

**CENTRO BANCARIO INTERNACIONAL**  
**ESTADISTICAS FINANCIERAS**  
**( En Millones de Balboas)**

	2015	2016				2017			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	117,187.90	117,694.51	118,943.28	119,129.06	121,039.20	120,136.12	118,768.11	119,571.06	119,736.61
ACTIVOS LIQUIDOS	21,493.87	21,091.94	21,587.42	20,577.02	22,534.74	20,958.98	19,934.77	18,896.79	18,497.54
TOTAL DE PRESTAMOS	72,547.02	72,555.70	73,555.47	74,687.41	74,892.59	74,501.41	74,239.29	74,863.78	75,479.48
LOCALES	44,695.96	45,413.01	46,292.43	47,666.12	48,053.85	48,986.30	49,925.01	50,820.44	50,941.21
EXTRANJEROS	27,851.06	27,142.70	27,263.05	27,021.29	26,838.73	25,515.11	24,314.28	24,043.33	24,538.28
TOTAL DE INVERSIONES	19,631.35	20,326.87	20,120.90	20,117.53	19,946.05	20,556.76	20,687.56	21,606.72	21,584.37
TOTAL DE DEPOSITOS	83,821.05	84,217.33	85,263.71	84,837.91	85,990.95	85,450.90	84,842.40	83,560.32	84,279.51
LOCALES	48,968.50	49,599.65	50,523.45	49,833.71	50,734.94	50,537.43	51,698.85	51,466.78	52,436.00
DEPOSITOS DE OFICIALES	8,622.86	9,222.29	9,832.54	9,362.15	9,046.75	8,547.80	9,200.02	8,633.81	8,442.80
DEPOSITOS DE PARTICULARES	36,692.13	37,462.14	37,554.55	37,574.52	38,459.43	39,025.68	39,499.43	39,941.13	40,513.06
DEPOSITOS DE BANCOS	3,653.50	2,915.23	3,136.36	2,897.04	3,228.76	2,963.95	2,999.40	2,891.84	3,480.13
EXTRANJEROS	34,852.55	34,617.68	34,740.26	35,004.20	35,256.02	34,913.47	33,143.55	32,093.54	31,843.51
DEPOSITOS DE OFICIALES	838.86	142.40	177.35	152.56	198.23	100.10	165.89	101.18	122.20
DEPOSITOS DE PARTICULARES	25,027.65	24,835.72	24,181.74	24,497.78	24,678.20	24,944.21	23,515.46	23,290.54	22,880.96
DEPOSITOS DE BANCOS	8,986.04	9,639.56	10,381.17	10,353.87	10,379.59	9,869.16	9,462.20	8,701.81	8,840.35
PATRIMONIO TOTAL	12,176.91	12,673.11	13,058.89	13,677.29	13,495.24	13,963.70	14,287.41	14,687.21	14,312.74
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	112,743.63	114,540.02	116,491.51	117,577.20	119,113.55	118,915.31	118,855.70	119,350.06	120,375.22
ACTIVOS GENERADORES DE INGRESOS	87,832.99	89,101.29	91,063.94	92,834.82	93,508.51	93,970.37	94,301.61	95,637.72	95,951.25
TOTAL DE PRESTAMOS	69,253.40	69,877.60	71,375.53	73,020.66	73,719.81	73,528.55	73,897.38	74,775.59	75,186.04
TOTAL DE INVERSIONES	18,579.59	19,223.69	19,688.41	19,814.16	19,788.70	20,441.81	20,404.23	20,862.12	20,765.21
PATRIMONIO TOTAL	11,738.50	12,201.12	12,554.79	12,921.96	12,836.07	13,318.40	13,673.15	14,182.25	13,891.85
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,522.57	1,182.21	2,399.69	3,656.98	4,905.29	1,283.24	2,585.89	3,921.30	5,279.78
EGRESOS DE OPERACIONES	2,201.67	575.31	1,166.26	1,779.09	2,404.87	635.67	1,282.05	1,952.11	2,633.95
INGRESO NETO DE INTERESES	2,320.90	606.90	1,233.43	1,877.89	2,500.42	647.57	1,303.85	1,969.20	2,645.84

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OTROS INGRESOS	2,056.53	581.07	1,114.92	1,606.78	2,180.52	580.33	1,100.46	1,636.04	2,233.27
INGRESO DE OPERACIONES	4,377.43	1,187.97	2,348.35	3,484.67	4,680.94	1,227.90	2,404.31	3,605.23	4,879.11
EGRESOS GENERALES	2,515.74	668.35	1,324.31	1,942.67	2,644.65	626.55	1,246.67	1,902.78	2,591.00
UTILIDAD ANTES DE PROVISIONES	1,861.69	519.62	1,024.04	1,542.00	2,036.29	601.35	1,157.64	1,702.45	2,288.10
UTILIDAD DEL PERIODO	1,575.08	433.56	813.09	1,215.43	1,523.30	482.87	930.28	1,347.96	1,797.44
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	673.86	791.06	735.37	922.15	878.76	1,066.38	1,043.41	1,178.83	1,026.63
TOTAL PROVISIONES PARA PRESTAMOS	574.24	597.69	659.35	687.58	756.85	790.72	847.16	828.18	841.83
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.93	1.09	1.00	1.23	1.17	1.43	1.41	1.57	1.36
PROVISIONES / PRESTAMOS VENCIDOS (%)	85.22	75.56	89.66	74.56	86.13	74.15	81.19	70.25	82.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.79	0.82	0.90	0.92	1.01	1.06	1.14	1.11	1.12
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.39	10.77	10.98	11.48	11.15	11.62	12.03	12.28	11.95
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.21	13.64	13.94	14.43	14.23	14.69	15.05	15.22	14.75
PATRIMONIO / PRESTAMOS TOTALES (%)	16.78	17.47	17.75	18.31	18.02	18.74	19.25	19.62	18.96
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.64	25.04	25.32	24.25	26.21	24.53	23.50	22.61	21.95
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.34	17.92	18.15	17.27	18.62	17.45	16.78	15.80	15.45
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.06	49.18	48.92	47.97	49.40	48.58	47.88	48.47	47.56
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.79	1.95	1.79	1.75	1.63	2.06	1.97	1.88	1.87
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.40	1.51	1.40	1.38	1.28	1.62	1.57	1.51	1.49
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.42	14.21	12.95	12.54	11.87	14.50	13.61	12.67	12.94
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.15	5.31	5.27	5.25	5.25	5.46	5.48	5.47	5.50
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.51	2.58	2.56	2.56	2.57	2.71	2.72	2.72	2.75
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.64	2.72	2.71	2.70	2.67	2.76	2.77	2.75	2.76

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.47	56.26	56.39	55.75	56.50	51.03	51.85	52.78	53.10
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.34	2.61	2.45	2.31	2.33	2.47	2.33	2.28	2.33
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	25,870.00	25,925.00	25,902.00	25,966.00	26,062.00	25,893.00	25,979.00	26,061.00	26,305.00
NUMERO DE BANCOS	83.00	83.00	84.00	83.00	83.00	83.00	83.00	83.00	83.00
PRESTAMOS / EMPLEADOS	2.80	2.80	2.84	2.88	2.87	2.88	2.86	2.87	2.87
DEPOSITOS TOTALES / EMPLEADOS	3.24	3.25	3.29	3.27	3.30	3.30	3.27	3.21	3.20
UTILIDAD NETA / EMPLEADOS	0.06	0.02	0.03	0.05	0.06	0.02	0.04	0.05	0.07
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.09	5.66	4.30	2.68	3.29	2.07	(0.15)	0.37	(1.08)
PRESTAMOS (%)	9.85	7.97	6.30	4.67	3.23	2.68	0.93	0.24	0.78
LOCALES (%)	11.90	10.16	10.47	9.57	7.51	7.87	7.85	6.62	6.01
EXTRANJEROS (%)	6.71	4.49	(0.10)	(2.98)	(3.63)	(6.00)	(10.82)	(11.02)	(8.57)
DEPOSITOS (%)	7.50	5.20	4.72	2.40	2.59	1.46	(0.49)	(1.51)	(1.99)
LOCALES (%)	6.62	5.63	7.78	4.04	3.61	1.89	2.33	3.28	3.35
EXTRANJEROS (%)	8.76	4.60	0.58	0.14	1.16	0.85	(4.60)	(8.32)	(9.68)
PATRIMONIO (%)	7.65	8.05	8.37	12.42	10.83	10.18	9.41	7.38	6.06
UTILIDAD NETA (%)	3.58	(4.29)	1.25	(0.55)	(3.29)	11.37	14.41	10.90	18.00
CLASIFICACION PRESTAMOS									
NORMAL	70,575.56	70,213.96	70,843.73	71,628.44	71,722.02	71,069.40	71,056.74	71,633.68	72,285.57
MENCION ESPECIAL	1,426.16	1,734.01	2,019.24	2,383.65	2,242.35	2,673.83	2,401.64	2,321.77	2,327.96
SUBNORMAL	546.65	539.80	648.97	617.38	590.23	616.97	679.43	751.02	659.62
DUDOSO	353.04	394.83	345.67	375.83	413.04	393.15	395.28	411.72	494.84
IRRECUPERABLE	219.84	270.80	357.21	369.69	429.38	538.78	553.36	573.77	553.32