

BHD INTERNATIONAL BANK (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2009 | 2010 | | | | 2011 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 146,116.38 | 173,663.24 | 173,371.84 | 196,034.79 | 201,381.67 | 194,901.89 | 182,036.87 | 181,494.60 | 0.00 |
| ACTIVOS LIQUIDOS | 58,238.73 | 72,311.43 | 65,507.82 | 93,219.88 | 100,948.30 | 76,843.90 | 58,996.39 | 72,848.12 | 0.00 |
| TOTAL DE PRESTAMOS | 58,796.86 | 55,519.16 | 53,080.83 | 54,333.12 | 58,409.34 | 56,493.55 | 44,805.31 | 46,265.51 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 58,796.86 | 55,519.16 | 53,080.83 | 54,333.12 | 58,409.34 | 56,493.55 | 44,805.31 | 46,265.51 | 0.00 |
| TOTAL DE INVERSIONES | 28,067.61 | 44,061.27 | 52,932.25 | 46,232.75 | 36,836.16 | 55,189.60 | 70,610.72 | 54,892.59 | 0.00 |
| TOTAL DE DEPOSITOS | 132,592.66 | 158,226.66 | 157,059.22 | 175,883.98 | 180,909.23 | 173,839.17 | 162,314.51 | 157,557.38 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 132,592.66 | 158,226.66 | 157,059.22 | 175,883.98 | 180,909.23 | 173,839.17 | 162,314.51 | 157,557.38 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 132,592.66 | 158,226.66 | 154,528.11 | 173,536.09 | 176,077.83 | 171,655.24 | 161,965.83 | 157,557.38 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 2,531.11 | 2,347.90 | 4,831.40 | 2,183.93 | 348.68 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 11,276.66 | 12,981.58 | 13,802.17 | 15,476.59 | 15,106.16 | 16,236.96 | 15,929.03 | 17,432.93 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 125,599.85 | 143,300.43 | 153,609.20 | 169,772.82 | 173,749.03 | 184,282.57 | 177,704.35 | 188,764.70 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 81,125.72 | 90,064.17 | 94,098.78 | 96,179.92 | 91,054.99 | 105,631.79 | 110,714.55 | 100,861.99 | 0.00 |
| TOTAL DE PRESTAMOS | 49,961.50 | 55,189.60 | 51,497.29 | 50,725.57 | 58,603.10 | 56,006.35 | 48,943.07 | 50,299.32 | 0.00 |
| TOTAL DE INVERSIONES | 31,164.22 | 34,874.57 | 42,601.49 | 45,454.35 | 32,451.89 | 49,625.44 | 61,771.48 | 50,562.67 | 0.00 |
| PATRIMONIO TOTAL | 8,840.30 | 10,304.89 | 11,148.92 | 13,051.69 | 13,191.41 | 14,609.27 | 14,865.60 | 16,454.76 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 8,880.05 | 2,263.43 | 4,846.98 | 7,290.24 | 10,029.61 | 2,584.42 | 5,055.38 | 7,947.23 | 0.00 |
| EGRESOS DE OPERACIONES | 3,876.93 | 1,185.72 | 2,355.33 | 3,540.30 | 4,757.51 | 1,192.10 | 2,361.01 | 3,498.27 | 0.00 |
| INGRESO NETO DE INTERESES | 5,003.13 | 1,077.70 | 2,491.65 | 3,749.93 | 5,272.09 | 1,392.33 | 2,694.37 | 4,448.96 | 0.00 |

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| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| OTROS INGRESOS | 13,127.45 | 720.36 | 4,699.40 | 4,413.76 | 7,629.53 | 3,860.08 | 7,729.64 | 14,656.24 | 0.00 |
| INGRESO DE OPERACIONES | 18,130.58 | 1,798.06 | 7,191.05 | 8,163.69 | 12,901.63 | 5,252.40 | 10,424.01 | 19,105.20 | 0.00 |
| EGRESOS GENERALES | 13,808.26 | 912.59 | 4,923.84 | 5,752.90 | 9,456.77 | 4,050.47 | 8,311.61 | 15,490.18 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 4,322.32 | 885.48 | 2,267.21 | 2,410.80 | 3,444.86 | 1,201.93 | 2,112.40 | 3,615.02 | 0.00 |
| UTILIDAD DEL PERIODO | 2,565.31 | 743.33 | 1,494.23 | 2,336.75 | 3,230.65 | 1,201.93 | 2,112.40 | 3,615.02 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 646.43 | 646.43 | 0.00 | 1,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 3,159.79 | 3,219.04 | 3,219.04 | 3,219.04 | 3,366.80 | 3,366.80 | 3,366.80 | 3,366.80 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.10 | 1.16 | 0.00 | 1.84 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 488.81 | 497.97 | 0.00 | 321.90 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 5.37 | 5.80 | 6.06 | 5.92 | 5.76 | 5.96 | 7.51 | 7.28 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 7.72 | 7.48 | 7.96 | 7.89 | 7.50 | 8.33 | 8.75 | 9.61 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 12.98 | 13.04 | 13.02 | 15.39 | 15.86 | 14.54 | 13.80 | 17.23 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 19.18 | 23.38 | 26.00 | 28.48 | 25.86 | 28.74 | 35.55 | 37.68 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 12.63 | 11.15 | 9.50 | 9.22 | 9.97 | 11.80 | 12.57 | 14.56 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 43.92 | 45.70 | 41.71 | 53.00 | 55.80 | 44.20 | 36.35 | 46.24 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 39.86 | 41.64 | 37.78 | 47.55 | 50.13 | 39.43 | 32.41 | 40.14 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 65.09 | 73.55 | 75.41 | 79.29 | 76.16 | 75.95 | 79.85 | 81.08 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.16 | 3.30 | 3.18 | 3.24 | 3.55 | 4.55 | 3.82 | 4.78 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 2.04 | 2.07 | 1.95 | 1.84 | 1.86 | 2.61 | 2.38 | 2.55 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 29.02 | 28.85 | 26.80 | 23.87 | 24.49 | 32.91 | 28.42 | 29.29 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 10.95 | 10.05 | 10.30 | 10.11 | 11.01 | 9.79 | 9.13 | 10.51 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.78 | 5.27 | 5.01 | 4.91 | 5.22 | 4.51 | 4.27 | 4.62 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 6.17 | 4.79 | 5.30 | 5.20 | 5.79 | 5.27 | 4.87 | 5.88 | 0.00 |

