

**BCT BANK INTERNATIONAL, 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	657,023.19	578,103.56	576,399.64	554,323.28	535,762.81	567,012.28	573,673.99	594,963.48	632,984.96
ACTIVOS LIQUIDOS	172,082.04	101,165.01	93,269.74	92,328.52	54,123.83	57,611.88	46,030.20	51,896.44	64,216.36
TOTAL DE PRESTAMOS	476,689.17	467,234.00	461,505.04	440,951.87	454,345.71	489,373.52	499,769.68	522,957.09	545,733.98
LOCALES	24,874.49	42,087.38	46,635.71	56,360.23	64,841.72	70,399.89	87,045.96	100,651.79	111,488.57
EXTRANJEROS	451,814.68	425,146.62	414,869.34	384,591.63	389,503.98	418,973.62	412,723.72	422,305.30	434,245.41
TOTAL DE INVERSIONES	0.59	0.58	10,000.59	7,000.60	7,000.51	6,779.16	11,462.50	7,069.38	8,816.60
TOTAL DE DEPOSITOS	599,580.51	520,192.76	515,192.75	488,985.54	467,485.50	500,009.79	511,092.42	536,851.40	556,255.37
LOCALES	34,780.97	31,045.70	29,457.95	30,535.98	24,978.67	26,043.74	32,325.25	31,667.57	35,194.97
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	28,280.97	24,545.70	22,957.95	24,035.96	18,478.67	19,543.74	25,825.25	28,667.57	32,835.10
DEPOSITOS DE BANCOS	6,500.00	6,500.00	6,500.00	6,500.03	6,500.00	6,500.00	6,500.00	3,000.00	2,359.87
EXTRANJEROS	564,799.54	489,147.05	485,734.80	458,449.56	442,506.83	473,966.05	478,767.17	505,183.83	521,060.40
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	561,907.90	488,013.10	480,214.81	455,124.12	437,648.80	472,170.80	477,223.87	504,894.05	519,628.11
DEPOSITOS DE BANCOS	2,891.64	1,133.95	5,519.99	3,325.44	4,858.03	1,795.26	1,543.30	289.78	1,432.29
PATRIMONIO TOTAL	49,297.62	49,445.68	51,083.72	52,193.91	51,140.00	50,128.21	51,150.50	50,195.51	51,866.23
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	635,423.33	586,510.10	582,772.40	593,724.74	596,393.00	572,557.92	575,036.82	574,643.38	584,373.88
ACTIVOS GENERADORES DE INGRESOS	500,952.09	478,286.73	472,409.18	463,070.04	469,017.99	481,693.63	491,368.90	488,989.47	507,948.40
TOTAL DE PRESTAMOS	500,951.45	478,286.09	467,408.57	459,569.41	465,517.44	478,303.76	480,637.36	481,954.48	500,039.84
TOTAL DE INVERSIONES	0.64	0.64	5,000.61	3,500.63	3,500.55	3,389.87	10,731.54	7,034.99	7,908.56
PATRIMONIO TOTAL	48,366.77	48,092.26	49,172.31	50,267.25	50,218.81	49,786.94	51,117.11	51,194.71	51,503.11
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	44,657.40	10,393.96	20,778.88	30,446.05	39,848.85	9,473.55	19,195.12	29,245.44	39,502.02
EGRESOS DE OPERACIONES	35,228.71	8,063.21	15,433.82	22,464.99	28,918.94	6,369.87	12,996.68	19,789.31	26,708.57
INGRESO NETO DE INTERESES	9,428.70	2,330.75	5,345.05	7,981.06	10,929.90	3,103.68	6,198.44	9,456.13	12,793.46

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OTROS INGRESOS	4,545.95	460.77	1,093.49	3,782.54	6,062.82	299.79	676.24	1,089.96	2,103.27
INGRESO DE OPERACIONES	13,974.65	2,791.52	6,438.54	11,763.60	16,992.72	3,403.48	6,874.67	10,546.09	14,896.73
EGRESOS GENERALES	7,442.82	1,442.92	3,152.50	4,867.38	6,578.89	1,579.45	3,368.47	5,282.23	7,299.37
UTILIDAD ANTES DE PROVISIONES	6,531.83	1,348.60	3,286.04	6,896.22	10,413.83	1,824.03	3,506.21	5,263.86	7,597.36
UTILIDAD DEL PERIODO	3,111.70	598.60	1,786.04	2,896.22	5,278.83	1,134.03	2,126.21	3,193.86	4,837.36
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	125.59	96.46	186.60	67.57
TOTAL PROVISIONES PARA PRESTAMOS	4,446.59	4,948.59	5,640.17	8,140.17	6,140.74	6,830.74	7,520.74	8,210.74	8,899.22
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.03	0.02	0.04	0.01
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	5,438.81	7,796.96	4,400.18	13,169.44
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.93	1.06	1.22	1.85	1.35	1.40	1.50	1.57	1.63
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	7.50	8.55	8.86	9.42	9.55	8.84	8.92	8.44	8.19
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.34	10.58	10.83	11.65	11.08	10.10	10.01	9.47	9.35
PATRIMONIO / PRESTAMOS TOTALES (%)	10.34	10.58	11.07	11.84	11.26	10.24	10.23	9.60	9.50
INDICE DE ADECUACION DE CAPITAL	27.26	25.96	23.07	28.32	26.02	20.13	22.54	20.61	19.83
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.70	19.45	18.10	18.88	11.58	11.52	9.01	9.67	11.54
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	26.19	17.50	16.18	16.66	10.10	10.16	8.02	8.72	10.15
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	28.70	19.45	20.04	20.31	13.08	12.88	11.25	10.98	13.13
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.62	0.50	0.76	0.83	1.13	0.94	0.87	0.87	0.95
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.49	0.41	0.61	0.65	0.89	0.79	0.74	0.74	0.83
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.43	4.98	7.26	7.68	10.51	9.11	8.32	8.32	9.39
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.91	8.69	8.80	8.77	8.50	7.87	7.81	7.97	7.78
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.03	6.74	6.53	6.47	6.17	5.29	5.29	5.40	5.26
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.88	1.95	2.26	2.30	2.33	2.58	2.52	2.58	2.52



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ZONA LIBRE	6.61	6.69	6.18	5.72	4.81	4.95	4.68	4.68	4.71
RESTO DEL PAIS	10.00	8.82	8.87	9.11	9.16	8.94	8.86	8.16	7.49
AL POR MENOR	7.72	7.80	7.87	7.88	7.49	7.42	7.36	7.17	7.29
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	6.25	6.25	5.75	5.79	5.79	5.10	4.57
PRESTAMO PERSONAL AUTO	0.00	7.00	7.00	7.00	7.00	7.00	7.12	6.81	7.12
PRESTAMO PERSONAL	6.93	5.52	5.23	4.86	4.93	4.73	3.71	4.40	4.11
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.64	4.43	4.41	3.37	3.19	2.92	3.03	3.27	3.39
PERSONA JURIDICA	5.66	4.82	6.62	4.35	4.09	4.00	4.34	4.08	4.11