

**BANCA 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	18,436.19	18,857.72	18,808.28	19,127.48	19,914.45	19,627.43	19,289.32	19,724.34	0.00
ACTIVOS LIQUIDOS	3,801.51	4,202.86	4,167.12	4,114.21	4,923.87	4,812.90	4,647.84	5,240.86	0.00
TOTAL DE PRESTAMOS	10,589.75	10,671.50	10,524.01	10,851.95	10,942.06	10,791.66	10,641.93	10,536.09	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	10,589.75	10,671.50	10,524.01	10,851.95	10,942.06	10,791.66	10,641.93	10,536.09	0.00
TOTAL DE INVERSIONES	3,572.23	3,515.38	3,663.39	3,740.90	3,601.22	3,594.58	3,533.20	3,531.87	0.00
TOTAL DE DEPOSITOS	11,126.32	11,587.02	11,590.99	11,700.97	12,497.15	12,197.89	11,763.94	11,981.72	0.00
LOCALES	0.00	0.00	18.40	16.52	50.57	57.50	54.08	65.60	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	0.00	0.00	0.02	0.02	0.12	0.14	0.40	0.00
DEPOSITOS DE BANCOS	0.00	0.00	18.40	16.50	50.55	57.38	53.94	65.20	0.00
EXTRANJEROS	11,126.32	11,587.02	11,572.59	11,684.45	12,446.58	12,140.38	11,709.86	11,916.12	0.00
DEPOSITOS DE OFICIALES	0.01	0.02	0.00	0.00	0.01	0.02	0.02	0.02	0.00
DEPOSITOS DE PARTICULARES	10,543.10	11,052.08	11,051.86	11,001.51	11,518.31	11,375.15	10,743.23	11,106.35	0.00
DEPOSITOS DE BANCOS	583.21	534.91	520.73	682.93	928.26	765.20	966.60	809.75	0.00
PATRIMONIO TOTAL	2,253.41	2,363.09	2,406.83	2,405.57	2,316.05	2,468.49	2,541.76	2,814.20	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	17,696.25	18,138.19	18,379.35	18,825.80	19,115.09	19,242.57	19,048.80	19,425.91	0.00
ACTIVOS GENERADORES DE INGRESOS	13,819.67	13,908.14	13,968.83	14,317.02	14,298.23	14,286.56	14,181.27	14,330.40	0.00
TOTAL DE PRESTAMOS	10,322.95	10,432.52	10,437.12	10,691.44	10,724.00	10,731.58	10,582.97	10,694.02	0.00
TOTAL DE INVERSIONES	3,496.72	3,475.62	3,531.71	3,625.58	3,574.22	3,554.98	3,598.30	3,636.39	0.00
PATRIMONIO TOTAL	2,104.35	2,216.73	2,264.83	2,334.32	2,279.04	2,415.79	2,474.30	2,609.88	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	649.59	165.17	332.00	501.55	673.18	174.30	350.27	526.21	0.00
EGRESOS DE OPERACIONES	479.05	115.57	233.43	352.36	469.75	117.19	233.66	349.75	0.00
INGRESO NETO DE INTERESES	170.54	49.60	98.57	149.19	203.43	57.11	116.61	176.46	0.00

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OTROS INGRESOS	379.41	165.27	223.68	279.24	345.27	135.28	200.58	248.99	0.00
INGRESO DE OPERACIONES	549.95	214.87	322.25	428.43	548.70	192.39	317.19	425.46	0.00
EGRESOS GENERALES	289.98	81.27	138.37	200.09	275.91	50.57	113.67	160.24	0.00
UTILIDAD ANTES DE PROVISIONES	259.97	133.60	183.88	228.34	272.79	141.82	203.53	265.22	0.00
UTILIDAD DEL PERIODO	253.64	129.82	175.68	211.74	239.25	134.90	190.48	245.15	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	26.53	18.69	22.19	37.78	47.27	55.99	54.95	66.83	0.00
TOTAL PROVISIONES PARA PRESTAMOS	43.85	43.53	45.56	53.74	68.15	72.81	74.57	79.35	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.25	0.18	0.21	0.35	0.43	0.52	0.52	0.63	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	165.33	232.88	205.30	142.24	144.18	130.04	135.71	118.75	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.41	0.41	0.43	0.50	0.62	0.67	0.70	0.75	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.22	12.53	12.80	12.58	11.63	12.58	13.18	14.27	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.91	16.66	16.96	16.48	15.93	17.16	17.93	20.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	21.28	22.14	22.87	22.17	21.17	22.87	23.88	26.71	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	34.17	36.27	35.95	35.16	39.40	39.46	39.51	43.74	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.62	22.29	22.16	21.51	24.73	24.52	24.10	26.57	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	66.27	66.61	67.56	67.13	68.22	68.93	69.54	73.22	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.84	3.73	2.52	1.97	1.67	3.78	2.69	2.28	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.43	2.86	1.91	1.50	1.25	2.80	2.00	1.68	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.05	23.43	15.51	12.09	10.50	22.34	15.40	12.52	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.70	4.75	4.75	4.67	4.71	4.88	4.94	4.90	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.47	3.32	3.34	3.28	3.29	3.28	3.30	3.25	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.23	1.43	1.41	1.39	1.42	1.60	1.64	1.64	0.00

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	52.73	37.82	42.94	46.70	50.28	26.28	35.84	37.66	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.75	4.75	3.20	2.60	2.41	3.79	2.83	2.32	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	859.00	873.00	890.00	892.00	882.00	887.00	902.00	907.00	0.00
NUMERO DE BANCOS	27.00	27.00	27.00	27.00	28.00	27.00	28.00	28.00	0.00
PRESTAMOS / EMPLEADOS	12.33	12.22	11.82	12.17	12.41	12.17	11.80	11.62	0.00
DEPOSITOS TOTALES / EMPLEADOS	12.95	13.27	13.02	13.12	14.17	13.75	13.04	13.21	0.00
UTILIDAD NETA / EMPLEADOS	0.30	0.15	0.20	0.24	0.27	0.15	0.21	0.27	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.87	3.45	(0.61)	3.26	8.02	4.08	2.56	3.12	0.00
PRESTAMOS (%)	(2.08)	(2.63)	(6.97)	3.05	3.33	1.13	1.12	(2.91)	0.00
LOCALES (%)	0.00	0.00	(100.00)	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(2.08)	(2.63)	(6.97)	3.05	3.33	1.13	1.12	(2.91)	0.00
DEPOSITOS (%)	4.73	7.04	1.82	3.93	12.32	5.27	1.49	2.40	0.00
LOCALES (%)	0.00	0.00	66.77	0.00	0.00	0.00	193.90	297.09	0.00
EXTRANJEROS (%)	4.73	7.04	1.76	3.78	11.87	4.78	1.19	1.98	0.00
PATRIMONIO (%)	10.60	9.52	9.49	6.30	2.78	4.46	5.61	16.99	0.00
UTILIDAD NETA (%)	(24.05)	4.24	3.28	1.51	(5.67)	3.91	8.43	15.78	0.00
CLASIFICACION PRESTAMOS									
NORMAL	10,490.89	10,561.02	10,423.22	10,738.15	10,849.79	10,661.20	10,478.66	10,405.96	0.00
MENCION ESPECIAL	90.85	107.96	103.14	106.39	92.19	124.50	164.89	120.14	0.00
SUBNORMAL	32.86	28.48	21.09	41.32	29.87	30.89	22.65	27.13	0.00
DUDOSO	5.82	4.16	9.35	8.70	11.42	19.39	16.61	19.98	0.00
IRRECUPERABLE	13.20	13.41	12.79	11.13	26.95	28.50	33.69	42.23	0.00