

**BHD INTERNATIONAL BANK (PANAMÁ), 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	184,463.80	198,408.14	211,525.22	218,666.66	215,387.30	227,591.13	229,240.31	0.00	0.00
ACTIVOS LIQUIDOS	66,052.40	70,374.04	76,260.07	52,369.40	79,026.09	87,659.65	123,173.78	0.00	0.00
TOTAL DE PRESTAMOS	39,641.46	43,320.90	44,394.50	40,150.60	49,000.83	43,750.06	42,266.99	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	39,641.46	43,320.90	44,394.50	40,150.60	49,000.83	43,750.06	42,266.99	0.00	0.00
TOTAL DE INVERSIONES	73,927.06	80,379.09	85,591.58	120,989.63	82,191.94	91,360.17	59,305.98	0.00	0.00
TOTAL DE DEPOSITOS	161,667.77	171,562.03	185,415.18	190,042.71	187,821.38	185,497.43	198,590.06	0.00	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	161,667.77	171,562.03	185,415.18	190,042.71	187,821.38	185,497.43	198,590.06	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	161,116.95	171,008.74	184,859.49	189,484.94	185,914.63	184,188.02	198,590.06	0.00	0.00
DEPOSITOS DE BANCOS	550.82	553.29	555.68	557.77	1,906.76	1,309.41	0.00	0.00	0.00
PATRIMONIO TOTAL	17,767.48	18,633.22	19,768.26	21,741.85	22,386.80	27,041.98	26,122.93	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	192,922.74	196,655.01	196,781.04	200,080.63	199,925.55	212,999.63	220,382.77	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	104,407.01	117,691.57	122,701.05	131,149.17	122,380.65	129,405.11	115,779.52	0.00	0.00
TOTAL DE PRESTAMOS	49,025.40	49,907.23	44,599.90	43,208.06	44,321.14	43,535.48	43,330.74	0.00	0.00
TOTAL DE INVERSIONES	55,381.61	67,784.35	78,101.15	87,941.11	78,059.50	85,869.63	72,448.78	0.00	0.00
PATRIMONIO TOTAL	16,436.82	17,435.09	17,848.64	19,587.39	20,077.14	22,837.60	22,945.59	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	10,681.89	2,415.80	5,550.85	8,149.96	10,823.84	2,349.97	5,005.71	0.00	0.00
EGRESOS DE OPERACIONES	4,609.79	1,130.11	2,276.02	3,433.16	4,678.64	1,145.07	2,272.97	0.00	0.00
INGRESO NETO DE INTERESES	6,072.09	1,285.69	3,274.83	4,716.79	6,145.20	1,204.89	2,732.74	0.00	0.00

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OTROS INGRESOS	17,341.10	6,072.05	7,525.07	10,796.64	13,329.62	2,857.55	8,973.35	0.00	0.00
INGRESO DE OPERACIONES	23,413.19	7,357.74	10,799.90	15,513.44	19,474.82	4,062.44	11,706.09	0.00	0.00
EGRESOS GENERALES	19,256.10	6,461.14	8,379.28	12,048.07	14,961.14	2,925.96	8,655.89	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	4,157.09	896.59	2,420.63	3,465.36	4,513.68	1,136.48	3,050.20	0.00	0.00
UTILIDAD DEL PERIODO	4,157.09	896.59	2,420.63	3,465.36	4,513.68	1,136.48	3,050.20	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	35.04	1,273.71	464.65	300.31	915.72	897.95	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,366.80	3,366.80	3,366.80	3,366.80	3,366.80	3,232.70	3,232.70	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.08	2.87	1.16	0.61	2.09	2.12	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	9,607.40	264.33	724.60	1,121.11	353.02	360.01	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	8.49	7.77	7.58	8.39	6.87	7.39	7.65	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.63	9.39	9.35	9.94	10.39	11.88	11.40	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.64	15.06	15.21	13.49	17.06	20.01	25.72	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	44.82	43.01	44.53	54.15	45.69	61.81	61.80	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	12.52	13.90	14.23	13.22	13.99	11.74	21.73	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	40.86	41.02	41.13	27.56	42.08	47.26	62.02	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	35.81	35.47	36.05	23.95	36.69	38.52	53.73	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	86.58	87.87	87.29	91.22	85.84	96.51	91.89	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.98	3.05	3.95	3.52	3.69	3.51	5.27	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.15	1.82	2.46	2.31	2.26	2.13	2.77	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	25.29	20.57	27.12	23.59	22.48	19.91	26.59	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.23	8.21	9.05	8.29	8.84	7.26	8.65	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.42	3.84	3.71	3.49	3.82	3.54	3.93	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.82	4.37	5.34	4.80	5.02	3.72	4.72	0.00	0.00

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	82.24	87.81	77.59	77.66	76.82	72.02	73.94	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	16.61	20.64	12.27	10.98	10.89	8.83	15.50	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	12.00	11.00	13.00	14.00	15.00	16.00	18.00	0.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	3,303.45	3,938.26	3,414.96	2,867.90	3,266.72	2,734.38	2,348.17	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	13,472.31	15,596.55	14,262.71	13,574.48	12,521.43	11,593.59	11,032.78	0.00	0.00
UTILIDAD NETA / EMPLEADOS	346.42	81.51	186.20	247.53	300.91	71.03	169.46	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(8.40)	1.80	16.20	20.48	16.76	14.71	8.37	0.00	0.00
PRESTAMOS (%)	(32.13)	(23.32)	(0.92)	(13.22)	23.61	0.99	(4.79)	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(32.13)	(23.32)	(0.92)	(13.22)	23.61	0.99	(4.79)	0.00	0.00
DEPOSITOS (%)	(10.64)	(1.31)	14.23	20.62	16.18	8.12	7.11	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(10.64)	(1.31)	14.23	20.62	16.18	8.12	7.11	0.00	0.00
PATRIMONIO (%)	17.62	14.76	24.10	24.72	26.00	45.13	32.15	0.00	0.00
UTILIDAD NETA (%)	28.68	(25.40)	14.59	(4.14)	8.58	26.76	26.01	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	27,795.36	21,235.72	28,619.27	22,665.70	36,465.81	31,931.29	29,394.88	0.00	0.00
MENCION ESPECIAL	8,765.06	17,733.29	11,568.81	14,855.92	11,056.29	10,066.38	11,483.19	0.00	0.00
SUBNORMAL	5,732.64	5,709.62	2,799.50	757.55	1,780.01	2,161.00	1,717.23	0.00	0.00
DUDOSO	715.20	2,009.07	4,773.71	5,238.23	2,932.36	2,780.60	2,830.06	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	133.17	43.48	74.33	0.00	0.00