

**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	184,463.80
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	66,052.40
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	39,641.46
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	39,641.46
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	73,927.06
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	161,667.77
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	161,667.77
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	161,116.95
DEPOSITOS DE BANCOS	0.00	0.00	2,531.11	2,347.90	4,831.40	2,183.93	348.68	0.00	550.82
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	17,767.48
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	192,922.74
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	104,407.01
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	49,025.40
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	55,381.61
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	16,436.82
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	10,681.89
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	4,609.79
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	6,072.09

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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	17,341.10
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	23,413.19
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	19,256.10
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	4,157.09
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	4,157.09
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	3,366.80
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	8.49
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.72	7.48	7.96	7.89	7.50	8.33	8.75	9.61	9.63
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.98	13.04	13.02	15.39	15.86	14.54	13.80	17.23	15.64
PATRIMONIO / PRESTAMOS TOTALES (%)	19.18	23.38	26.00	28.48	25.86	28.74	35.55	37.68	44.82
INDICE DE ADECUACION DE CAPITAL	12.63	11.15	9.50	9.22	9.97	11.80	12.57	14.56	12.52
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	43.92	45.70	41.71	53.00	55.80	44.20	36.35	46.24	40.86
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	39.86	41.64	37.78	47.55	50.13	39.43	32.41	40.14	35.81
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	65.09	73.55	75.41	79.29	76.16	75.95	79.85	81.08	86.58
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.16	3.30	3.18	3.24	3.55	4.55	3.82	4.78	3.98
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.04	2.07	1.95	1.84	1.86	2.61	2.38	2.55	2.15
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	29.02	28.85	26.80	23.87	24.49	32.91	28.42	29.29	25.29
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.95	10.05	10.30	10.11	11.01	9.79	9.13	10.51	10.23
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.78	5.27	5.01	4.91	5.22	4.51	4.27	4.62	4.42
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	6.17	4.79	5.30	5.20	5.79	5.27	4.87	5.88	5.82

