



BCT Bank International S.A. ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	416,835.66	424,195.96	424,881.61	452,902.53	495,185.47	519,459.78	602,402.31	617,177.10	0.00	
Activos Líquidos	29,961.72	18,949.48	34,509.54	28,774.28	35,805.50	56,495.49	95,732.37	93,904.89	0.00	
Total de Préstamos	375,740.17	385,460.47	380,009.01	416,639.03	441,893.07	444,769.44	482,229.15	511,825.01	0.00	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	375,740.17	385,460.47	380,009.01	416,639.03	441,893.07	444,769.44	482,229.15	511,825.01	0.00	
Total de Inversiones	1.10	11,285.22	2,595.44	0.93	0.95	1,404.87	521.79	587.38	0.00	
Total de Depósitos	365,545.74	375,605.11	382,550.26	397,925.00	418,884.24	436,848.05	527,168.12	562,535.08	0.00	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	365,545.74	375,605.11	382,550.26	397,925.00	418,884.24	436,848.05	527,168.12	562,535.08	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	362,258.49	365,793.95	376,465.16	396,163.96	416,494.98	430,181.84	515,966.31	551,947.88	0.00	
Depósitos de Bancos	3,287.26	9,811.16	6,085.10	1,761.04	2,389.26	6,666.21	11,201.81	10,587.20	0.00	
Patrimonio Total	35,338.28	36,058.38	37,782.81	39,351.44	42,214.22	43,814.11	42,930.93	44,395.91	0.00	
PROMEDIO (12 MESES)										
Total de Activos	405,136.01	415,276.00	422,613.16	432,717.47	456,010.56	471,827.87	513,641.96	535,039.82	0.00	
Activos Generadores de Ingresos	364,234.67	379,064.43	374,996.30	401,342.45	408,817.65	421,460.00	432,677.69	464,526.18	0.00	
Total de Prestamos	363,698.07	370,190.71	367,217.62	401,341.47	408,816.62	415,114.95	431,119.08	464,232.02	0.00	
Total de Inversiones	536.60	8,873.72	7,778.67	0.98	1.02	6,345.04	1,558.61	294.16	0.00	
Patrimonio Total	33,572.31	34,579.25	34,788.46	36,661.43	38,776.25	39,936.24	40,356.87	41,873.68	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	30,519.41	8,149.88	16,653.05	25,448.13	34,816.10	9,647.24	19,846.61	30,657.60	30,657.60	
Egreso de Operaciones	23,062.92	6,176.20	12,448.67	18,933.00	25,747.03	7,056.59	14,725.80	23,426.27	23,426.27	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	7,456.49	1,973.68	4,204.38	6,515.13	9,069.07	2,590.65	5,120.82	7,231.33	7,231.33
Otros Ingresos	2,530.96	1,462.40	1,929.98	2,536.83	3,944.45	1,218.41	2,134.77	4,443.35	4,443.35
Ingreso de Operaciones	9,987.45	3,436.09	6,134.36	9,051.96	13,013.52	3,809.06	7,255.59	11,674.68	11,674.68
Egresos Generales	3,201.26	957.16	1,881.05	2,906.40	3,743.64	1,917.16	3,299.15	5,868.80	5,868.80
Utilidad Antes de Provisiones	6,786.20	2,478.93	4,253.30	6,145.56	9,269.88	1,891.90	3,956.44	5,805.88	5,805.88
Utilidad del Periodo	6,308.70	1,768.93	3,493.30	5,062.05	7,925.98	1,622.87	3,389.66	4,854.62	4,854.62
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	159.99	1,812.27	1,812.27	5,376.32	5,373.53	5,375.77	5,318.20	5,943.84	0.00
Total Provisiones Para Préstamos	1,634.62	2,344.62	2,394.62	1,912.61	2,079.05	2,229.05	2,519.05	2,716.39	0.00
Préstamos Vencidos / Préstamos Totales (%)	0.04	0.47	0.48	1.29	1.22	1.21	1.10	1.16	0.00
Provisiones / Préstamos Vencidos (%)	1,021.67	129.38	132.13	35.57	38.69	41.46	47.37	45.70	0.00
Provisiones para Préstamos / Préstamos Totales (%)	0.44	0.61	0.63	0.46	0.47	0.50	0.52	0.53	0.00
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	8.48	8.50	8.89	8.69	8.52	8.43	7.13	7.19	0.00
Patrimonio / Activos Generadores de Ing. (%)	9.40	9.09	9.88	9.44	9.55	9.82	8.89	8.66	0.00
Patrimonio / Préstamos Totales (%)	9.40	9.35	9.94	9.44	9.55	9.85	8.90	8.67	0.00
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	8.20	5.05	9.02	7.23	8.55	12.93	18.16	16.69	0.00
Activos Líquidos / Activos Totales (%)	7.19	4.47	8.12	6.35	7.23	10.88	15.89	15.22	0.00
Activos Líquidos + Inversiones / Depósitos Totales (%)	8.20	8.05	9.70	7.23	8.55	13.25	18.26	16.80	0.00
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.73	1.87	1.86	1.68	1.94	1.54	1.57	1.39	0.00
Utilidad Neta / Total de Activos (Promedio) (%)	1.56	1.70	1.65	1.56	1.74	1.38	1.32	1.21	0.00
Utilidad Neta / Patrimonio Total (Promedio) (%)	18.79	20.46	20.08	18.41	20.44	16.25	16.80	15.46	0.00
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.38	8.60	8.88	8.45	8.52	9.16	9.17	8.80	0.00
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.33	6.52	6.64	6.29	6.30	6.70	6.81	6.72	0.00
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.05	2.08	2.24	2.16	2.22	2.46	2.37	2.08	0.00
Egresos Generales / Ingresos de Operaciones (%)	32.05	27.86	30.66	32.11	28.77	50.33	45.47	50.27	50.27



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.69	1.54	1.03	0.84	0.96	1.16	0.99	1.28	0.00
PRODUCTIVIDAD									
Número de Empleados	6.00	6.00	7.00	7.00	5.00	6.00	8.00	11.00	0.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
Préstamos / Empleados	62,623.36	64,243.41	54,287.00	59,519.86	88,378.61	74,128.24	60,278.64	46,529.55	0.00
Depósitos Totales / Empleados	60,924.29	62,600.85	54,650.04	56,846.43	83,776.85	72,808.01	65,896.02	51,139.55	0.00
Utilidad Neta / Empleados	1,051.45	294.82	499.04	723.15	1,585.20	270.48	423.71	441.33	0.00
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	5.95	4.39	1.08	9.79	18.80	22.46	41.78	36.27	0.00
Préstamos (%)	6.85	8.60	7.22	7.93	17.61	15.39	26.90	22.85	0.00
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	6.85	8.60	7.22	7.93	17.61	15.39	26.90	22.85	0.00
Depósitos (%)	3.72	3.57	-0.32	6.72	14.59	16.31	37.80	41.37	0.00
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	3.72	3.57	-0.32	6.72	14.59	16.31	37.80	41.37	0.00
Patrimonio (%)	11.10	8.94	18.84	15.84	19.46	21.51	13.63	12.82	0.00
Utilidad Neta (%)	20.71	36.95	25.46	1.94	25.64	-8.26	-2.97	-4.10	-38.75
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	365,251.67	375,683.57	368,707.62	406,507.90	439,466.00	442,492.37	484,748.20	498,889.40	0.00
Mencion Especial	4,498.96	4,498.96	4,498.96	4,498.96	0.00	0.00	0.00	11,145.87	0.00
Subnormal	7,624.16	7,622.55	7,544.77	7,544.77	4,506.12	4,506.12	0.00	4,506.12	0.00
Dudoso	0.00	0.00	1,652.27	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00