

**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 | 19,923.00 |
| 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 | 5,604.21 |
| 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 | 10,385.12 |
| 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 | 10,385.12 |
| 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 | 3,558.53 |
| 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 | 12,071.91 |
| LOCALES | 0.00 | 0.00 | 18.40 | 16.52 | 50.57 | 57.50 | 54.08 | 65.60 | 64.97 |
| 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 | 0.26 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 18.40 | 16.50 | 50.55 | 57.38 | 53.94 | 65.20 | 64.71 |
| 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 | 12,006.94 |
| DEPOSITOS DE OFICIALES | 0.01 | 0.02 | 0.00 | 0.00 | 0.01 | 0.02 | 0.02 | 0.02 | 0.03 |
| 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 | 11,286.94 |
| DEPOSITOS DE BANCOS | 583.21 | 534.91 | 520.73 | 682.93 | 928.26 | 765.20 | 966.60 | 809.75 | 719.96 |
| 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 | 2,833.59 |
| 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 | 19,918.73 |
| 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 | 14,243.47 |
| 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 | 10,663.59 |
| 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 | 3,579.87 |
| 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 | 2,574.82 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 649.59 | 165.17 | 332.00 | 501.55 | 673.18 | 174.30 | 350.27 | 526.21 | 707.08 |
| EGRESOS DE OPERACIONES | 479.05 | 115.57 | 233.43 | 352.36 | 469.75 | 117.19 | 233.66 | 349.75 | 467.23 |
| INGRESO NETO DE INTERESES | 170.54 | 49.60 | 98.57 | 149.19 | 203.43 | 57.11 | 116.61 | 176.46 | 239.85 |

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 |
| OTROS INGRESOS | 379.41 | 165.27 | 223.68 | 279.24 | 345.27 | 135.28 | 200.58 | 248.99 | 302.44 |
| INGRESO DE OPERACIONES | 549.95 | 214.87 | 322.25 | 428.43 | 548.70 | 192.39 | 317.19 | 425.46 | 542.29 |
| EGRESOS GENERALES | 289.98 | 81.27 | 138.37 | 200.09 | 275.91 | 50.57 | 113.67 | 160.24 | 224.36 |
| UTILIDAD ANTES DE PROVISIONES | 259.97 | 133.60 | 183.88 | 228.34 | 272.79 | 141.82 | 203.53 | 265.22 | 317.93 |
| UTILIDAD DEL PERIODO | 253.64 | 129.82 | 175.68 | 211.74 | 239.25 | 134.90 | 190.48 | 245.15 | 287.24 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 26.53 | 18.69 | 22.19 | 37.78 | 47.27 | 55.99 | 54.95 | 66.83 | 64.22 |
| TOTAL PROVISIONES PARA PRESTAMOS | 43.85 | 43.53 | 45.56 | 53.74 | 68.15 | 72.81 | 74.57 | 79.35 | 77.76 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.25 | 0.18 | 0.21 | 0.35 | 0.43 | 0.52 | 0.52 | 0.63 | 0.62 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 165.33 | 232.88 | 205.30 | 142.24 | 144.18 | 130.04 | 135.71 | 118.75 | 121.08 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.41 | 0.41 | 0.43 | 0.50 | 0.62 | 0.67 | 0.70 | 0.75 | 0.75 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 12.22 | 12.53 | 12.80 | 12.58 | 11.63 | 12.58 | 13.18 | 14.27 | 14.22 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 15.91 | 16.66 | 16.96 | 16.48 | 15.93 | 17.16 | 17.93 | 20.00 | 20.32 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 21.28 | 22.14 | 22.87 | 22.17 | 21.17 | 22.87 | 23.88 | 26.71 | 27.29 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 34.17 | 36.27 | 35.95 | 35.16 | 39.40 | 39.46 | 39.51 | 43.74 | 46.42 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 20.62 | 22.29 | 22.16 | 21.51 | 24.73 | 24.52 | 24.10 | 26.57 | 28.13 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 66.27 | 66.61 | 67.56 | 67.13 | 68.22 | 68.93 | 69.54 | 73.22 | 75.90 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.84 | 3.73 | 2.52 | 1.97 | 1.67 | 3.78 | 2.69 | 2.28 | 2.02 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.43 | 2.86 | 1.91 | 1.50 | 1.25 | 2.80 | 2.00 | 1.68 | 1.44 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 12.05 | 23.43 | 15.51 | 12.09 | 10.50 | 22.34 | 15.40 | 12.52 | 11.16 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.70 | 4.75 | 4.75 | 4.67 | 4.71 | 4.88 | 4.94 | 4.90 | 4.96 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.47 | 3.32 | 3.34 | 3.28 | 3.29 | 3.28 | 3.30 | 3.25 | 3.28 |
| 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 | 1.68 |

**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 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 52.73 | 37.82 | 42.94 | 46.70 | 50.28 | 26.28 | 35.84 | 37.66 | 41.37 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.75 | 4.75 | 3.20 | 2.60 | 2.41 | 3.79 | 2.83 | 2.32 | 2.12 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 859.00 | 873.00 | 890.00 | 892.00 | 882.00 | 887.00 | 902.00 | 907.00 | 915.00 |
| NUMERO DE BANCOS | 27.00 | 27.00 | 27.00 | 27.00 | 28.00 | 27.00 | 28.00 | 28.00 | 27.00 |
| PRESTAMOS / EMPLEADOS | 12.33 | 12.22 | 11.82 | 12.17 | 12.41 | 12.17 | 11.80 | 11.62 | 11.35 |
| DEPOSITOS TOTALES / EMPLEADOS | 12.95 | 13.27 | 13.02 | 13.12 | 14.17 | 13.75 | 13.04 | 13.21 | 13.19 |
| UTILIDAD NETA / EMPLEADOS | 0.30 | 0.15 | 0.20 | 0.24 | 0.27 | 0.15 | 0.21 | 0.27 | 0.31 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 3.87 | 3.45 | (0.61) | 3.26 | 8.02 | 4.08 | 2.56 | 3.12 | 0.04 |
| PRESTAMOS (%) | (2.08) | (2.63) | (6.97) | 3.05 | 3.33 | 1.13 | 1.12 | (2.91) | (5.09) |
| 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) | (5.09) |
| DEPOSITOS (%) | 4.73 | 7.04 | 1.82 | 3.93 | 12.32 | 5.27 | 1.49 | 2.40 | (3.40) |
| LOCALES (%) | 0.00 | 0.00 | 66.77 | 0.00 | 0.00 | 0.00 | 193.90 | 297.09 | 28.47 |
| EXTRANJEROS (%) | 4.73 | 7.04 | 1.76 | 3.78 | 11.87 | 4.78 | 1.19 | 1.98 | (3.53) |
| PATRIMONIO (%) | 10.60 | 9.52 | 9.49 | 6.30 | 2.78 | 4.46 | 5.61 | 16.99 | 22.35 |
| UTILIDAD NETA (%) | (24.05) | 4.24 | 3.28 | 1.51 | (5.67) | 3.91 | 8.43 | 15.78 | 20.06 |
| 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 | 10,236.15 |
| MENCION ESPECIAL | 90.85 | 107.96 | 103.14 | 106.39 | 92.19 | 124.50 | 164.89 | 120.14 | 141.08 |
| SUBNORMAL | 32.86 | 28.48 | 21.09 | 41.32 | 29.87 | 30.89 | 22.65 | 27.13 | 30.88 |
| DUDOSO | 5.82 | 4.16 | 9.35 | 8.70 | 11.42 | 19.39 | 16.61 | 19.98 | 21.24 |
| IRRECUPERABLE | 13.20 | 13.41 | 12.79 | 11.13 | 26.95 | 28.50 | 33.69 | 42.23 | 33.53 |