

BCT BANK INTERNATIONAL, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2013
(En Miles de Balboas)

| | 2011 | 2012 | | | | 2013 | | | |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| 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 | 702,324.65 | 737,070.49 |
| ACTIVOS LIQUIDOS | 64,216.36 | 59,264.26 | 64,430.12 | 56,316.09 | 59,318.34 | 57,705.06 | 89,708.94 | 103,597.38 | 82,001.45 |
| TOTAL DE PRESTAMOS | 545,733.98 | 565,567.99 | 580,710.99 | 607,333.36 | 577,653.69 | 579,257.13 | 579,823.75 | 584,672.07 | 624,268.57 |
| LOCALES | 111,488.57 | 117,316.38 | 123,452.32 | 147,287.31 | 140,021.07 | 140,424.12 | 130,268.56 | 139,885.66 | 151,665.01 |
| EXTRANJEROS | 434,245.41 | 448,251.61 | 457,258.67 | 460,046.05 | 437,632.62 | 438,833.01 | 449,555.20 | 444,786.41 | 472,603.56 |
| 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 | 14,013.85 |
| TOTAL DE DEPOSITOS | 556,255.37 | 572,878.29 | 591,044.72 | 600,338.82 | 570,510.32 | 574,159.53 | 602,328.83 | 619,996.35 | 646,122.40 |
| LOCALES | 35,194.97 | 37,994.68 | 45,414.79 | 52,179.69 | 56,653.84 | 52,147.96 | 55,681.53 | 55,771.87 | 69,784.92 |
| 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 | 54,412.00 | 68,425.05 |
| DEPOSITOS DE BANCOS | 2,359.87 | 2,359.87 | 2,359.87 | 2,359.87 | 2,359.87 | 2,359.87 | 1,359.87 | 1,359.87 | 1,359.87 |
| EXTRANJEROS | 521,060.40 | 534,883.61 | 545,629.92 | 548,159.13 | 513,856.49 | 522,011.57 | 546,647.30 | 564,224.48 | 576,337.49 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 519,628.11 | 530,744.63 | 544,548.25 | 538,280.34 | 511,092.05 | 520,922.53 | 546,363.21 | 563,619.40 | 574,717.34 |
| DEPOSITOS DE BANCOS | 1,432.29 | 4,138.98 | 1,081.68 | 9,878.79 | 2,764.44 | 1,089.04 | 284.09 | 605.08 | 1,620.15 |
| PATRIMONIO TOTAL | 51,866.23 | 48,251.14 | 49,480.90 | 50,533.28 | 53,997.14 | 51,366.97 | 53,868.89 | 54,956.22 | 56,536.24 |
| 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 | 690,931.94 | 697,567.79 |
| 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 | 597,003.46 | 608,968.61 |
| TOTAL DE PRESTAMOS | 500,039.84 | 527,470.76 | 540,240.33 | 565,145.22 | 561,693.83 | 572,412.56 | 580,267.37 | 596,002.71 | 600,961.13 |
| TOTAL DE INVERSIONES | 7,908.56 | 6,993.00 | 8,982.27 | 4,535.43 | 5,408.86 | 4,603.06 | 3,251.02 | 1,000.75 | 8,007.48 |
| PATRIMONIO TOTAL | 51,503.11 | 49,189.67 | 50,315.70 | 50,364.40 | 52,931.69 | 49,809.05 | 51,674.89 | 52,744.75 | 55,266.69 |
| 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 | 33,119.58 | 44,571.45 |
| EGRESOS DE OPERACIONES | 26,708.57 | 7,048.07 | 14,145.69 | 21,514.24 | 28,911.29 | 7,083.23 | 14,562.98 | 22,365.64 | 30,414.77 |
| 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 | 10,753.94 | 14,156.68 |
| OTROS INGRESOS | 2,103.27 | 351.81 | 882.82 | 1,465.34 | 2,072.55 | 502.51 | 827.79 | 1,274.88 | 1,797.94 |
| INGRESO DE OPERACIONES | 14,896.73 | 3,606.06 | 7,635.43 | 11,968.69 | 16,514.72 | 4,248.44 | 8,218.69 | 12,028.82 | 15,954.61 |

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| EGRESOS GENERALES | 7,299.37 | 1,933.74 | 4,143.61 | 6,284.38 | 8,460.86 | 2,391.31 | 4,993.02 | 7,518.62 | 10,099.69 |
| 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 | 4,510.20 | 5,854.93 |
| UTILIDAD DEL PERIODO | 4,837.36 | 1,081.29 | 2,309.76 | 3,941.64 | 5,720.16 | 1,441.28 | 2,393.97 | 3,262.64 | 4,645.37 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 67.57 | 0.00 | 15.81 | 126.44 | 124.60 | 318.83 | 209.19 | 795.55 | 909.14 |
| 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 | 12,503.20 | 12,465.20 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.01 | 0.00 | 0.00 | 0.02 | 0.02 | 0.06 | 0.04 | 0.14 | 0.15 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 13,169.44 | 0.00 | 63,763.70 | 8,435.31 | 9,034.24 | 3,661.00 | 5,778.46 | 1,571.65 | 1,371.09 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.63 | 1.68 | 1.74 | 1.76 | 1.95 | 2.02 | 2.08 | 2.14 | 2.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 8.19 | 7.48 | 7.46 | 7.44 | 8.21 | 7.81 | 7.80 | 7.82 | 7.67 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 9.35 | 8.42 | 8.43 | 8.29 | 9.32 | 8.84 | 9.29 | 9.40 | 8.86 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 9.50 | 8.53 | 8.52 | 8.32 | 9.35 | 8.87 | 9.29 | 9.40 | 9.06 |
| INDICE DE ADECUACION DE CAPITAL | 19.83 | 17.72 | 17.33 | 16.60 | 19.10 | 19.24 | 22.78 | 23.39 | 20.77 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 11.54 | 10.35 | 10.90 | 9.38 | 10.40 | 10.05 | 14.89 | 16.71 | 12.69 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 10.15 | 9.19 | 9.71 | 8.29 | 9.01 | 8.77 | 13.00 | 14.75 | 11.13 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 13.13 | 11.60 | 12.00 | 9.71 | 10.75 | 10.40 | 14.89 | 16.71 | 14.86 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.95 | 0.81 | 0.84 | 0.92 | 1.01 | 1.00 | 0.82 | 0.73 | 0.76 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.83 | 0.71 | 0.75 | 0.82 | 0.89 | 0.89 | 0.71 | 0.63 | 0.67 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 9.39 | 8.79 | 9.18 | 10.43 | 10.81 | 11.57 | 9.27 | 8.25 | 8.41 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.78 | 7.71 | 7.61 | 7.49 | 7.64 | 7.51 | 7.52 | 7.40 | 7.32 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.26 | 5.27 | 5.15 | 5.04 | 5.10 | 4.91 | 4.99 | 5.00 | 4.99 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.52 | 2.44 | 2.46 | 2.46 | 2.55 | 2.60 | 2.53 | 2.40 | 2.32 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 49.00 | 53.62 | 54.27 | 52.51 | 51.23 | 56.29 | 60.75 | 62.51 | 63.30 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.41 | 0.26 | 0.32 | 0.34 | 0.37 | 0.35 | 0.28 | 0.28 | 0.30 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 57.00 | 63.00 | 69.00 | 68.00 | 67.00 | 70.00 | 89.00 | 89.00 | 101.00 |

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| NUMERO DE SUCURSALES | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 4.00 | 4.00 | 4.00 |
| PRESTAMOS / EMPLEADOS | 9,574.28 | 8,977.27 | 8,416.10 | 8,931.37 | 8,621.70 | 8,275.10 | 6,514.87 | 6,569.35 | 6,180.88 |
| DEPOSITOS TOTALES / EMPLEADOS | 9,758.87 | 9,093.31 | 8,565.87 | 8,828.51 | 8,515.08 | 8,202.28 | 6,767.74 | 6,966.25 | 6,397.25 |
| UTILIDAD NETA / EMPLEADOS | 84.87 | 17.16 | 33.47 | 57.97 | 85.38 | 20.59 | 26.90 | 36.66 | 45.99 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 18.15 | 13.70 | 15.64 | 14.22 | 3.96 | 2.01 | 4.05 | 3.35 | 12.01 |
| PRESTAMOS (%) | 20.11 | 15.57 | 16.20 | 16.13 | 5.85 | 2.42 | (0.15) | (3.73) | 8.07 |
| LOCALES (%) | 71.94 | 66.64 | 41.82 | 46.33 | 25.59 | 19.70 | 5.52 | (5.03) | 8.32 |
| EXTRANJEROS (%) | 11.49 | 6.99 | 10.79 | 8.94 | 0.78 | (2.10) | (1.68) | (3.32) | 7.99 |
| DEPOSITOS (%) | 18.99 | 14.57 | 15.64 | 11.83 | 2.56 | 0.22 | 1.91 | 3.27 | 13.25 |
| LOCALES (%) | 40.90 | 45.89 | 40.49 | 64.77 | 60.97 | 37.25 | 22.61 | 6.88 | 23.18 |
| EXTRANJEROS (%) | 17.75 | 12.85 | 13.97 | 8.51 | (1.38) | (2.41) | 0.19 | 2.93 | 12.16 |
| PATRIMONIO (%) | 1.42 | (3.74) | (3.26) | 0.67 | 4.11 | 6.46 | 8.87 | 8.75 | 4.70 |
| UTILIDAD NETA (%) | (8.36) | (4.65) | 8.63 | 23.41 | 18.25 | 33.29 | 3.65 | (17.23) | (18.79) |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 532,027.59 | 555,919.39 | 571,542.24 | 602,532.98 | 573,701.14 | 574,437.03 | 575,814.22 | 576,666.17 | 617,547.90 |
| MENCION ESPECIAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,239.49 | 1,118.91 | 5,389.09 | 4,203.06 |
| SUBNORMAL | 21,979.71 | 18,783.92 | 18,895.09 | 15,377.87 | 15,121.08 | 15,043.79 | 14,769.66 | 14,518.81 | 14,319.67 |
| DUDOSO | 270.96 | 0.00 | 0.00 | 88.00 | 88.00 | 209.19 | 209.19 | 601.19 | 663.14 |
| IRRECUPERABLE | 354.93 | 354.93 | 354.93 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| ZONA LIBRE | 4.71 | 4.75 | 4.93 | 4.72 | 4.70 | 5.01 | 5.00 | 5.05 | 5.37 |
| RESTO DEL PAIS | 7.49 | 7.44 | 7.04 | 6.78 | 6.97 | 6.84 | 7.02 | 7.03 | 6.81 |
| AL POR MENOR | 7.29 | 7.10 | 6.85 | 7.06 | 7.30 | 7.94 | 7.95 | 8.44 | 8.11 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 4.57 | 4.24 | 4.24 | 4.43 | 5.53 | 5.53 | 5.61 | 5.56 | 5.43 |
| PRESTAMO PERSONAL AUTO | 7.12 | 6.38 | 6.56 | 6.56 | 6.56 | 6.56 | 6.56 | 6.39 | 6.39 |
| PRESTAMO PERSONAL | 4.11 | 4.98 | 5.02 | 4.80 | 4.62 | 4.85 | 4.88 | 4.93 | 6.14 |

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| TARJETA DE CREDITO | 0.00 | 0.00 | 0.00 | 0.00 | 17.00 | 16.80 | 17.60 | 17.33 | 16.61 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 3.39 | 3.37 | 3.16 | 3.42 | 3.48 | 3.49 | 3.55 | 3.63 | 3.76 |
| PERSONA JURIDICA | 4.11 | 4.18 | 4.32 | 4.16 | 4.23 | 4.12 | 4.01 | 4.00 | 4.12 |