

**BHD International Bank (Panamá), S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**



	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	100,948,299.66	76,843,904.96	58,996,394.56	72,848,121.53	66,052,400.12
DEPÓSITOS INTERNOS EN BANCOS	5,463,620.05	5,607,693.74	5,734,379.94	5,415,220.23	676,824.17
A LA VISTA	463,620.05	607,693.74	734,379.94	415,220.23	676,824.17
A PLAZO	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	0.00
DEPÓSITOS INTERNOS EN BANCOS	95,484,679.61	71,236,211.22	53,262,014.62	67,432,901.30	65,375,575.95
A LA VISTA	38,151,081.84	42,761,696.43	22,810,054.23	35,715,911.10	37,349,814.87
A PLAZO	57,333,597.77	28,474,514.79	30,451,960.39	31,716,990.20	28,025,761.08
OTROS	0.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA NETA	58,409,343.47	56,489,456.84	44,802,455.76	46,264,489.72	39,630,897.44
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	61,776,143.28	59,860,350.12	48,172,104.89	49,632,314.16	43,008,257.72
MENOS PROVISIONES	(3,366,799.81)	(3,370,893.28)	(3,369,649.13)	(3,367,824.44)	(3,377,360.28)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(3,366,799.81)	(3,370,893.28)	(3,369,649.13)	(3,367,824.44)	(3,377,360.28)
INVERSIONES EN VALORES NETA	36,836,158.35	55,189,604.70	70,610,715.60	54,892,594.22	73,927,064.85
INTERNAS	0.00	0.00	0.00	0.00	578,365.00
EXTERNAS	36,836,158.35	55,189,604.70	70,610,715.60	54,892,594.22	73,348,699.85
MENOS PROVISIONES	0.00	0.00	0.00	0.00	0.00
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	5,187,873.28	6,374,828.26	7,624,451.42	7,488,373.55	4,842,880.16
INTERNOS	1,065,036.98	1,697,263.37	1,637,938.88	1,730,637.27	2,020,143.96
EXTERNOS	4,122,836.30	4,677,564.89	5,986,512.54	5,757,736.28	2,822,736.20
ACTIVO TOTAL NETO	201,381,674.76	194,897,794.76	182,034,017.34	181,493,579.02	184,453,242.57
DEPOSITOS	180,909,233.03	173,839,172.18	162,314,511.44	157,557,381.70	161,667,769.71
INTERNOS	0.00	0.00	0.00	0.00	0.00
OFICIALES	0.00	0.00	0.00	0.00	0.00

**BHD International Bank (Panamá), S.A.  
BALANCE CONSOLIDADO DE SUBSIDIARIAS  
DE DICIEMBRE 2010 A DICIEMBRE 2011**



	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
DE PARTICULARES	0.00	0.00	0.00	0.00	0.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
DE AHORROS	0.00	0.00	0.00	0.00	0.00
DE BANCOS	0.00	0.00	0.00	0.00	0.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
EXTERNOS	180,909,233.03	173,839,172.18	162,314,511.44	157,557,381.70	161,667,769.71
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	176,422,276.06	171,655,241.22	161,965,831.51	157,557,381.70	161,116,949.29
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	152,865,607.83	142,890,122.35	135,648,722.19	129,026,907.00	128,590,508.63
DE AHORROS	23,556,668.23	28,765,118.87	26,317,109.32	28,530,474.70	32,526,440.66
DE BANCOS	4,486,956.97	2,183,930.96	348,679.93	0.00	550,820.42
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	4,486,956.97	2,183,930.96	348,679.93	0.00	550,820.42
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	5,366,281.82	4,821,664.38	3,790,478.68	6,503,262.52	5,017,995.84
INTERNOS	371,483.76	359,209.93	417,250.06	405,921.95	473,380.43
EXTERNOS	4,994,798.06	4,462,454.45	3,373,228.62	6,097,340.57	4,544,615.41
PATRIMONIO	15,106,159.91	16,236,958.20	15,929,027.22	17,432,934.80	17,767,477.02
CAPITAL	9,887,000.00	9,887,000.00	13,118,000.00	13,118,000.00	13,118,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	0.00	0.00	0.00	0.00	0.00
UTILIDAD DEL PERIODO Y DE	3,230,652.41	4,432,585.15	2,112,402.42	3,615,021.59	4,157,087.78

**BHD International Bank (Panamá), S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**



	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	1,988,507.50	1,917,373.05	698,624.80	699,913.21	492,389.24
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	201,381,674.76	194,897,794.76	182,034,017.34	181,493,579.02	184,453,242.57