

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	535,762.81	567,012.28	573,673.99	594,963.48	632,984.96	644,704.81	663,392.90	679,539.23	658,065.10
ACTIVOS LIQUIDOS	54,123.83	57,611.88	46,030.20	51,896.44	64,216.36	59,264.26	64,430.12	56,316.09	59,318.34
TOTAL DE PRESTAMOS	454,345.71	489,373.52	499,769.68	522,957.09	545,733.98	565,567.99	580,710.99	607,333.36	577,653.69
LOCALES	64,841.72	70,399.89	87,045.96	100,651.79	111,488.57	117,316.38	123,452.32	147,287.31	140,021.07
EXTRANJEROS	389,503.98	418,973.62	412,723.72	422,305.30	434,245.41	448,251.61	457,258.67	460,046.05	437,632.62
TOTAL DE INVERSIONES	7,000.51	6,779.16	11,462.50	7,069.38	8,816.60	7,206.84	6,502.04	2,001.49	2,001.11
TOTAL DE DEPOSITOS	467,485.50	500,009.79	511,092.42	536,851.40	556,255.37	572,878.29	591,044.72	600,338.82	570,510.32
LOCALES	24,978.67	26,043.74	32,325.25	31,667.57	35,194.97	37,994.68	45,414.79	52,179.69	56,653.84
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	18,478.67	19,543.74	25,825.25	28,667.57	32,835.10	35,634.81	43,054.92	49,819.82	54,293.97
DEPOSITOS DE BANCOS	6,500.00	6,500.00	6,500.00	3,000.00	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87
EXTRANJEROS	442,506.83	473,966.05	478,767.17	505,183.83	521,060.40	534,883.61	545,629.92	548,159.13	513,856.49
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	437,648.80	472,170.80	477,223.87	504,894.05	519,628.11	530,744.63	544,548.25	538,280.34	511,092.05
DEPOSITOS DE BANCOS	4,858.03	1,795.26	1,543.30	289.78	1,432.29	4,138.98	1,081.68	9,878.79	2,764.44
PATRIMONIO TOTAL	51,140.00	50,128.21	51,150.50	50,195.51	51,866.23	48,251.14	49,480.90	50,533.28	53,997.14
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	596,393.00	572,557.92	575,036.82	574,643.38	584,373.88	605,858.54	618,533.45	637,251.36	645,525.03
ACTIVOS GENERADORES DE INGRESOS	469,017.99	481,693.63	491,368.90	488,989.47	507,948.40	534,463.75	549,222.60	569,680.66	567,102.69
TOTAL DE PRESTAMOS	465,517.44	478,303.76	480,637.36	481,954.48	500,039.84	527,470.76	540,240.33	565,145.22	561,693.83
TOTAL DE INVERSIONES	3,500.55	3,389.87	10,731.54	7,034.99	7,908.56	6,993.00	8,982.27	4,535.43	5,408.86
PATRIMONIO TOTAL	50,218.81	49,786.94	51,117.11	51,194.71	51,503.11	49,189.67	50,315.70	50,364.40	52,931.69
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	39,848.85	9,473.55	19,195.12	29,245.44	39,502.02	10,302.31	20,898.30	32,017.59	43,353.47
EGRESOS DE OPERACIONES	28,918.94	6,369.87	12,996.68	19,789.31	26,708.57	7,048.07	14,145.69	21,514.24	28,911.29
INGRESO NETO DE INTERESES	10,929.90	3,103.68	6,198.44	9,456.13	12,793.46	3,254.24	6,752.61	10,503.35	14,442.18

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OTROS INGRESOS	6,062.82	299.79	676.24	1,089.96	2,103.27	351.81	882.82	1,465.34	2,072.55
INGRESO DE OPERACIONES	16,992.72	3,403.48	6,874.67	10,546.09	14,896.73	3,606.06	7,635.43	11,968.69	16,514.72
EGRESOS GENERALES	6,578.89	1,579.45	3,368.47	5,282.23	7,299.37	1,933.74	4,143.61	6,284.38	8,460.86
UTILIDAD ANTES DE PROVISIONES	10,413.83	1,824.03	3,506.21	5,263.86	7,597.36	1,672.32	3,491.82	5,684.31	8,053.87
UTILIDAD DEL PERIODO	5,278.83	1,134.03	2,126.21	3,193.86	4,837.36	1,081.29	2,309.76	3,941.64	5,720.16
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	125.59	96.46	186.60	67.57	0.00	15.81	126.44	124.60
TOTAL PROVISIONES PARA PRESTAMOS	6,140.74	6,830.74	7,520.74	8,210.74	8,899.22	9,490.25	10,081.28	10,665.50	11,256.53
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.03	0.02	0.04	0.01	0.00	0.00	0.02	0.02
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	5,438.81	7,796.96	4,400.18	13,169.44	0.00	63,763.70	8,435.31	9,034.24
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.35	1.40	1.50	1.57	1.63	1.68	1.74	1.76	1.95
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.55	8.84	8.92	8.44	8.19	7.48	7.46	7.44	8.21
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.08	10.10	10.01	9.47	9.35	8.42	8.43	8.29	9.32
PATRIMONIO / PRESTAMOS TOTALES (%)	11.26	10.24	10.23	9.60	9.50	8.53	8.52	8.32	9.35
INDICE DE ADECUACION DE CAPITAL	26.02	20.13	22.54	20.61	19.83	17.72	17.33	16.60	19.10
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.58	11.52	9.01	9.67	11.54	10.35	10.90	9.38	10.40
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.10	10.16	8.02	8.72	10.15	9.19	9.71	8.29	9.01
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	13.08	12.88	11.25	10.98	13.13	11.60	12.00	9.71	10.75
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.13	0.94	0.87	0.87	0.95	0.81	0.84	0.92	1.01
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.89	0.79	0.74	0.74	0.83	0.71	0.75	0.82	0.89
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.51	9.11	8.32	8.32	9.39	8.79	9.18	10.43	10.81
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.50	7.87	7.81	7.97	7.78	7.71	7.61	7.49	7.64
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.17	5.29	5.29	5.40	5.26	5.27	5.15	5.04	5.10
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.33	2.58	2.52	2.58	2.52	2.44	2.46	2.46	2.55

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ZONA LIBRE	4.81	4.95	4.68	4.68	4.71	4.75	4.93	4.72	4.70
RESTO DEL PAIS	9.16	8.94	8.86	8.16	7.49	7.44	7.04	6.78	6.97
AL POR MENOR	7.49	7.42	7.36	7.17	7.29	7.10	6.85	7.06	7.30
CONSUMO									
VIVIENDA HIPOTECARIA	5.75	5.79	5.79	5.10	4.57	4.24	4.24	4.43	5.53
PRESTAMO PERSONAL AUTO	7.00	7.00	7.12	6.81	7.12	6.38	6.56	6.56	6.56
PRESTAMO PERSONAL	4.93	4.73	3.71	4.40	4.11	4.98	5.02	4.80	4.62
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.19	2.92	3.03	3.27	3.39	3.37	3.16	3.42	3.48
PERSONA JURIDICA	4.09	4.00	4.34	4.08	4.11	4.18	4.32	4.16	4.23