

**BCT BANK INTERNATIONAL, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	613,823.47	594,916.65	589,145.16	633,126.19	657,023.19	578,103.56	576,399.64	554,323.28	535,762.81
ACTIVOS LIQUIDOS	77,152.53	95,604.37	106,994.74	147,215.12	172,082.04	101,165.01	93,269.74	92,328.52	54,123.83
TOTAL DE PRESTAMOS	525,213.73	489,338.17	473,312.10	478,186.94	476,689.17	467,234.00	461,505.04	440,951.87	454,345.71
LOCALES	3,996.90	4,155.88	6,684.85	8,188.05	24,874.49	42,087.38	46,635.71	56,360.23	64,841.72
EXTRANJEROS	521,216.83	485,182.29	466,627.25	469,998.89	451,814.68	425,146.62	414,869.34	384,591.63	389,503.98
TOTAL DE INVERSIONES	0.69	0.70	0.64	0.66	0.59	0.58	10,000.59	7,000.60	7,000.51
TOTAL DE DEPOSITOS	554,164.20	539,156.52	534,231.28	577,433.39	599,580.51	520,192.76	515,192.75	488,985.54	467,485.50
LOCALES	5,500.00	7,023.88	7,870.71	14,868.47	34,780.97	31,045.70	29,457.95	30,535.98	24,978.67
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	1,523.88	2,370.71	7,368.47	28,280.97	24,545.70	22,957.95	24,035.96	18,478.67
DEPOSITOS DE BANCOS	5,500.00	5,500.00	5,500.00	7,500.00	6,500.00	6,500.00	6,500.00	6,500.03	6,500.00
EXTRANJEROS	548,664.20	532,132.64	526,360.57	562,564.92	564,799.54	489,147.05	485,734.80	458,449.56	442,506.83
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	542,271.46	525,813.95	521,367.73	556,923.64	561,907.90	488,013.10	480,214.81	455,124.12	437,648.80
DEPOSITOS DE BANCOS	6,392.74	6,318.69	4,992.84	5,641.29	2,891.64	1,133.95	5,519.99	3,325.44	4,858.03
PATRIMONIO TOTAL	47,435.92	46,738.85	47,260.90	48,340.58	49,297.62	49,445.68	51,083.72	52,193.91	51,140.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	306,911.74	297,458.32	294,572.58	316,563.10	635,423.33	586,510.10	582,772.40	593,724.74	596,393.00
ACTIVOS GENERADORES DE INGRESOS	262,607.21	244,669.44	236,656.37	239,093.80	500,952.09	478,286.73	472,409.18	463,070.04	469,017.99
TOTAL DE PRESTAMOS	262,606.86	244,669.09	236,656.05	239,093.47	500,951.45	478,286.09	467,408.57	459,569.41	465,517.44
TOTAL DE INVERSIONES	0.35	0.35	0.32	0.33	0.64	0.64	5,000.61	3,500.63	3,500.55
PATRIMONIO TOTAL	23,717.96	23,369.42	23,630.45	24,170.29	48,366.77	48,092.26	49,172.31	50,267.25	50,218.81
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,273.42	11,064.54	22,058.73	33,821.48	44,657.40	10,393.96	20,778.88	30,446.05	39,848.85
EGRESOS DE OPERACIONES	8,615.28	8,524.87	17,179.66	26,173.77	35,228.71	8,063.21	15,433.82	22,464.99	28,918.94
INGRESO NETO DE INTERESES	2,658.14	2,539.67	4,879.06	7,647.71	9,428.70	2,330.75	5,345.05	7,981.06	10,929.90

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OTROS INGRESOS	4,393.72	1,910.25	2,578.21	3,194.36	4,545.95	460.77	1,093.49	3,782.54	6,062.82
INGRESO DE OPERACIONES	7,051.86	4,449.93	7,457.27	10,842.07	13,974.65	2,791.52	6,438.54	11,763.60	16,992.72
EGRESOS GENERALES	3,686.73	2,962.07	4,623.63	6,085.76	7,442.82	1,442.92	3,152.50	4,867.38	6,578.89
UTILIDAD ANTES DE PROVISIONES	3,365.13	1,487.86	2,833.64	4,756.31	6,531.83	1,348.60	3,286.04	6,896.22	10,413.83
UTILIDAD DEL PERIODO	3,040.06	552.92	1,074.98	2,154.65	3,111.70	598.60	1,786.04	2,896.22	5,278.83
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	20.96	1,011.54	0.00	47.44	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,322.97	3,147.97	2,996.62	3,746.62	4,446.59	4,948.59	5,640.17	8,140.17	6,140.74
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.21	0.00	0.01	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	11,084.73	311.21	0.00	7,896.89	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.44	0.64	0.63	0.78	0.93	1.06	1.22	1.85	1.35
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	7.73	7.86	8.02	7.64	7.50	8.55	8.86	9.42	9.55
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.03	9.55	9.99	10.11	10.34	10.58	10.83	11.65	11.08
PATRIMONIO / PRESTAMOS TOTALES (%)	9.03	9.55	9.99	10.11	10.34	10.58	11.07	11.84	11.26
INDICE DE ADECUACION DE CAPITAL	21.51	25.52	25.56	27.07	27.26	25.96	23.07	28.32	26.02
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	13.92	17.73	20.03	25.49	28.70	19.45	18.10	18.88	11.58
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.57	16.07	18.16	23.25	26.19	17.50	16.18	16.66	10.10
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	13.92	17.73	20.03	25.49	28.70	19.45	20.04	20.31	13.08
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.16	0.90	0.91	1.20	0.62	0.50	0.76	0.83	1.13
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.99	0.74	0.73	0.91	0.49	0.41	0.61	0.65	0.89
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.82	9.46	9.10	11.89	6.43	4.98	7.26	7.68	10.51
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.29	18.09	18.64	18.86	8.91	8.69	8.80	8.77	8.50
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.28	13.94	14.52	14.60	7.03	6.74	6.53	6.47	6.17
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.01	4.15	4.12	4.26	1.88	1.95	2.26	2.30	2.33



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ZONA LIBRE	6.93	6.89	6.89	6.89	6.61	6.69	6.18	5.72	4.81
RESTO DEL PAIS	0.00	0.00	0.00	0.00	10.00	8.82	8.87	9.11	9.16
AL POR MENOR	0.00	6.96	7.10	7.68	7.72	7.80	7.87	7.88	7.49
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	6.25	6.25	5.75
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	7.00	7.00	7.00	7.00
PRESTAMO PERSONAL	0.00	0.00	6.00	6.38	6.93	5.52	5.23	4.86	4.93
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	0.00	6.00	5.45	4.71	4.64	4.43	4.41	3.37	3.19
PERSONA JURIDICA	0.00	4.25	4.50	4.38	5.66	4.82	6.62	4.35	4.09