

BHD INTERNATIONAL BANK (PANAMÁ), S.A.
ESTADÍSTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	329,654.86	344,001.11	349,565.43	350,741.50	341,502.72	350,804.56	347,426.04	360,946.50	371,066.14
ACTIVOS LIQUIDOS	68,153.95	59,324.21	47,360.52	47,606.74	68,969.75	50,058.65	49,341.58	41,433.78	57,318.84
TOTAL DE PRESTAMOS	96,256.77	108,095.87	117,790.78	124,348.40	136,257.87	130,245.93	122,717.03	133,757.39	139,154.21
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	96,256.77	108,095.87	117,790.78	124,348.40	136,257.87	130,245.93	122,717.03	133,757.39	139,154.21
TOTAL DE INVERSIONES	158,616.97	169,959.20	176,789.64	170,872.98	129,073.52	162,967.64	167,553.43	178,018.33	165,910.07
TOTAL DE DEPOSITOS	285,599.38	293,332.12	300,174.97	298,421.90	295,462.86	304,030.33	302,978.04	307,753.15	324,094.25
LOCALES	2,000.00	2,000.00	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	2,000.00	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	283,599.38	291,332.12	300,174.97	298,421.90	295,462.86	304,030.33	302,978.04	307,753.15	324,094.25
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	283,599.38	291,332.12	300,174.97	298,421.90	295,462.86	304,030.33	302,978.04	307,753.15	324,094.25
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	34,145.79	36,001.80	36,492.09	38,219.30	38,199.67	40,541.40	38,165.06	41,262.73	42,692.95
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	300,450.93	311,259.26	321,451.47	338,155.44	335,578.79	347,402.83	348,495.74	355,844.00	356,284.43
ACTIVOS GENERADORES DE INGRESOS	233,632.11	250,397.16	272,320.11	279,746.79	260,102.57	285,634.32	292,425.44	303,498.55	285,197.83
TOTAL DE PRESTAMOS	83,164.03	93,309.56	100,407.17	110,369.14	116,257.32	119,170.90	120,253.91	129,052.90	137,706.04
TOTAL DE INVERSIONES	150,468.07	157,087.60	171,912.94	169,377.65	143,845.25	166,463.42	172,171.53	174,445.66	147,491.80
PATRIMONIO TOTAL	32,884.10	34,705.28	34,214.11	35,816.67	36,172.73	38,271.60	37,328.57	39,741.01	40,446.31
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,427.94	3,042.28	6,470.63	10,196.64	13,359.98	3,504.05	6,601.48	10,613.49	14,672.46
EGRESOS DE OPERACIONES	4,410.95	1,304.95	2,601.52	3,874.07	5,071.06	1,246.82	2,572.47	3,931.44	5,390.19
INGRESO NETO DE INTERESES	7,016.99	1,737.33	3,869.12	6,322.57	8,288.92	2,257.23	4,029.01	6,682.05	9,282.26
OTROS INGRESOS	27,964.56	7,081.15	26,860.17	35,256.32	45,045.52	9,724.37	12,187.48	21,464.68	51,625.36
INGRESO DE OPERACIONES	34,981.55	8,818.48	30,729.28	41,578.90	53,334.44	11,981.60	16,216.49	28,146.73	60,907.62

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	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
NUMERO DE EMPLEADOS	21.00	22.00	22.00	21.00	22.00	23.00	23.00	23.00	22.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	4,583.66	4,913.45	5,354.13	5,921.35	6,193.54	5,662.87	5,335.52	5,815.54	6,325.19
DEPOSITOS TOTALES / EMPLEADOS	13,599.97	13,333.28	13,644.32	14,210.57	13,430.13	13,218.71	13,172.96	13,380.57	14,731.56
UTILIDAD NETA / EMPLEADOS	299.16	93.57	221.44	333.94	378.23	80.17	158.64	259.04	369.01
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	21.53	23.51	19.17	7.73	3.59	1.98	(0.61)	2.91	8.66
PRESTAMOS (%)	37.37	37.66	41.88	29.01	41.56	20.49	4.18	7.57	2.13
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	37.37	37.66	41.88	29.01	41.56	20.49	4.18	7.57	2.13
DEPOSITOS (%)	21.53	24.90	18.02	5.69	3.45	3.65	0.93	3.13	9.69
LOCALES (%)	0.00	0.00	0.00	(100.00)	(100.00)	(100.00)	0.00	0.00	0.00
EXTRANJEROS (%)	20.68	24.05	18.02	6.44	4.18	4.36	0.93	3.13	9.69
PATRIMONIO (%)	7.98	7.76	14.27	14.38	11.87	12.61	4.58	7.96	11.76
UTILIDAD NETA (%)	4.53	32.46	58.41	38.33	32.45	(10.42)	(25.10)	(15.04)	(2.44)
CLASIFICACION PRESTAMOS									
NORMAL	79,892.08	88,445.78	96,961.05	103,099.47	122,097.73	111,683.06	103,074.94	120,435.64	123,867.37
MENCION ESPECIAL	12,711.22	16,270.93	18,794.77	18,946.98	11,892.23	16,559.75	16,410.78	10,421.25	7,495.14
SUBNORMAL	3,388.72	3,173.98	1,983.70	2,260.53	1,973.80	1,955.38	3,342.71	2,895.88	7,761.86
DUDOSO	364.55	12.32	63.98	143.33	374.49	234.75	3.89	43.91	72.77
IRRECUPERABLE	43.74	492.41	99.19	151.76	129.65	73.10	29.72	0.00	0.05