



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	28,198,520.36	30,938,367.12	49,745,392.53	49,828,122.55	58,238,729.30
Depósitos Internos en Bancos	171,823.21	354,902.13	396,132.40	422,348.25	357,092.50
A la Vista	171,823.21	354,902.13	396,132.40	422,348.25	357,092.50
A Plazo	0.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	28,026,697.15	30,583,464.99	49,349,260.13	49,405,774.30	57,881,636.80
A la Vista	28,026,697.15	30,583,464.99	34,349,260.13	39,405,774.30	47,881,636.80
A Plazo	0.00	0.00	15,000,000.00	10,000,000.00	10,000,000.00
Otros	0.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA NETA	41,126,147.88	54,860,047.55	49,913,745.73	47,118,017.07	58,796,855.90
Interna	0.00	0.00	0.00	0.00	0.00
Externa	42,528,928.28	56,417,161.95	52,095,353.13	49,361,437.47	61,956,644.78
Menos Provisiones	1,402,780.40	1,557,114.40	2,181,607.40	2,243,420.40	3,159,788.88
Interna	0.00	0.00	0.00	0.00	0.00
Externa	1,402,780.40	1,557,114.40	2,181,607.40	2,243,420.40	3,159,788.88
INVERSIONES EN VALORES NETA	34,260,821.21	25,687,861.51	32,270,730.63	44,675,936.53	28,067,612.79
Internas	0.00	0.00	0.00	0.00	0.00
Externas	34,260,821.21	25,687,861.51	32,270,730.63	44,675,936.53	28,067,612.79
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
OTROS ACTIVOS	1,497,834.26	1,451,334.38	1,916,679.23	1,888,779.67	1,013,183.46



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Internos	504,758.36	492,513.16	643,602.78	691,150.80	485,583.70
Externos	993,075.90	958,821.22	1,273,076.45	1,197,628.87	527,599.76
ACTIVO TOTAL NETO	105,083,323.71	112,937,610.56	133,846,548.12	143,510,855.82	146,116,381.45
DEPOSITOS	97,191,461.38	103,587,291.06	122,122,010.76	129,478,520.31	132,592,658.02
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	97,191,461.38	103,587,291.06	122,122,010.76	129,478,520.31	132,592,658.02
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	97,191,461.38	103,587,291.06	122,122,010.76	129,478,520.31	132,592,658.02
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	85,305,191.13	87,984,308.05	105,248,703.42	115,488,475.27	119,576,913.46
De Ahorros	11,886,270.25	15,602,983.01	16,873,307.34	13,990,045.04	13,015,744.56
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
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	1,487,917.08	1,722,124.23	3,228,879.17	3,405,553.89	2,247,061.86
Internos	193,343.98	289,539.72	1,129,919.73	1,564,150.12	350,304.00
Externos	1,294,573.10	1,432,584.51	2,098,959.44	1,841,403.77	1,896,757.86
PATRIMONIO	6,403,945.25	7,628,195.27	8,495,658.19	10,626,781.62	11,276,661.57
Capital	5,910,000.00	5,910,000.00	7,321,000.00	7,321,000.00	7,321,000.00
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	1,410,822.03	1,873,264.83	1,564,139.89	2,261,220.34	2,565,266.96
Gan/Perd en Inv. Dis. para la Venta	-916,876.78	-155,069.56	-389,481.70	1,044,561.28	1,390,394.61
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	105,083,323.71	112,937,610.56	133,846,548.12	143,510,855.82	146,116,381.45