

**BANCA 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	19,914.45	19,627.43	19,289.32	19,724.34	19,903.15	19,855.39	19,139.21	19,124.81	18,326.87
ACTIVOS LIQUIDOS	4,923.87	4,812.90	4,647.84	5,240.86	5,598.17	5,554.14	4,961.38	4,666.33	4,631.80
TOTAL DE PRESTAMOS	10,942.06	10,791.66	10,641.93	10,536.09	10,382.74	10,141.59	10,062.91	10,257.29	10,134.52
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	10,942.06	10,791.66	10,641.93	10,536.09	10,382.74	10,141.59	10,062.91	10,257.29	10,134.52
TOTAL DE INVERSIONES	3,601.22	3,594.58	3,533.20	3,531.87	3,559.86	3,737.29	3,728.33	3,812.16	3,229.36
TOTAL DE DEPOSITOS	12,497.15	12,197.89	11,763.94	11,981.72	12,071.91	12,210.40	11,558.22	11,528.77	11,230.75
LOCALES	50.57	57.50	54.08	65.60	64.97	62.19	53.30	53.38	24.17
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.02	0.12	0.14	0.40	0.26	0.12	0.00	0.00	0.00
DEPOSITOS DE BANCOS	50.55	57.38	53.94	65.20	64.71	62.07	53.30	53.38	24.17
EXTRANJEROS	12,446.58	12,140.38	11,709.86	11,916.12	12,006.94	12,148.21	11,504.92	11,475.39	11,206.58
DEPOSITOS DE OFICIALES	0.01	0.02	0.02	0.02	0.03	0.07	0.04	0.05	0.02
DEPOSITOS DE PARTICULARES	11,518.31	11,375.15	10,743.23	11,106.35	11,286.94	11,464.54	10,669.14	10,810.98	10,600.13
DEPOSITOS DE BANCOS	928.26	765.20	966.60	809.75	719.96	683.60	835.74	664.37	606.44
PATRIMONIO TOTAL	2,316.05	2,468.49	2,541.76	2,814.20	2,834.56	2,947.50	3,003.76	3,085.16	2,702.95
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	19,115.09	19,242.57	19,048.80	19,425.91	19,908.80	19,741.41	19,214.26	19,424.58	19,115.01
ACTIVOS GENERADORES DE INGRESOS	14,298.23	14,286.56	14,181.27	14,330.40	14,242.94	14,132.56	13,983.19	14,068.71	13,653.24
TOTAL DE PRESTAMOS	10,724.00	10,731.58	10,582.97	10,694.02	10,662.40	10,466.62	10,352.42	10,396.69	10,258.63
TOTAL DE INVERSIONES	3,574.22	3,554.98	3,598.30	3,636.39	3,580.54	3,665.93	3,630.76	3,672.02	3,394.61
PATRIMONIO TOTAL	2,279.04	2,415.79	2,474.30	2,609.88	2,575.30	2,707.99	2,772.76	2,949.68	2,768.75
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	673.18	174.30	350.27	526.21	707.08	177.48	355.40	535.48	712.55
EGRESOS DE OPERACIONES	469.75	117.19	233.66	349.75	467.23	115.04	230.31	348.16	463.73
INGRESO NETO DE INTERESES	203.43	57.11	116.61	176.46	239.85	62.44	125.09	187.32	248.82

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OTROS INGRESOS	345.27	135.28	200.58	248.99	308.65	125.78	172.07	226.18	289.64
INGRESO DE OPERACIONES	548.70	192.39	317.19	425.46	548.50	188.22	297.15	413.50	538.46
EGRESOS GENERALES	275.91	50.57	113.67	160.24	224.39	50.97	99.20	160.39	234.70
UTILIDAD ANTES DE PROVISIONES	272.79	141.82	203.53	265.22	324.11	137.25	197.95	253.11	303.76
UTILIDAD DEL PERIODO	239.25	134.90	190.48	245.15	293.42	132.16	189.74	240.67	291.34
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	47.27	55.99	54.95	66.83	64.22	64.08	73.26	70.00	77.05
TOTAL PROVISIONES PARA PRESTAMOS	68.15	72.81	74.57	79.35	80.14	80.49	82.12	76.61	69.82
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.43	0.52	0.52	0.63	0.62	0.63	0.73	0.68	0.76
PROVISIONES / PRESTAMOS VENCIDOS (%)	144.18	130.04	135.71	118.75	124.79	125.60	112.10	109.45	90.61
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.62	0.67	0.70	0.75	0.77	0.79	0.82	0.75	0.69
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.63	12.58	13.18	14.27	14.24	14.84	15.69	16.13	14.75
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.93	17.16	17.93	20.00	20.33	21.24	21.78	21.93	20.23
PATRIMONIO / PRESTAMOS TOTALES (%)	21.17	22.87	23.88	26.71	27.30	29.06	29.85	30.08	26.67
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	39.40	39.46	39.51	43.74	46.37	45.49	42.93	40.48	41.24
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	24.73	24.52	24.10	26.57	28.13	27.97	25.92	24.40	25.27
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	68.22	68.93	69.54	73.22	75.86	76.09	75.18	73.54	70.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.67	3.78	2.69	2.28	2.06	3.74	2.71	2.28	2.13
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.25	2.80	2.00	1.68	1.47	2.68	1.97	1.65	1.52
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.50	22.34	15.40	12.52	11.39	19.52	13.69	10.88	10.52
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.71	4.88	4.94	4.90	4.96	5.02	5.08	5.07	5.22
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.29	3.28	3.30	3.25	3.28	3.26	3.29	3.30	3.40
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.42	1.60	1.64	1.64	1.68	1.77	1.79	1.78	1.82

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	50.28	26.28	35.84	37.66	40.91	27.08	33.38	38.79	43.59
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.41	3.79	2.83	2.32	2.17	3.56	2.46	2.14	2.12
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	882.00	887.00	902.00	907.00	915.00	910.00	918.00	942.00	919.00
NUMERO DE BANCOS	28.00	27.00	28.00	28.00	27.00	27.00	27.00	27.00	26.00
PRESTAMOS / EMPLEADOS	12.41	12.17	11.80	11.62	11.35	11.14	10.96	10.89	11.03
DEPOSITOS TOTALES / EMPLEADOS	14.17	13.75	13.04	13.21	13.19	13.42	12.59	12.24	12.22
UTILIDAD NETA / EMPLEADOS	0.27	0.15	0.21	0.27	0.32	0.15	0.21	0.26	0.32
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.02	4.08	2.56	3.12	(0.06)	1.16	(0.78)	(3.04)	(7.92)
PRESTAMOS (%)	3.33	1.13	1.12	(2.91)	(5.11)	(6.02)	(5.44)	(2.65)	(2.39)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	3.33	1.13	1.12	(2.91)	(5.11)	(6.02)	(5.44)	(2.65)	(2.39)
DEPOSITOS (%)	12.32	5.27	1.49	2.40	(3.40)	0.10	(1.75)	(3.78)	(6.97)
LOCALES (%)	0.00	0.00	193.90	297.09	28.47	8.15	(1.44)	(18.63)	(62.80)
EXTRANJEROS (%)	11.87	4.78	1.19	1.98	(3.53)	0.06	(1.75)	(3.70)	(6.67)
PATRIMONIO (%)	2.78	4.46	5.61	16.99	22.39	19.41	18.18	9.63	(4.64)
UTILIDAD NETA (%)	(5.67)	3.91	8.43	15.78	22.64	(2.04)	(0.39)	(1.83)	(0.71)
CLASIFICACION PRESTAMOS									
NORMAL	10,849.79	10,661.20	10,478.66	10,405.96	10,236.15	9,985.25	9,900.01	10,088.46	9,974.60
MENCION ESPECIAL	92.19	124.50	164.89	120.14	141.08	137.12	142.31	141.58	122.50
SUBNORMAL	29.87	30.89	22.65	27.13	30.88	29.80	30.36	33.34	20.79
DUDOSO	11.42	19.39	16.61	19.98	21.24	23.72	14.56	18.37	34.48
IRRECUPERABLE	26.95	28.50	33.69	42.23	33.53	46.18	57.78	52.16	51.98