



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

(En Miles de Balboas)

Cuadro No. 19

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	80,587.67	95,609.62	99,733.48	111,870.20	105,083.32	112,937.61	133,846.55	143,510.86	146,116.38	
Activos Líquidos	14,010.40	10,370.89	21,205.06	16,481.74	28,198.52	30,938.37	49,745.39	49,828.12	58,238.73	
Total de Préstamos	11,162.45	14,113.78	10,631.98	49,569.09	41,126.15	54,860.05	49,913.75	47,118.02	58,796.86	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	11,162.45	14,113.78	10,631.98	49,569.09	41,126.15	54,860.05	49,913.75	47,118.02	58,796.86	
Total de Inversiones	53,960.68	69,274.61	66,311.65	43,848.49	34,260.82	25,687.86	32,270.73	44,675.94	28,067.61	
Total de Depósitos	73,551.63	88,344.78	91,986.54	104,461.83	97,191.46	103,587.29	122,122.01	129,478.52	132,592.66	
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	73,551.63	88,344.78	91,986.54	104,461.83	97,191.46	103,587.29	122,122.01	129,478.52	132,592.66	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	72,121.60	83,947.94	91,986.54	104,461.83	97,191.46	103,587.29	122,122.01	129,478.52	132,592.66	
Depósitos de Bancos	1,430.02	4,396.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	5,890.06	5,935.89	6,395.97	5,987.85	6,403.95	7,628.20	8,495.66	10,626.78	11,276.66	
PROMEDIO (12 MESES)										
Total de Activos	67,761.26	79,562.06	84,890.31	96,272.77	92,835.50	104,273.62	116,790.01	127,690.53	125,599.85	
Activos Generadores de Ingresos	45,832.08	60,235.96	66,866.82	77,694.33	70,255.05	81,968.15	79,564.05	92,605.77	81,125.72	
Total de Prestamos	8,650.95	10,369.84	11,148.58	30,783.24	26,144.30	34,486.92	30,272.86	48,343.55	49,961.50	
Total de Inversiones	37,181.13	49,866.12	55,718.24	46,911.09	44,110.75	47,481.24	49,291.19	44,262.22	31,164.22	
Patrimonio Total	5,268.33	5,522.40	5,978.47	5,828.33	6,147.00	6,782.04	7,445.81	8,307.32	8,840.30	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	4,249.44	1,250.81	2,658.71	4,188.19	5,969.81	1,726.49	4,515.62	6,740.20	8,880.05	
Egreso de Operaciones	2,973.71	850.24	1,617.48	2,370.85	3,056.23	823.87	1,726.43	2,780.89	3,876.93	



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Ingreso Neto de Intereses	1,275.73	400.57	1,041.23	1,817.34	2,913.58	902.61	2,789.19	3,959.31	5,003.13
Otros Ingresos	2,222.77	654.28	1,624.21	2,281.22	2,770.88	5,219.10	9,598.23	11,182.59	13,127.45
Ingreso de Operaciones	3,498.50	1,054.85	2,665.44	4,098.56	5,684.46	6,121.72	12,387.41	15,141.90	18,130.58
Egresos Generales	2,358.90	601.65	1,675.08	2,589.53	3,219.37	5,504.94	10,044.41	12,040.00	13,808.26
Utilidad Antes de Provisiones	1,139.60	453.20	990.36	1,509.03	2,465.09	616.78	2,343.01	3,101.90	4,322.32
Utilidad del Periodo	1,056.33	361.97	695.93	1,060.03	1,410.82	462.44	1,564.18	2,261.26	2,565.31
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	646.43
Total Provisiones Para Préstamos	345.28	436.51	639.71	794.28	1,402.78	1,557.11	2,181.61	2,243.42	3,159.79
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.10
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	488.81
Provisiones Para Préstamos / Préstamos Totales (%)	3.09	3.09	6.02	1.60	3.41	2.84	4.37	4.76	5.37
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	7.31	6.21	6.41	5.35	6.09	6.75	6.35	7.40	7.72
Patrimonio / Activos Generadores de Ing. (%)	9.04	7.12	8.31	6.41	8.49	9.47	10.34	11.58	12.98
Patrimonio / Préstamos Totales (%)	52.77	42.06	60.16	12.08	15.57	13.90	17.02	22.55	19.18
Indice de Adecuacion de Capital	10.30	11.95	10.85	8.39	12.00	11.10	10.60	10.23	12.63
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	19.05	11.74	23.05	15.78	29.01	29.87	40.73	38.48	43.92
Activos Líquidos / Activos Totales (%)	17.39	10.85	21.26	14.73	26.83	27.39	37.17	34.72	39.86
Activos Líquidos + Inversiones / Depósitos Totales (%)	92.41	90.15	95.14	57.75	64.26	54.67	67.16	72.99	65.09
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.30	2.40	2.08	1.82	2.01	2.26	3.93	3.26	3.16
Utilidad Neta / Total de Activos (Promedio) (%)	1.56	1.82	1.64	1.47	1.52	1.77	2.68	2.36	2.04
Utilidad Neta / Patrimonio Total (Promedio) (%)	20.05	26.22	23.28	24.25	22.95	27.27	42.02	36.29	29.02
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.27	8.31	7.95	7.19	8.50	8.43	11.35	9.70	10.95
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.49	5.65	4.84	4.07	4.35	4.02	4.34	4.00	4.78



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.78	2.66	3.11	3.12	4.15	4.40	7.01	5.70	6.17
Egresos Generales / Ingresos de Operaciones (%)	67.43	57.04	62.84	63.18	56.63	89.92	81.09	79.51	76.16
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	4.85	4.34	4.86	3.91	3.94	25.47	24.13	16.10	16.18
PRODUCTIVIDAD									
Número de Empleados	6.00	6.00	8.00	9.00	10.00	10.00	11.00	11.00	11.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	1,860.41	2,352.30	1,329.00	5,507.68	4,112.61	5,486.00	4,537.61	4,283.46	5,345.17
Depósitos Totales / Empleados	12,258.60	14,724.13	11,498.32	11,606.87	9,719.15	10,358.73	11,102.00	11,770.77	12,053.88
Utilidad Neta / Empleados	176.05	60.33	86.99	117.78	141.08	46.24	142.20	205.57	233.21
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	46.70	50.53	42.38	38.67	30.40	18.12	34.20	28.28	39.05
Préstamos (%)	81.82	113.01	-8.86	313.17	268.43	288.70	369.47	-4.94	42.97
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	81.82	113.01	-8.86	313.17	268.43	288.70	369.47	-4.94	42.97
Depósitos (%)	49.27	53.85	44.65	41.22	32.14	17.25	32.76	23.95	36.42
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	49.27	53.85	44.65	41.22	32.14	17.25	32.76	23.95	36.42
Patrimonio (%)	26.76	16.19	15.02	5.63	8.72	28.51	32.83	77.47	76.09
Utilidad Neta (%)	-1,255.84	40.66	6.68	39.44	33.56	27.76	124.76	113.32	81.83
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	7,379.15	10,998.18	8,987.00	41,149.32	26,448.20	32,015.19	33,561.74	31,972.52	35,754.85
Mención Especial	3,838.58	3,302.11	1,578.26	8,507.62	15,434.29	23,755.54	17,887.18	16,742.48	25,555.36
Subnormal	290.00	250.00	60.00	60.00	0.00	0.00	0.00	646.43	0.00
Dudoso	0.00	0.00	646.43	646.43	646.43	646.43	646.43	0.00	646.43
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00