

CENTRO BANCARIO INTERNACIONAL
ESTADISTICAS FINANCIERAS
(En Millones de Balboas)

	2014	2015				2016			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	108,419.83	111,385.53	114,039.73	116,025.34	117,187.90	117,694.51	118,943.28	119,129.04	0.00
ACTIVOS LIQUIDOS	21,360.34	22,503.72	21,321.42	20,678.19	21,493.87	21,091.94	21,587.42	20,577.02	0.00
TOTAL DE PRESTAMOS	66,043.57	67,199.50	69,195.58	71,353.91	72,547.02	72,555.70	73,555.47	74,687.39	0.00
LOCALES	39,943.44	41,222.78	41,905.96	43,503.26	44,695.96	45,413.01	46,292.43	47,666.10	0.00
EXTRANJEROS	26,100.14	25,976.72	27,289.63	27,850.66	27,851.06	27,142.70	27,263.05	27,021.29	0.00
TOTAL DE INVERSIONES	17,552.83	18,120.51	19,255.92	19,510.79	19,631.35	20,326.87	20,120.90	20,117.53	0.00
TOTAL DE DEPOSITOS	77,972.62	80,050.78	81,419.31	82,853.01	83,821.05	84,217.33	85,263.71	84,837.91	0.00
LOCALES	45,928.47	46,954.99	46,878.03	47,897.16	48,968.50	49,599.65	50,523.45	49,833.71	0.00
DEPOSITOS DE OFICIALES	7,641.38	8,441.17	8,417.18	8,520.71	8,622.86	9,222.29	9,832.54	9,362.15	0.00
DEPOSITOS DE PARTICULARES	34,860.29	34,932.54	35,041.53	35,731.50	36,692.13	37,462.14	37,554.55	37,576.54	0.00
DEPOSITOS DE BANCOS	3,426.79	3,581.27	3,419.33	3,644.95	3,653.50	2,915.23	3,136.36	2,895.02	0.00
EXTRANJEROS	32,044.15	33,095.78	34,541.27	34,955.85	34,852.55	34,617.68	34,740.26	35,004.20	0.00
DEPOSITOS DE OFICIALES	1,704.24	1,332.98	487.69	1,351.64	838.86	142.40	177.35	152.56	0.00
DEPOSITOS DE PARTICULARES	23,084.33	23,913.28	23,710.75	23,867.32	25,027.65	24,835.72	24,181.74	24,497.78	0.00
DEPOSITOS DE BANCOS	7,255.58	7,849.53	10,342.83	9,736.90	8,986.04	9,639.56	10,381.17	10,353.87	0.00
PATRIMONIO TOTAL	11,311.48	11,729.12	12,050.70	12,166.62	12,176.91	12,673.11	13,058.89	13,677.27	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	102,774.52	104,674.33	107,983.33	110,556.91	112,743.63	114,540.02	116,491.51	117,577.19	0.00
ACTIVOS GENERADORES DE INGRESOS	79,846.04	81,348.15	84,038.49	86,235.99	87,832.99	89,101.29	91,063.94	92,834.81	0.00
TOTAL DE PRESTAMOS	62,948.98	63,814.92	65,925.28	67,864.30	69,253.40	69,877.60	71,375.53	73,020.65	0.00
TOTAL DE INVERSIONES	16,897.07	17,533.23	18,113.22	18,371.69	18,579.59	19,223.69	19,688.41	19,814.16	0.00
PATRIMONIO TOTAL	10,618.37	11,013.83	11,358.92	11,659.79	11,738.50	12,201.12	12,554.79	12,921.95	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,207.85	1,093.90	2,212.81	3,367.05	4,522.57	1,182.21	2,399.69	3,656.98	0.00
EGRESOS DE OPERACIONES	2,071.32	530.80	1,075.35	1,631.53	2,201.67	575.31	1,166.26	1,779.09	0.00
INGRESO NETO DE INTERESES	2,136.53	563.10	1,137.46	1,735.52	2,320.90	606.90	1,233.43	1,877.89	0.00

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OTROS INGRESOS	1,857.46	545.21	982.34	1,517.65	2,056.53	581.07	1,114.92	1,606.78	0.00
INGRESO DE OPERACIONES	3,993.99	1,108.31	2,119.80	3,253.18	4,377.43	1,187.97	2,348.35	3,484.67	0.00
EGRESOS GENERALES	2,214.17	596.31	1,192.89	1,852.32	2,515.74	668.35	1,324.31	1,942.67	0.00
UTILIDAD ANTES DE PROVISIONES	1,779.82	511.99	926.92	1,400.86	1,861.69	519.62	1,024.04	1,542.00	0.00
UTILIDAD DEL PERIODO	1,520.59	452.98	803.05	1,222.13	1,575.08	433.56	813.09	1,217.16	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	545.47	517.62	565.13	583.40	673.86	791.06	735.37	922.15	0.00
TOTAL PROVISIONES PARA PRESTAMOS	515.70	530.10	529.07	554.67	574.24	597.69	659.35	687.60	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.83	0.77	0.82	0.82	0.93	1.09	1.00	1.23	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	94.54	102.41	93.62	95.08	85.22	75.56	89.66	74.57	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.78	0.79	0.76	0.78	0.79	0.82	0.90	0.92	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.43	10.53	10.57	10.49	10.39	10.77	10.98	11.48	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.53	13.75	13.62	13.39	13.21	13.64	13.94	14.43	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.13	17.45	17.42	17.05	16.78	17.47	17.75	18.31	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	27.39	28.11	26.19	24.96	25.64	25.04	25.32	24.25	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.70	20.20	18.70	17.82	18.34	17.92	18.15	17.27	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.91	50.75	49.84	48.51	49.06	49.18	48.92	47.97	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.90	2.23	1.91	1.89	1.79	1.95	1.79	1.75	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.48	1.73	1.49	1.47	1.40	1.51	1.40	1.38	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.32	16.45	14.14	13.98	13.42	14.21	12.95	12.56	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.27	5.38	5.27	5.21	5.15	5.31	5.27	5.25	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.59	2.61	2.56	2.52	2.51	2.58	2.56	2.56	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.68	2.77	2.71	2.68	2.64	2.72	2.71	2.70	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.44	53.80	56.27	56.94	57.47	56.26	56.39	55.75	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.33	2.68	2.34	2.35	2.34	2.61	2.45	2.31	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	25,225.00	25,462.00	25,636.00	25,865.00	25,870.00	25,925.00	25,902.00	25,966.00	0.00
NUMERO DE BANCOS	82.00	83.00	83.00	82.00	83.00	83.00	84.00	83.00	0.00
PRESTAMOS / EMPLEADOS	2.62	2.64	2.70	2.76	2.80	2.80	2.84	2.88	0.00
DEPOSITOS TOTALES / EMPLEADOS	3.09	3.14	3.18	3.20	3.24	3.25	3.29	3.27	0.00
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.03	0.05	0.06	0.02	0.03	0.05	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	10.72	12.77	10.83	10.41	8.09	5.66	4.30	2.68	0.00
PRESTAMOS (%)	8.96	9.81	8.77	10.84	9.85	7.97	6.30	4.67	0.00
LOCALES (%)	9.22	10.99	9.75	11.22	11.90	10.16	10.47	9.57	0.00
EXTRANJEROS (%)	8.57	7.99	7.30	10.26	6.71	4.49	(0.10)	(2.98)	0.00
DEPOSITOS (%)	11.21	12.84	9.75	8.22	7.50	5.20	4.72	2.40	0.00
LOCALES (%)	8.63	10.27	7.10	5.71	6.62	5.63	7.78	4.04	0.00
EXTRANJEROS (%)	15.14	16.71	13.57	11.86	8.76	4.60	0.58	0.14	0.00
PATRIMONIO (%)	13.03	12.93	12.18	9.09	7.65	8.05	8.37	12.42	0.00
UTILIDAD NETA (%)	6.99	3.05	2.05	8.12	3.58	(4.29)	1.25	(0.41)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	64,628.49	65,676.51	67,594.22	69,539.50	70,575.56	70,213.96	70,843.73	71,628.44	0.00
MENCION ESPECIAL	1,124.89	1,216.32	1,277.83	1,408.16	1,426.16	1,734.01	2,019.24	2,383.65	0.00
SUBNORMAL	399.12	370.32	375.35	400.03	546.65	539.80	648.97	617.38	0.00
DUDOSO	246.11	286.00	249.81	341.42	353.04	394.83	345.67	375.83	0.00
IRRECUPERABLE	160.67	180.46	227.45	219.48	219.84	270.80	357.21	369.69	0.00