

**BANCO DE FINANZAS (INTERNACIONAL), 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	35,099.05	35,129.17	35,503.82	36,400.45	38,159.87	37,752.89	34,009.36	28,487.80	21,609.11
ACTIVOS LIQUIDOS	2,245.37	5,593.74	6,793.65	7,530.54	9,573.95	21,109.01	18,991.21	19,713.26	12,803.35
TOTAL DE PRESTAMOS	9,486.24	9,842.29	8,936.20	8,935.86	9,075.92	5,159.52	3,621.34	1,068.38	1,125.40
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	9,486.24	9,842.29	8,936.20	8,935.86	9,075.92	5,159.52	3,621.34	1,068.38	1,125.40
TOTAL DE INVERSIONES	22,483.67	18,772.65	18,964.08	19,183.18	18,948.64	11,065.90	11,002.10	7,365.97	7,365.97
TOTAL DE DEPOSITOS	30,564.18	30,668.44	30,946.77	32,078.05	33,264.78	33,426.73	30,177.04	24,760.47	18,227.79
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	30,564.18	30,668.44	30,946.77	32,078.05	33,264.78	33,426.73	30,177.04	24,760.47	18,227.79
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	30,564.18	30,668.44	30,946.77	32,078.05	33,264.78	33,426.73	30,177.04	24,760.47	18,227.79
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	3,955.21	3,962.02	3,977.39	3,568.33	4,250.91	3,638.59	3,192.30	3,070.74	2,866.04
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	36,112.59	37,305.43	36,767.64	35,999.85	36,629.46	36,441.03	34,756.59	32,444.12	29,884.49
ACTIVOS GENERADORES DE INGRESOS	30,068.29	30,077.81	30,340.01	30,934.87	29,997.24	22,420.18	21,261.86	18,276.69	18,257.97
TOTAL DE PRESTAMOS	8,172.63	9,186.67	8,936.82	9,325.88	9,281.08	7,500.91	6,278.77	5,002.12	5,100.66
TOTAL DE INVERSIONES	21,895.66	20,891.15	21,403.18	21,609.00	20,716.16	14,919.28	14,983.09	13,274.57	13,157.31
PATRIMONIO TOTAL	4,047.53	4,066.71	4,125.15	3,903.52	4,103.06	3,800.31	3,584.84	3,319.53	3,558.48
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,370.98	536.08	1,019.16	1,287.21	1,603.69	210.85	328.93	426.69	457.79
EGRESOS DE OPERACIONES	1,772.18	410.02	851.53	1,326.19	1,817.45	454.24	837.19	1,149.05	1,346.81
INGRESO NETO DE INTERESES	598.79	126.06	167.63	(38.98)	(213.76)	(243.39)	(508.26)	(722.36)	(889.02)

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	21.19	3.64	14.41	18.43	22.65	54.15	56.58	36.91	49.73
INGRESO DE OPERACIONES	619.98	129.70	182.04	(20.55)	(191.11)	(189.24)	(451.68)	(685.45)	(839.29)
EGRESOS GENERALES	534.34	119.84	257.42	438.44	644.75	468.39	748.86	858.76	1,034.62
UTILIDAD ANTES DE PROVISIONES	85.64	9.86	(75.38)	(458.99)	(835.86)	(657.62)	(1,200.54)	(1,544.21)	(1,873.91)
UTILIDAD DEL PERIODO	59.66	5.81	(79.42)	(466.48)	(845.70)	(657.72)	(1,040.22)	(1,383.89)	(1,713.59)
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	320.84	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	86.56	90.60	84.94	86.65	88.61	207.30	43.52	10.01	10.01
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	6.22	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	64.61	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.91	0.92	0.95	0.97	0.98	4.02	1.20	0.94	0.89
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.27	11.28	11.20	9.80	11.14	9.64	9.39	10.78	13.26
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.37	13.85	14.26	12.69	15.17	22.43	21.83	36.41	33.75
PATRIMONIO / PRESTAMOS TOTALES (%)	41.69	40.26	44.51	39.93	46.84	70.52	88.15	287.42	254.67
INDICE DE ADECUACION DE CAPITAL	12.74	13.95	14.62	11.41	13.17	13.81	14.48	30.71	29.82
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	7.35	18.24	21.95	23.48	28.78	63.15	62.93	79.62	70.24
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	6.40	15.92	19.13	20.69	25.09	55.91	55.84	69.20	59.25
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	80.91	79.45	83.23	83.28	85.74	96.26	99.39	109.36	110.65
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.20	0.08	(0.52)	(2.01)	(2.82)	(11.73)	(9.78)	(10.10)	(9.39)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.17	0.06	(0.43)	(1.73)	(2.31)	(7.22)	(5.99)	(5.69)	(5.73)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	1.47	0.57	(3.85)	(15.93)	(20.61)	(69.23)	(58.03)	(55.59)	(48.16)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.89	7.13	6.72	5.55	5.35	3.76	3.09	3.11	2.51
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.89	5.45	5.61	5.72	6.06	8.10	7.88	8.38	7.38
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.99	1.68	1.11	(0.17)	(0.71)	(4.34)	(4.78)	(5.27)	(4.87)

