

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

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	63,805.58	64,463.37	63,895.12	64,082.88	64,557.42	64,273.93	65,803.41	69,878.86	71,899.44
ACTIVOS LIQUIDOS	12,536.19	11,800.66	12,219.14	12,484.57	13,421.39	12,555.24	12,493.91	12,162.29	12,862.57
TOTAL DE PRESTAMOS	36,987.29	38,024.71	37,759.91	37,483.65	36,819.95	36,788.80	38,275.74	42,053.48	43,241.34
LOCALES	21,416.02	21,797.67	21,863.20	21,814.23	21,436.20	21,832.26	23,056.43	24,270.68	24,356.58
EXTRANJEROS	15,571.27	16,227.04	15,896.71	15,669.42	15,383.75	14,956.54	15,219.30	17,782.80	18,884.76
TOTAL DE INVERSIONES	11,316.56	11,501.84	11,085.04	11,232.56	11,558.40	12,383.90	12,355.95	12,975.64	12,950.53
TOTAL DE DEPOSITOS	47,314.08	48,323.53	49,505.91	50,435.25	50,076.25	48,449.78	48,681.63	50,505.71	51,376.80
LOCALES	26,192.38	26,318.06	26,955.42	27,239.18	28,620.97	28,986.53	28,674.98	29,272.75	30,593.79
DEPOSITOS DE OFICIALES	4,140.14	4,337.42	4,176.41	3,913.37	4,338.42	4,352.87	4,006.92	4,143.71	4,405.47
DEPOSITOS DE PARTICULARES	19,583.13	19,591.52	20,547.43	21,136.25	21,996.60	22,345.61	22,690.90	23,047.45	24,321.92
DEPOSITOS DE BANCOS	2,469.11	2,389.12	2,231.58	2,189.55	2,285.96	2,288.04	1,977.16	2,081.59	1,866.39
EXTRANJEROS	21,121.69	22,005.47	22,550.49	23,196.07	21,455.28	19,463.25	20,006.66	21,232.96	20,783.01
DEPOSITOS DE OFICIALES	15.73	19.00	12.09	17.44	19.48	43.33	55.47	42.19	59.99
DEPOSITOS DE PARTICULARES	12,225.87	13,761.16	14,438.60	15,220.56	15,511.54	15,310.07	15,402.71	16,362.00	15,900.63
DEPOSITOS DE BANCOS	8,880.09	8,225.30	8,099.80	7,958.07	5,924.26	4,109.86	4,548.48	4,828.77	4,822.39
PATRIMONIO TOTAL	7,913.30	8,067.07	7,224.92	7,248.26	7,207.88	7,423.51	7,526.17	7,825.72	8,228.42
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	59,295.16	60,969.11	59,864.14	60,831.43	61,827.20	62,122.37	64,849.26	66,980.87	68,228.43
ACTIVOS GENERADORES DE INGRESOS	45,440.87	47,025.81	46,174.12	47,107.42	46,607.82	47,653.30	49,738.32	51,872.66	52,285.11
TOTAL DE PRESTAMOS	34,706.76	35,938.13	35,514.51	36,239.79	35,543.41	36,083.06	38,017.82	39,768.56	40,030.64
TOTAL DE INVERSIONES	10,734.11	11,087.69	10,659.61	10,867.63	11,064.42	11,570.24	11,720.50	12,104.10	12,254.46
PATRIMONIO TOTAL	7,402.60	7,633.29	6,982.74	7,075.44	7,135.39	7,315.80	7,375.54	7,536.99	7,718.15
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,226.69	757.01	1,457.72	2,295.45	3,049.12	741.53	1,495.88	2,274.33	3,089.41
EGRESOS DE OPERACIONES	1,941.08	422.95	822.45	1,284.09	1,702.18	401.01	804.82	1,225.98	1,665.64
INGRESO NETO DE INTERESES	1,285.61	334.06	635.27	1,011.36	1,346.95	340.52	691.05	1,048.35	1,423.76

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OTROS INGRESOS	1,421.79	323.73	584.73	818.75	1,107.50	294.03	592.32	947.02	1,353.26
INGRESO DE OPERACIONES	2,707.40	657.79	1,219.99	1,830.11	2,454.45	634.55	1,283.38	1,995.37	2,777.02
EGRESOS GENERALES	1,271.91	359.62	648.87	945.09	1,352.77	312.58	682.71	1,061.15	1,517.82
UTILIDAD ANTES DE PROVISIONES	1,435.48	298.17	571.12	885.02	1,101.69	321.97	600.67	934.23	1,259.20
UTILIDAD DEL PERIODO	1,193.05	246.91	490.15	728.89	859.53	296.81	522.85	799.28	1,065.32
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	518.95	490.25	453.71	521.19	448.50	446.67	456.17	471.89	387.68
TOTAL PROVISIONES PARA PRESTAMOS	625.38	658.29	608.44	617.01	614.22	606.09	612.42	611.37	613.44
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.40	1.29	1.20	1.39	1.22	1.21	1.19	1.12	0.90
PROVISIONES / PRESTAMOS VENCIDOS (%)	120.51	134.28	134.10	118.38	136.95	135.69	134.25	129.56	158.23
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.69	1.73	1.61	1.65	1.67	1.65	1.60	1.45	1.42
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.40	12.51	11.31	11.31	11.17	11.55	11.44	11.20	11.44
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.38	16.29	14.79	14.88	14.90	15.10	14.86	14.22	14.64
PATRIMONIO / PRESTAMOS TOTALES (%)	21.39	21.22	19.13	19.34	19.58	20.18	19.66	18.61	19.03
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.50	24.42	24.68	24.75	26.80	25.91	25.66	24.08	25.04
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.65	18.31	19.12	19.48	20.79	19.53	18.99	17.40	17.89
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.41	48.22	47.07	47.02	49.88	51.47	51.05	49.77	50.24
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.63	2.10	2.12	2.06	1.84	2.49	2.10	2.05	2.04
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.01	1.62	1.64	1.60	1.39	1.91	1.61	1.59	1.56
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.12	12.94	14.04	13.74	12.05	16.23	14.18	14.14	13.80
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.10	6.44	6.31	6.50	6.54	6.22	6.01	5.85	5.91
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.27	3.60	3.56	3.63	3.65	3.37	3.24	3.15	3.19
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.83	2.84	2.75	2.86	2.89	2.86	2.78	2.69	2.72

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EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	46.98	54.67	53.19	51.64	55.11	49.26	53.20	53.18	54.66
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.13	2.75	2.53	2.32	2.38	2.47	2.38	2.43	2.59
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	18,249.00	17,940.00	18,070.00	18,214.00	18,311.00	18,286.00	19,256.00	19,669.00	20,034.00
NUMERO DE BANCOS	76.00	74.00	73.00	73.00	72.00	74.00	79.00	79.00	81.00
PRESTAMOS / EMPLEADOS	2.03	2.12	2.09	2.06	2.01	2.01	1.99	2.14	2.16
DEPOSITOS TOTALES / EMPLEADOS	2.59	2.69	2.74	2.77	2.73	2.65	2.53	2.57	2.56
UTILIDAD NETA / EMPLEADOS	0.07	0.01	0.03	0.04	0.05	0.02	0.03	0.04	0.05
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.50	9.62	2.51	0.61	1.18	(0.29)	2.99	9.04	11.37
PRESTAMOS (%)	10.60	9.11	0.65	(3.67)	(0.45)	(3.25)	1.37	12.19	17.44
LOCALES (%)	13.45	11.01	5.55	0.17	0.09	0.16	5.46	11.26	13.62
EXTRANJEROS (%)	6.90	6.67	(5.39)	(8.54)	(1.20)	(7.83)	(4.26)	13.49	22.76
DEPOSITOS (%)	18.29	16.25	10.71	11.04	5.84	0.26	(1.67)	0.14	2.60
LOCALES (%)	14.25	9.94	7.54	9.04	9.27	10.14	6.38	7.47	6.89
EXTRANJEROS (%)	23.70	24.83	14.77	13.49	1.58	(11.55)	(11.28)	(8.46)	(3.13)
PATRIMONIO (%)	12.31	10.07	(6.17)	(8.20)	(8.91)	(7.98)	4.17	7.97	14.16
UTILIDAD NETA (%)	20.32	(19.59)	(26.88)	(23.61)	(27.96)	20.21	6.67	9.66	23.94
CLASIFICACION PRESTAMOS									
NORMAL	35,884.04	36,890.12	36,620.19	36,251.57	35,543.28	35,542.53	37,044.83	40,816.99	42,025.02
MENCION ESPECIAL	960.74	967.41	916.92	1,011.39	1,067.28	1,039.33	1,039.20	1,084.86	1,078.76
SUBNORMAL	312.25	293.02	373.16	343.83	319.58	317.71	321.35	293.47	341.74
DUDOSO	317.25	363.73	326.69	360.25	376.14	370.20	353.59	340.81	308.49
IRRECUPERABLE	138.39	168.73	131.39	133.62	127.89	125.11	129.19	128.72	100.77