



**BHD INTERNATIONAL BANK (PANAMÁ), S.A.  
BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	14,010,400.91	10,370,894.22	21,205,058.79	16,481,741.97	28,096,759.59
Depósitos Internos en Bancos	308,311.62	10,144,506.91	321,834.54	221,198.35	171,823.21
A la Vista	308,311.62	10,144,506.91	321,834.54	221,198.35	171,823.21
A Plazo	0.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	13,702,089.29	226,387.31	20,883,224.25	16,260,543.62	27,924,936.38
A la Vista	5,692,744.85	226,387.31	20,883,224.25	7,008,369.71	27,924,936.38
A Plazo	8,009,344.44	0.00	0.00	9,252,173.91	0.00
Otros	0.00	0.00	0.00	0.00	0.00
<b>CARTERA CREDITICIA NETA</b>	11,162,451.59	14,113,782.54	10,631,982.56	49,569,088.66	41,227,908.65
Interna	0.00	0.00	0.00	0.00	0.00
Externa	11,507,733.00	14,550,290.45	11,271,690.47	50,363,366.57	42,528,928.28
Menos Provisiones	345,281.41	436,507.91	639,707.91	794,277.91	1,301,019.63
Interna	0.00	0.00	0.00	0.00	0.00
Externa	345,281.41	436,507.91	639,707.91	794,277.91	1,301,019.63
<b>INVERSIONES EN VALORES NETA</b>	53,960,680.96	69,274,614.70	66,311,647.29	43,848,494.18	34,260,821.21
Internas	0.00	0.00	0.00	0.00	0.00
Externas	53,960,680.96	69,274,614.70	66,311,647.29	43,848,494.18	34,260,821.21
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	1,454,139.01	1,850,332.31	1,584,787.87	1,970,878.53	1,497,834.26
Internos	0.00	0.00	525,505.55	609,825.80	504,758.36



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Externos	1,454,139.01	1,850,332.31	1,059,282.32	1,361,052.73	993,075.90
<b>ACTIVO TOTAL NETO</b>	<b>80,587,672.47</b>	<b>95,609,623.77</b>	<b>99,733,476.51</b>	<b>111,870,203.34</b>	<b>105,083,323.71</b>
<b>DEPOSITOS</b>	<b>73,551,625.46</b>	<b>88,344,779.12</b>	<b>91,986,538.48</b>	<b>104,461,834.40</b>	<b>97,191,461.38</b>
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	73,551,625.46	88,344,779.12	91,986,538.48	104,461,834.40	97,191,461.38
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	72,121,601.57	83,947,942.85	88,068,156.62	104,461,834.40	97,191,461.38
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	63,062,357.09	75,082,851.42	75,919,168.92	82,457,334.04	85,305,191.13
De Ahorros	9,059,244.48	8,865,091.43	12,148,987.70	22,004,500.36	11,886,270.25
De Bancos	1,430,023.89	4,396,836.27	3,918,381.86	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	1,430,023.89	4,396,836.27	3,918,381.86	0.00	0.00
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00



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OTROS PASIVOS	1,145,988.38	1,328,956.97	1,350,970.96	1,420,519.07	1,487,917.08
Internos	0.00	0.00	148,388.63	193,821.01	193,343.98
Externos	1,145,988.38	1,328,956.97	1,202,582.33	1,226,698.06	1,294,573.10
PATRIMONIO	5,890,058.63	5,935,887.68	6,395,967.07	5,987,849.87	6,403,945.25
Capital	5,000,000.00	5,000,000.00	5,000,000.00	5,910,000.00	5,910,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	909,888.06	1,271,857.18	1,605,821.96	1,060,034.79	1,410,822.03
Gan/Perd en Inv. Dis. para la Venta	-19,829.43	-335,969.50	-209,854.89	-982,184.92	-916,876.78
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	80,587,672.47	95,609,623.77	99,733,476.51	111,870,203.34	105,083,323.71