

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	632,984.96	644,704.81	663,392.90	679,539.23	658,065.10	657,680.06	690,250.56	0.00	0.00
ACTIVOS LIQUIDOS	64,216.36	59,264.26	64,430.12	56,316.09	59,318.34	57,705.06	89,708.94	0.00	0.00
TOTAL DE PRESTAMOS	545,733.98	565,567.99	580,710.99	607,333.36	577,653.69	579,257.13	579,823.75	0.00	0.00
LOCALES	111,488.57	117,316.38	123,452.32	147,287.31	140,021.07	140,424.12	130,268.56	0.00	0.00
EXTRANJEROS	434,245.41	448,251.61	457,258.67	460,046.05	437,632.62	438,833.01	449,555.20	0.00	0.00
TOTAL DE INVERSIONES	8,816.60	7,206.84	6,502.04	2,001.49	2,001.11	1,999.27	0.00	0.00	0.00
TOTAL DE DEPOSITOS	556,255.37	572,878.29	591,044.72	600,338.82	570,510.32	574,159.53	602,328.83	0.00	0.00
LOCALES	35,194.97	37,994.68	45,414.79	52,179.69	56,653.84	52,147.96	55,681.53	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	32,835.10	35,634.81	43,054.92	49,819.82	54,293.97	49,788.09	54,321.66	0.00	0.00
DEPOSITOS DE BANCOS	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	1,359.87	0.00	0.00
EXTRANJEROS	521,060.40	534,883.61	545,629.92	548,159.13	513,856.49	522,011.57	546,647.30	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	519,628.11	530,744.63	544,548.25	538,280.34	511,092.05	520,922.53	546,363.21	0.00	0.00
DEPOSITOS DE BANCOS	1,432.29	4,138.98	1,081.68	9,878.79	2,764.44	1,089.04	284.09	0.00	0.00
PATRIMONIO TOTAL	51,866.23	48,251.14	49,480.90	50,533.28	53,997.14	51,366.97	53,868.89	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	584,373.88	605,858.54	618,533.45	637,251.36	645,525.03	651,192.43	676,821.73	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	507,948.40	534,463.75	549,222.60	569,680.66	567,102.69	577,015.62	583,518.39	0.00	0.00
TOTAL DE PRESTAMOS	500,039.84	527,470.76	540,240.33	565,145.22	561,693.83	572,412.56	580,267.37	0.00	0.00
TOTAL DE INVERSIONES	7,908.56	6,993.00	8,982.27	4,535.43	5,408.86	4,603.06	3,251.02	0.00	0.00
PATRIMONIO TOTAL	51,503.11	49,189.67	50,315.70	50,364.40	52,931.69	49,809.05	51,674.89	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	39,502.02	10,302.31	20,898.30	32,017.59	43,353.47	10,829.17	21,953.87	0.00	0.00
EGRESOS DE OPERACIONES	26,708.57	7,048.07	14,145.69	21,514.24	28,911.29	7,083.23	14,562.98	0.00	0.00
INGRESO NETO DE INTERESES	12,793.46	3,254.24	6,752.61	10,503.35	14,442.18	3,745.93	7,390.90	0.00	0.00

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OTROS INGRESOS	2,103.27	351.81	882.82	1,465.34	2,072.55	502.51	827.79	0.00	0.00
INGRESO DE OPERACIONES	14,896.73	3,606.06	7,635.43	11,968.69	16,514.72	4,248.44	8,218.69	0.00	0.00
EGRESOS GENERALES	7,299.37	1,933.74	4,143.61	6,284.38	8,460.86	2,391.31	4,993.02	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	7,597.36	1,672.32	3,491.82	5,684.31	8,053.87	1,857.13	3,225.67	0.00	0.00
UTILIDAD DEL PERIODO	4,837.36	1,081.29	2,309.76	3,941.64	5,720.16	1,441.28	2,393.97	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	67.57	0.00	15.81	126.44	124.60	318.83	209.19	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	8,899.22	9,490.25	10,081.28	10,665.50	11,256.53	11,672.38	12,088.23	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.01	0.00	0.00	0.02	0.02	0.06	0.04	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	13,169.44	0.00	63,763.70	8,435.31	9,034.24	3,661.00	5,778.46	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.63	1.68	1.74	1.76	1.95	2.02	2.08	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.19	7.48	7.46	7.44	8.21	7.81	7.80	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.35	8.42	8.43	8.29	9.32	8.84	9.29	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	9.50	8.53	8.52	8.32	9.35	8.87	9.29	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	19.83	17.72	17.33	16.60	19.10	19.24	22.78	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.54	10.35	10.90	9.38	10.40	10.05	14.89	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.15	9.19	9.71	8.29	9.01	8.77	13.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	13.13	11.60	12.00	9.71	10.75	10.40	14.89	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.95	0.81	0.84	0.92	1.01	1.00	0.82	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.83	0.71	0.75	0.82	0.89	0.89	0.71	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.39	8.79	9.18	10.43	10.81	11.57	9.27	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.78	7.71	7.61	7.49	7.64	7.51	7.52	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.26	5.27	5.15	5.04	5.10	4.91	4.99	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.52	2.44	2.46	2.46	2.55	2.60	2.53	0.00	0.00

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ZONA LIBRE	4.71	4.75	4.93	4.72	4.70	5.01	5.00	0.00	0.00
RESTO DEL PAIS	7.49	7.44	7.04	6.78	6.97	6.84	7.02	0.00	0.00
AL POR MENOR	7.29	7.10	6.85	7.06	7.30	7.94	7.95	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.57	4.24	4.24	4.43	5.53	5.53	5.61	0.00	0.00
PRESTAMO PERSONAL AUTO	7.12	6.38	6.56	6.56	6.56	6.56	6.56	0.00	0.00
PRESTAMO PERSONAL	4.11	4.98	5.02	4.80	4.62	4.85	4.88	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	17.00	16.80	17.60	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.39	3.37	3.16	3.42	3.48	3.49	3.55	0.00	0.00
PERSONA JURIDICA	4.11	4.18	4.32	4.16	4.23	4.12	4.01	0.00	0.00