



BHD International Bank (Panamá), 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	54,934.86	63,514.49	70,047.15	80,675.34	80,587.67	95,609.62	99,733.48	111,870.20	105,083.32	
Activos Líquidos	27,298.81	24,982.99	11,597.42	16,912.14	14,010.40	10,370.89	21,205.06	16,481.74	28,096.76	
Total de Préstamos	6,139.45	6,625.89	11,665.18	11,997.38	11,162.45	14,113.78	10,631.98	49,569.09	41,227.91	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	6,139.45	6,625.89	11,665.18	11,997.38	11,162.45	14,113.78	10,631.98	49,569.09	41,227.91	
Total de Inversiones	20,401.58	30,457.63	45,124.82	49,973.69	53,960.68	69,274.61	66,311.65	43,848.49	34,260.82	
Total de Depósitos	49,273.37	57,424.45	63,591.09	73,969.51	73,551.63	88,344.78	91,986.54	104,461.83	97,191.46	
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	49,273.37	57,424.45	63,591.09	73,969.51	73,551.63	88,344.78	91,986.54	104,461.83	97,191.46	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	49,273.37	57,424.45	63,591.09	73,969.51	72,121.60	83,947.94	91,986.54	104,461.83	97,191.46	
Depósitos de Bancos	0.00	0.00	0.00	0.00	1,430.02	4,396.84	0.00	0.00	0.00	
Patrimonio Total	4,646.60	5,108.92	5,560.98	5,668.81	5,890.06	5,935.89	6,395.97	5,987.85	6,403.95	
PROMEDIO (12 MESES)										
Total de Activos	27,467.43	31,757.24	35,023.57	40,337.67	67,761.26	79,562.06	84,890.31	96,272.77	92,835.50	
Activos Generadores de Ingresos	13,270.51	18,541.76	28,395.00	30,985.54	45,832.08	60,235.96	66,866.82	77,694.33	70,305.93	
Total de Prestamos	3,069.72	3,312.95	5,832.59	5,998.69	8,650.95	10,369.84	11,148.58	30,783.24	26,195.18	
Total de Inversiones	10,200.79	15,228.82	22,562.41	24,986.85	37,181.13	49,866.12	55,718.24	46,911.09	44,110.75	
Patrimonio Total	2,323.30	2,554.46	2,780.49	2,834.41	5,268.33	5,522.40	5,978.47	5,828.33	6,147.00	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	233.28	941.28	2,049.31	3,183.95	4,249.44	1,250.81	2,658.71	4,188.19	5,969.81	
Egreso de Operaciones	140.25	631.95	1,326.36	2,135.37	2,973.71	850.24	1,617.48	2,370.85	3,056.23	



BHD International Bank (Panamá), S.A. ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	93.03	309.33	722.94	1,048.58	1,275.73	400.57	1,041.23	1,817.34	2,913.58
Otros Ingresos	26.79	147.62	838.94	1,558.77	2,222.77	654.28	1,624.21	2,281.22	2,669.12
Ingreso de Operaciones	119.82	456.95	1,561.88	2,607.35	3,498.50	1,054.85	2,665.44	4,098.56	5,582.70
Egresos Generales	211.21	153.66	791.68	1,698.20	2,358.90	601.65	1,675.08	2,589.53	3,219.37
Utilidad Antes de Provisiones	-91.39	303.29	770.20	909.15	1,139.60	453.20	990.36	1,509.03	2,363.33
Utilidad del Periodo	-91.39	257.33	652.37	760.20	1,056.33	361.97	695.93	1,060.03	1,410.82
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	408.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	262.01	102.98	117.83	148.95	345.28	436.51	639.71	794.28	1,301.02
Préstamos Vencidos / Préstamos Totales (%)	6.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	64.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones para Préstamos / Préstamos Totales (%)	4.27	1.55	1.01	1.24	3.09	3.09	6.02	1.60	3.16
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	8.46	8.04	7.94	7.03	7.31	6.21	6.41	5.35	6.09
Patrimonio / Activos Generadores de Ing. (%)	17.51	13.78	9.79	9.15	9.04	7.12	8.31	6.41	8.48
Patrimonio / Préstamos Totales (%)	75.68	77.11	47.67	47.25	52.77	42.06	60.16	12.08	15.53
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	55.40	43.51	18.24	22.86	19.05	11.74	23.05	15.78	28.91
Activos Líquidos / Activos Totales (%)	49.69	39.33	16.56	20.96	17.39	10.85	21.26	14.73	26.74
Activos Líquidos + Inversiones / Depósitos Totales (%)	96.81	96.55	89.20	90.42	92.41	90.15	95.14	57.75	64.16
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-0.69	5.55	4.59	3.27	2.30	2.40	2.08	1.82	2.01
Utilidad Neta / Total de Activos (Promedio) (%)	-0.33	3.24	3.73	2.51	1.56	1.82	1.64	1.47	1.52
Utilidad Neta / Patrimonio Total (Promedio) (%)	-3.93	40.30	46.92	35.76	20.05	26.22	23.28	24.25	22.95
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.76	20.31	14.43	13.70	9.27	8.31	7.95	7.19	8.49
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.06	13.63	9.34	9.19	6.49	5.65	4.84	4.07	4.35
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.70	6.67	5.09	4.51	2.78	2.66	3.11	3.12	4.14
Egresos Generales / Ingresos de Operaciones (%)	176.28	33.63	50.69	65.13	67.43	57.04	62.84	63.18	57.67



BHD International Bank (Panamá), S.A. ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.20	3.18	5.91	6.71	4.85	4.34	4.86	3.91	3.80
PRODUCTIVIDAD									
Número de Empleados	3.00	3.00	4.00	5.00	6.00	6.00	8.00	9.00	10.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	2,046.48	2,208.63	2,916.30	2,399.48	1,860.41	2,352.30	1,329.00	5,507.68	4,122.79
Depósitos Totales / Empleados	16,424.46	19,141.48	15,897.77	14,793.90	12,258.60	14,724.13	11,498.32	11,606.87	9,719.15
Utilidad Neta / Empleados	-30.46	85.78	163.09	152.04	176.05	60.33	86.99	117.78	141.08
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	0.00	0.00	0.00	0.00	46.70	50.53	42.38	38.67	30.40
Préstamos (%)	0.00	0.00	0.00	0.00	81.82	113.01	-8.86	313.17	269.34
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	0.00	0.00	0.00	0.00	81.82	113.01	-8.86	313.17	269.34
Depósitos (%)	0.00	0.00	0.00	0.00	49.27	53.85	44.65	41.22	32.14
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	0.00	0.00	0.00	0.00	49.27	53.85	44.65	41.22	32.14
Patrimonio (%)	0.00	0.00	0.00	0.00	26.76	16.19	15.02	5.63	8.72
Utilidad Neta (%)	0.00	0.00	0.00	0.00	-1,255.84	40.66	6.68	39.44	33.56
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	1,790.82	2,068.23	7,740.85	8,307.71	7,379.15	10,998.18	8,987.00	41,149.32	26,448.20
Mención Especial	4,202.20	4,585.65	3,967.16	3,548.62	3,838.58	3,302.11	1,578.26	8,507.62	15,434.29
Subnormal	75.00	75.00	75.00	290.00	290.00	250.00	60.00	60.00	0.00
Dudoso	333.44	0.00	0.00	0.00	0.00	0.00	646.43	646.43	646.43
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00