



CENTRO BANCARIO INTERNACIONAL ESTADISTICAS FINANCIERAS

(En Millones de Balboas)

Cuadro No. 11

| | 2003 | | | 2004 | | | | 2005 | | | |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | | |
| 1 BALANCE DE SITUACION | | | | | | | | | | | |
| 2 Total de Activos | 32,304.25 | 31,807.22 | 32,350.52 | 32,620.34 | 34,609.80 | 34,698.95 | 35,579.29 | 36,100.43 | 38,652.13 | | |
| 3 Activos Líquidos | 7,792.80 | 6,872.96 | 6,626.33 | 6,566.97 | 7,383.48 | 7,116.70 | 6,961.09 | 6,127.78 | 6,755.23 | | |
| 4 Total de Préstamos | 17,578.46 | 17,757.84 | 18,315.89 | 18,895.43 | 19,899.80 | 19,915.58 | 20,678.92 | 21,711.93 | 22,857.75 | | |
| 5 Locales | 11,426.92 | 11,671.33 | 12,042.21 | 12,726.89 | 12,730.65 | 13,000.91 | 13,492.82 | 14,070.81 | 14,331.15 | | |
| 6 Extranjeros | 6,151.54 | 6,086.51 | 6,273.68 | 6,168.54 | 7,169.14 | 6,914.67 | 7,186.10 | 7,641.13 | 8,526.60 | | |
| 7 Total de Inversiones | 5,252.37 | 5,526.75 | 5,810.07 | 5,592.72 | 5,760.11 | 5,911.86 | 6,242.59 | 6,476.21 | 6,857.16 | | |
| 8 Total de Depósitos | 23,621.16 | 23,136.53 | 23,370.71 | 23,517.69 | 24,531.77 | 24,131.58 | 24,969.46 | 25,378.55 | 27,079.29 | | |
| 9 Locales | 13,314.55 | 13,389.48 | 13,392.41 | 13,471.27 | 13,942.55 | 14,248.76 | 14,664.03 | 14,554.53 | 15,716.76 | | |
| 10 Depósitos de Oficiales | 1,959.27 | 1,954.96 | 1,839.08 | 1,705.74 | 1,794.77 | 2,192.86 | 2,333.14 | 2,051.67 | 2,289.31 | | |
| 11 Depósitos de Particulares | 10,159.65 | 10,357.12 | 10,534.57 | 10,718.30 | 10,973.25 | 10,906.66 | 11,020.71 | 11,199.50 | 11,929.08 | | |
| 12 Depósitos de Bancos | 1,195.63 | 1,077.40 | 1,018.76 | 1,047.23 | 1,174.53 | 1,149.25 | 1,310.18 | 1,303.36 | 1,498.37 | | |
| 13 Extranjeros | 10,306.61 | 9,747.05 | 9,978.30 | 10,046.42 | 10,589.23 | 9,882.82 | 10,305.42 | 10,824.02 | 11,362.52 | | |
| 14 Depósitos de Oficiales | 57.76 | 31.98 | 19.37 | 22.71 | 34.65 | 20.52 | 15.83 | 15.23 | 31.24 | | |
| 15 Depósitos de Particulares | 5,855.56 | 5,887.22 | 5,853.40 | 5,721.84 | 6,205.27 | 6,335.48 | 6,325.08 | 6,218.75 | 6,549.26 | | |
| 16 Depósitos de Bancos | 4,393.28 | 3,827.86 | 4,105.53 | 4,301.87 | 4,349.31 | 3,526.82 | 3,964.52 | 4,590.04 | 4,782.02 | | |
| 17 Patrimonio Total | 4,014.17 | 4,174.65 | 4,156.17 | 4,321.85 | 4,644.10 | 4,610.60 | 4,676.97 | 4,859.81 | 5,014.47 | | |
| 18 PROMEDIO (12 MESES) | | | | | | | | | | | |
| 19 Total de Activos | 32,724.12 | 32,307.14 | 32,453.65 | 32,216.36 | 33,457.03 | 33,253.09 | 33,964.90 | 34,360.39 | 36,630.97 | | |
| 20 Activos Generadores de Ingresos | 23,130.73 | 23,432.76 | 23,583.32 | 23,766.39 | 24,245.37 | 24,556.01 | 25,523.73 | 26,338.15 | 27,687.41 | | |
| 21 Total de Prestamos | 17,736.66 | 17,777.48 | 17,950.87 | 18,335.32 | 18,739.13 | 18,836.71 | 19,497.40 | 20,303.68 | 21,378.78 | | |
| 22 Total de Inversiones | 5,394.08 | 5,655.28 | 5,632.46 | 5,431.07 | 5,506.24 | 5,719.31 | 6,026.33 | 6,034.47 | 6,308.63 | | |
| 23 Patrimonio Total | 3,779.40 | 3,905.94 | 4,078.81 | 4,188.39 | 4,329.14 | 4,392.62 | 4,416.57 | 4,590.83 | 4,829.29 | | |
| 24 ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | | |
| 25 Ingreso por Intereses | 1,741.49 | 402.22 | 804.22 | 1,227.35 | 1,691.70 | 472.08 | 971.00 | 1,513.91 | 2,063.64 | | |
| 26 Egreso de Operaciones | 865.47 | 187.84 | 378.61 | 576.35 | 803.38 | 235.70 | 489.34 | 773.88 | 1,041.26 | | |



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| 27 Ingreso Neto de Intereses | 876.02 | 214.39 | 425.62 | 651.00 | 888.31 | 236.38 | 481.66 | 740.03 | 1,022.37 | |
| 28 Otros Ingresos | 657.63 | 183.67 | 319.20 | 475.42 | 683.81 | 132.64 | 283.17 | 424.63 | 575.44 | |
| 29 Ingreso de Operaciones | 1,533.64 | 398.06 | 744.81 | 1,126.42 | 1,572.12 | 369.02 | 764.83 | 1,164.65 | 1,597.81 | |
| 30 Egresos Generales | 765.20 | 176.81 | 372.57 | 544.11 | 721.83 | 157.85 | 356.17 | 553.83 | 746.92 | |
| 31 Utilidad Antes de Provisiones | 768.44 | 221.25 | 372.25 | 582.31 | 850.29 | 211.17 | 408.66 | 610.82 | 850.89 | |
| 32 Utilidad del Periodo | 646.46 | 201.56 | 344.75 | 548.74 | 728.77 | 176.03 | 353.05 | 548.68 | 747.08 | |
| 33 CALIDAD DE ACTIVOS | | | | | | | | | | |
| 34 Total de Préstamos Vencidos | 462.55 | 425.74 | 360.16 | 365.97 | 340.75 | 400.85 | 422.33 | 425.84 | 394.90 | |
| 35 Total Provisiones Para Préstamos | 635.80 | 612.11 | 598.58 | 576.30 | 550.96 | 532.36 | 513.54 | 497.45 | 493.55 | |
| 36 Préstamos Vencidos / Préstamos Totales (%) | 2.63 | 2.40 | 1.97 | 1.94 | 1.71 | 2.01 | 2.04 | 1.96 | 1.73 | |
| 37 Provisiones / Préstamos Vencidos (%) | 137.45 | 143.78 | 166.20 | 157.47 | 161.69 | 132.81 | 121.60 | 116.82 | 124.98 | |
| 38 Provisiones Para Préstamos / Préstamos Totales (%) | 3.62 | 3.45 | 3.27 | 3.05 | 2.77 | 2.67 | 2.48 | 2.29 | 2.16 | |
| 39 RAZONES DE CAPITAL | | | | | | | | | | |
| 40 Patrimonio / Activos Totales (%) | 12.43 | 13.12 | 12.85 | 13.25 | 13.42 | 13.29 | 13.15 | 13.46 | 12.97 | |
| 41 Patrimonio / Activos Generadores de Ing. (%) | 17.58 | 17.93 | 17.23 | 17.65 | 18.10 | 17.85 | 17.37 | 17.24 | 16.88 | |
| 42 Patrimonio / Préstamos Totales (%) | 22.84 | 23.51 | 22.69 | 22.87 | 23.34 | 23.15 | 22.62 | 22.38 | 21.94 | |
| 43 LIQUIDEZ | | | | | | | | | | |
| 44 Activos Líquidos / Total de Depósitos (%) | 32.99 | 29.71 | 28.35 | 27.92 | 30.10 | 29.49 | 27.88 | 24.15 | 24.95 | |
| 45 Activos Líquidos / Activos Totales (%) | 24.12 | 21.61 | 20.48 | 20.13 | 21.33 | 20.51 | 19.57 | 16.97 | 17.48 | |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%) | 55.23 | 53.59 | 53.21 | 51.70 | 53.58 | 53.99 | 52.88 | 49.66 | 50.27 | |
| 47 RENTABILIDAD | | | | | | | | | | |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 2.79 | 3.44 | 2.92 | 3.08 | 3.01 | 2.87 | 2.77 | 2.78 | 2.70 | |
| 49 Utilidad Neta / Total de Activos (Promedio) (%) | 1.98 | 2.50 | 2.12 | 2.27 | 2.18 | 2.12 | 2.08 | 2.13 | 2.04 | |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%) | 17.10 | 20.64 | 16.90 | 17.47 | 16.83 | 16.03 | 15.99 | 15.94 | 15.47 | |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 7.53 | 6.87 | 6.82 | 6.89 | 6.98 | 7.69 | 7.61 | 7.66 | 7.45 | |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 3.74 | 3.21 | 3.21 | 3.23 | 3.31 | 3.84 | 3.83 | 3.92 | 3.76 | |



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| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 3.79 | 3.66 | 3.61 | 3.65 | 3.66 | 3.85 | 3.77 | 3.75 | 3.69 | |
| 54 Egresos Generales / Ingresos de Operaciones (%) | 49.89 | 44.42 | 50.02 | 48.30 | 45.91 | 42.77 | 46.57 | 47.55 | 46.75 | |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 2.84 | 3.14 | 2.71 | 2.67 | 2.82 | 2.16 | 2.22 | 2.15 | 2.08 | |
| 56 PRODUCTIVIDAD | | | | | | | | | | |
| 57 Número de Empleados | 12,487.00 | 12,958.00 | 13,113.00 | 13,217.00 | 13,402.00 | 13,348.00 | 13,675.00 | 13,985.00 | 14,343.00 | |
| 58 Número de Bancos | 73.00 | 71.00 | 69.00 | 68.00 | 69.00 | 70.00 | 72.00 | 72.00 | 72.00 | |
| 59 Préstamos / Empleados | 1.41 | 1.37 | 1.40 | 1.43 | 1.48 | 1.49 | 1.51 | 1.55 | 1.59 | |
| 60 Depósitos Totales / Empleados | 1.89 | 1.79 | 1.78 | 1.78 | 1.83 | 1.81 | 1.83 | 1.81 | 1.89 | |
| 61 Utilidad Neta / Empleados | 0.05 | 0.02 | 0.03 | 0.04 | 0.05 | 0.01 | 0.03 | 0.04 | 0.05 | |
| 62 TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | | |
| 63 Activos (%) | -2.53 | -3.05 | -0.63 | 2.54 | 7.14 | 9.09 | 9.98 | 10.67 | 11.68 | |
| 64 Préstamos (%) | -1.77 | -0.22 | 4.15 | 6.30 | 13.21 | 12.15 | 12.90 | 14.91 | 14.86 | |
| 65 Locales (%) | 2.83 | 5.77 | 9.26 | 10.58 | 11.41 | 11.39 | 12.05 | 10.56 | 12.57 | |
| 66 Extranjeros (%) | -9.30 | -10.00 | -4.42 | -1.55 | 16.54 | 13.61 | 14.54 | 23.87 | 18.93 | |
| 67 Depósitos (%) | -1.94 | -2.62 | -1.22 | 1.91 | 3.86 | 4.30 | 6.84 | 7.91 | 10.38 | |
| 68 Locales (%) | -0.19 | 2.41 | 3.07 | 3.61 | 4.72 | 6.42 | 9.50 | 8.04 | 12.73 | |
| 69 Extranjeros (%) | -4.11 | -8.76 | -6.45 | -0.27 | 2.74 | 1.39 | 3.28 | 7.74 | 7.30 | |
| 70 Patrimonio (%) | 13.25 | 14.78 | 3.87 | 6.58 | 15.69 | 10.44 | 12.53 | 12.45 | 7.98 | |
| 71 Utilidad Neta (%) | 168.88 | 54.96 | -7.00 | 5.76 | 12.73 | -12.67 | 2.41 | -0.01 | 2.51 | |