

**BANCA 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	17,749.59	18,228.71	18,924.06	18,524.12	18,436.19	18,857.72	18,808.28	19,127.48	19,954.85
ACTIVOS LIQUIDOS	3,128.89	3,360.38	3,736.75	4,069.87	3,801.51	4,202.86	4,167.12	4,114.21	4,923.89
TOTAL DE PRESTAMOS	10,814.21	10,960.18	11,312.49	10,530.93	10,589.75	10,671.50	10,524.01	10,851.95	10,941.45
LOCALES	0.00	0.00	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	10,814.21	10,960.18	11,312.51	10,530.77	10,589.75	10,671.50	10,524.01	10,851.95	10,941.45
TOTAL DE INVERSIONES	3,424.85	3,440.41	3,400.04	3,510.27	3,572.23	3,515.38	3,663.39	3,740.90	3,642.23
TOTAL DE DEPOSITOS	10,623.66	10,825.33	11,383.43	11,258.59	11,126.32	11,587.02	11,590.99	11,700.97	12,497.15
LOCALES	0.00	0.00	11.03	0.00	0.00	0.00	18.40	16.52	50.57
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	0.00	1.03	0.00	0.00	0.00	0.00	0.02	0.02
DEPOSITOS DE BANCOS	0.00	0.00	10.00	0.00	0.00	0.00	18.40	16.50	50.55
EXTRANJEROS	10,623.66	10,825.33	11,372.40	11,258.59	11,126.32	11,587.02	11,572.59	11,684.45	12,446.58
DEPOSITOS DE OFICIALES	4.99	0.11	0.02	0.01	0.01	0.02	0.00	0.00	0.01
DEPOSITOS DE PARTICULARES	9,262.95	9,563.41	9,936.40	10,658.30	10,543.10	11,052.08	11,051.86	11,001.51	11,518.31
DEPOSITOS DE BANCOS	1,355.72	1,261.81	1,435.97	600.28	583.21	534.91	520.73	682.93	928.26
PATRIMONIO TOTAL	2,037.51	2,157.61	2,198.20	2,263.08	2,253.41	2,363.09	2,406.83	2,405.57	2,436.56
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	17,292.58	17,305.71	18,224.67	17,768.51	17,696.25	18,138.19	18,379.35	18,825.80	19,135.29
ACTIVOS GENERADORES DE INGRESOS	13,590.81	13,610.56	13,923.80	13,472.76	13,819.67	13,908.14	13,968.83	14,317.02	14,318.43
TOTAL DE PRESTAMOS	10,245.78	10,493.68	10,733.38	10,198.86	10,322.95	10,432.52	10,437.12	10,691.44	10,723.70
TOTAL DE INVERSIONES	3,345.02	3,116.88	3,190.42	3,273.90	3,496.72	3,475.62	3,531.71	3,625.58	3,594.73
PATRIMONIO TOTAL	1,925.78	2,059.42	2,015.66	2,026.21	2,104.35	2,216.73	2,264.83	2,334.32	2,339.29
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	675.09	168.55	341.30	483.30	649.59	165.17	332.00	501.55	673.03
EGRESOS DE OPERACIONES	504.66	125.22	251.17	363.39	479.05	115.57	233.43	352.36	469.72
INGRESO NETO DE INTERESES	170.43	43.33	90.13	119.91	170.54	49.60	98.57	149.19	203.31

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OTROS INGRESOS	409.66	131.99	194.29	251.54	379.41	165.27	223.68	279.24	340.70
INGRESO DE OPERACIONES	580.08	175.32	284.42	371.46	549.95	214.87	322.25	428.43	544.01
EGRESOS GENERALES	217.05	47.40	101.32	153.85	289.98	81.27	138.37	200.09	264.29
UTILIDAD ANTES DE PROVISIONES	363.03	127.92	183.10	217.61	259.97	133.60	183.88	228.34	279.72
UTILIDAD DEL PERIODO	333.95	124.55	170.10	208.60	253.64	129.82	175.68	211.74	245.18
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	12.24	20.06	22.37	18.52	26.53	18.69	22.19	37.78	47.27
TOTAL PROVISIONES PARA PRESTAMOS	96.99	96.24	103.65	28.34	43.85	43.53	45.56	53.74	69.15
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.11	0.18	0.20	0.18	0.25	0.18	0.21	0.35	0.43
PROVISIONES / PRESTAMOS VENCIDOS (%)	792.09	479.67	463.42	153.05	165.33	232.88	205.30	142.24	146.28
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.90	0.88	0.92	0.27	0.41	0.41	0.43	0.50	0.63
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.48	11.84	11.62	12.22	12.22	12.53	12.80	12.58	12.21
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.31	14.98	14.94	16.12	15.91	16.66	16.96	16.48	16.71
PATRIMONIO / PRESTAMOS TOTALES (%)	18.84	19.69	19.43	21.49	21.28	22.14	22.87	22.17	22.27
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	29.45	31.04	32.83	36.15	34.17	36.27	35.95	35.16	39.40
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.63	18.43	19.75	21.97	20.62	22.29	22.16	21.51	24.68
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	61.69	62.82	62.69	67.33	66.27	66.61	67.56	67.13	68.54
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.46	3.66	2.44	2.06	1.84	3.73	2.52	1.97	1.71
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.93	2.88	1.87	1.57	1.43	2.86	1.91	1.50	1.28
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.34	24.19	16.88	13.73	12.05	23.43	15.51	12.09	10.48
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.97	4.95	4.90	4.78	4.70	4.75	4.75	4.67	4.70
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.71	3.68	3.61	3.60	3.47	3.32	3.34	3.28	3.28
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.25	1.27	1.29	1.19	1.23	1.43	1.41	1.39	1.42

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	37.42	27.04	35.62	41.42	52.73	37.82	42.94	46.70	48.58
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.01	3.88	2.79	2.49	2.75	4.75	3.20	2.60	2.38
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	806.00	822.00	838.00	846.00	859.00	873.00	890.00	892.00	882.00
NUMERO DE BANCOS	27.00	28.00	28.00	27.00	27.00	27.00	27.00	27.00	28.00
PRESTAMOS / EMPLEADOS	13.42	13.33	13.50	12.45	12.33	12.22	11.82	12.17	12.41
DEPOSITOS TOTALES / EMPLEADOS	13.18	13.17	13.58	13.31	12.95	13.27	13.02	13.12	14.17
UTILIDAD NETA / EMPLEADOS	0.41	0.15	0.20	0.25	0.30	0.15	0.20	0.24	0.28
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.43	11.27	7.98	4.33	3.87	3.45	(0.61)	3.26	8.24
PRESTAMOS (%)	11.75	9.30	11.41	(0.46)	(2.08)	(2.63)	(6.97)	3.05	3.32
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	(100.00)	0.00	0.00
EXTRANJEROS (%)	11.75	9.30	11.41	(0.46)	(2.08)	(2.63)	(6.97)	3.05	3.32
DEPOSITOS (%)	12.03	20.37	8.95	5.01	4.73	7.04	1.82	3.93	12.32
LOCALES (%)	(100.00)	(100.00)	27,446.14	0.00	0.00	0.00	66.77	0.00	0.00
EXTRANJEROS (%)	12.03	20.37	8.85	5.01	4.73	7.04	1.76	3.78	11.87
PATRIMONIO (%)	12.32	10.01	19.92	21.27	10.60	9.52	9.49	6.30	8.13
UTILIDAD NETA (%)	18.93	(51.79)	(43.78)	(35.69)	(24.05)	4.24	3.28	1.51	(3.33)
CLASIFICACION PRESTAMOS									
NORMAL	10,688.40	10,814.54	11,224.49	10,373.12	10,490.89	10,561.02	10,423.22	10,738.15	10,850.17
MENCION ESPECIAL	164.39	172.33	124.39	129.55	90.85	107.96	103.14	106.39	92.19
SUBNORMAL	22.71	32.99	26.64	24.29	32.86	28.48	21.09	41.32	29.87
DUDOSO	27.82	28.44	34.87	24.60	5.82	4.16	9.35	8.70	11.42
IRRECUPERABLE	7.87	8.13	5.76	7.55	13.20	13.41	12.79	11.13	26.95