81.00	82.00
PRESTAMOS / EMPLEADOS	2.53	2.54	2.60	2.59	2.62	2.64	2.70	2.76	2.80
DEPOSITOS TOTALES / EMPLEADOS	2.93	2.94	3.03	3.08	3.09	3.14	3.18	3.20	3.24
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.03	0.05	0.06	0.02	0.03	0.05	0.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.13	6.23	7.86	7.54	10.72	12.77	10.83	10.41	9.28
PRESTAMOS (%)	8.22	2.41	5.14	3.08	8.96	9.81	8.77	10.84	9.87
LOCALES (%)	12.00	9.58	9.76	7.27	9.22	10.99	9.75	11.22	11.90
EXTRANJEROS (%)	2.93	(6.98)	(1.11)	(2.79)	8.57	7.99	7.29	10.26	6.77
DEPOSITOS (%)	9.43	6.26	6.47	8.53	11.21	12.84	9.75	8.22	7.50
LOCALES (%)	12.44	11.71	10.80	12.76	8.63	10.27	7.10	5.71	6.62
EXTRANJEROS (%)	5.15	(1.00)	0.80	2.94	15.14	16.71	13.57	11.86	8.76
PATRIMONIO (%)	4.70	4.40	9.85	11.69	13.03	12.93	12.24	9.09	8.80
UTILIDAD NETA (%)	(3.21)	(15.70)	(8.79)	2.71	6.99	3.05	2.50	8.43	4.15
CLASIFICACION PRESTAMOS									
NORMAL	59,228.46	59,654.96	62,026.04	62,672.93	64,628.49	65,676.51	67,594.22	69,539.50	70,589.01
MENCION ESPECIAL	1,335.55	1,452.67	1,339.14	1,281.07	1,124.89	1,216.32	1,277.83	1,408.16	1,414.14
SUBNORMAL	384.83	360.61	420.13	418.82	399.12	370.32	375.35	400.03	546.65
DUDOSO	311.07	361.09	383.56	394.19	246.11	286.00	249.81	341.42	352.25
IRRECUPERABLE	93.96	108.89	89.24	111.64	160.67	180.46	227.45	219.48	219.84