

**BAC INTERNATIONAL BANK INC.**  
**ESTADISTICAS FINANCIERAS**  
**A JUNIO 2015**  
**( En Miles de Balboas )**

	2013	2014				2015			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	3,898,332.75	4,690,180.68	4,354,126.78	4,588,044.87	6,357,138.27	6,228,639.06	6,509,429.27	0.00	0.00
ACTIVOS LIQUIDOS	510,071.12	1,253,952.47	837,975.15	922,577.07	1,027,931.06	828,220.54	1,102,359.10	0.00	0.00
TOTAL DE PRESTAMOS	1,563,019.40	1,543,615.60	1,580,930.73	1,707,881.36	3,082,235.91	3,050,763.35	3,000,298.31	0.00	0.00
LOCALES	1,328,751.79	1,303,646.48	1,391,475.85	1,503,754.12	2,842,336.69	2,789,624.84	2,797,984.98	0.00	0.00
EXTRANJEROS	234,267.61	239,969.11	189,454.89	204,127.24	239,899.22	261,138.51	202,313.34	0.00	0.00
TOTAL DE INVERSIONES	1,746,695.59	1,798,495.21	1,851,876.55	1,873,530.69	2,114,432.78	2,221,037.45	2,284,643.67	0.00	0.00
TOTAL DE DEPOSITOS	1,922,645.63	2,686,853.50	2,288,643.46	2,493,950.79	3,897,900.33	3,673,103.74	3,827,969.42	0.00	0.00
LOCALES	744,851.58	1,078,712.66	1,057,029.55	1,127,205.49	2,209,313.40	2,159,269.96	2,233,690.44	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	20,000.00	0.00	0.00
DEPOSITOS DE PARTICULARES	719,537.39	733,749.65	740,389.72	732,539.43	2,075,472.42	2,022,190.86	2,040,487.31	0.00	0.00
DEPOSITOS DE BANCOS	25,314.18	344,963.01	316,639.83	394,666.06	133,840.98	137,079.10	173,203.13	0.00	0.00
EXTRANJEROS	1,177,794.05	1,608,140.84	1,231,613.90	1,366,745.30	1,688,586.93	1,513,833.78	1,594,278.98	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	1,073,155.80	1,512,923.76	657,353.79	663,236.89	788,974.51	760,907.91	778,588.31	0.00	0.00
DEPOSITOS DE BANCOS	104,638.25	95,217.08	574,260.11	703,508.41	899,612.42	752,925.87	815,690.66	0.00	0.00
PATRIMONIO TOTAL	1,436,512.71	1,498,857.35	1,558,195.43	1,622,238.77	1,899,912.23	1,985,130.47	2,100,481.29	0.00	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	3,622,930.49	4,016,037.39	3,906,452.70	4,157,078.93	5,127,735.51	5,459,409.87	5,431,778.02	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	3,065,421.54	3,133,342.26	3,221,860.60	3,366,073.17	4,253,191.84	4,306,955.81	4,358,874.64	0.00	0.00
TOTAL DE PRESTAMOS	1,484,339.50	1,495,153.05	1,524,832.32	1,619,533.42	2,322,627.66	2,297,189.48	2,290,614.52	0.00	0.00
TOTAL DE INVERSIONES	1,581,082.04	1,638,189.20	1,697,028.27	1,746,539.75	1,930,564.18	2,009,766.33	2,068,260.11	0.00	0.00
PATRIMONIO TOTAL	1,323,029.99	1,392,076.50	1,429,356.33	1,492,202.60	1,668,212.47	1,741,993.91	1,829,338.36	0.00	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	135,615.70	36,710.33	73,871.83	112,000.37	158,321.25	61,181.42	124,946.73	0.00	0.00
EGRESOS DE OPERACIONES	57,398.44	16,829.99	35,578.20	54,023.11	74,958.57	28,216.18	56,516.48	0.00	0.00
INGRESO NETO DE INTERESES	78,217.26	19,880.34	38,293.63	57,977.26	83,362.67	32,965.24	68,430.25	0.00	0.00
OTROS INGRESOS	329,460.97	105,154.03	188,683.08	265,776.86	351,981.17	86,118.66	167,020.99	0.00	0.00
INGRESO DE OPERACIONES	407,678.24	125,034.37	226,976.71	323,754.13	435,343.84	119,083.90	235,451.24	0.00	0.00

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EGRESOS GENERALES	89,118.45	24,029.08	48,685.08	76,945.81	106,035.92	36,168.27	73,691.46	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	318,559.79	101,005.30	178,291.63	246,808.31	329,307.92	82,915.63	161,759.77	0.00	0.00
UTILIDAD DEL PERIODO	298,117.78	97,616.04	168,190.16	230,493.31	310,724.03	80,232.98	153,323.19	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	8,001.49	8,540.56	9,727.43	10,413.22	28,066.20	31,234.27	29,332.95	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	22,756.98	22,463.29	23,532.51	25,016.46	37,353.16	29,356.11	27,832.09	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.51	0.55	0.62	0.61	0.91	1.02	0.98	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	284.41	263.02	241.92	240.24	133.09	93.99	94.88	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.46	1.46	1.49	1.46	1.21	0.96	0.93	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	36.85	31.96	35.79	35.36	29.89	31.87	32.27	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	43.40	44.85	45.39	45.30	36.56	37.66	39.74	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	91.91	97.10	98.56	94.99	61.64	65.07	70.01	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	12.07	12.49	12.87	12.34	12.55	13.23	13.63	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.53	46.67	36.61	36.99	26.37	22.55	28.80	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.08	26.74	19.25	20.11	16.17	13.30	16.93	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	117.38	113.61	117.53	112.12	80.62	83.02	88.48	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.73	12.46	10.44	9.13	7.31	7.45	7.03	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	8.23	9.72	8.61	7.39	6.06	5.88	5.65	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	22.53	28.05	23.53	20.60	18.63	18.42	16.76	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.42	4.69	4.59	4.44	3.72	5.68	5.73	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.87	2.15	2.21	2.14	1.76	2.62	2.59	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.55	2.54	2.38	2.30	1.96	3.06	3.14	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	21.86	19.22	21.45	23.77	24.36	30.37	31.30	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.75	13.42	11.71	10.53	8.28	8.00	7.66	0.00	0.00
<b>PRODUCTIVIDAD</b>									
NUMERO DE EMPLEADOS	1,689.00	1,777.00	1,896.00	2,124.00	2,437.00	2,437.00	2,405.00	0.00	0.00

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NUMERO DE SUCURSALES	52.00	30.00	30.00	33.00	45.00	44.00	44.00	0.00	0.00
PRESTAMOS / EMPLEADOS	925.41	868.66	833.82	804.09	1,264.77	1,251.85	1,247.53	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,138.33	1,512.02	1,207.09	1,174.18	1,599.47	1,507.22	1,591.67	0.00	0.00
UTILIDAD NETA / EMPLEADOS	176.51	54.93	88.71	108.52	127.50	32.92	63.75	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	16.45	40.34	25.89	23.13	63.07	32.80	49.50	0.00	0.00
PRESTAMOS (%)	11.19	6.70	7.64	11.54	97.20	97.64	89.78	0.00	0.00
LOCALES (%)	18.21	8.55	15.29	19.47	113.91	113.99	101.08	0.00	0.00
EXTRANJEROS (%)	(16.81)	(2.33)	(27.63)	(25.09)	2.40	8.82	6.79	0.00	0.00
DEPOSITOS (%)	2.79	53.13	22.55	19.14	102.74	36.71	67.26	0.00	0.00
LOCALES (%)	19.20	79.66	62.71	55.94	196.61	100.17	111.32	0.00	0.00
EXTRANJEROS (%)	(5.44)	39.32	1.13	(0.27)	43.37	(5.86)	29.45	0.00	0.00
PATRIMONIO (%)	18.76	16.62	19.81	19.09	32.26	32.44	34.80	0.00	0.00
UTILIDAD NETA (%)	12.61	42.17	18.09	9.75	4.23	(17.81)	(8.84)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,559,506.73	1,540,674.51	1,575,006.73	1,703,607.26	3,028,890.89	3,002,873.09	2,936,290.87	0.00	0.00
MENCION ESPECIAL	12,684.33	10,693.72	13,362.50	12,118.06	38,977.52	28,593.51	56,690.06	0.00	0.00
SUBNORMAL	5,691.44	5,530.00	6,760.63	6,826.91	19,073.31	18,137.14	15,366.98	0.00	0.00
DUDOSO	6,094.46	7,014.16	7,638.77	7,932.34	21,994.06	15,623.66	10,131.81	0.00	0.00
IRRECUPERABLE	1,799.42	2,166.49	1,694.62	2,413.26	10,653.28	14,892.05	9,650.68	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.19	5.37	5.32	5.31	5.26	5.52	5.54	0.00	0.00
AL POR MENOR	6.53	6.68	6.80	6.70	6.68	6.52	6.57	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.25	5.22	5.18	5.15	5.26	5.41	5.40	0.00	0.00
PRESTAMO PERSONAL AUTO	7.47	7.40	7.27	7.14	7.01	6.91	6.95	0.00	0.00
PRESTAMO PERSONAL	5.72	5.70	5.69	5.72	8.14	7.05	7.06	0.00	0.00
TARJETA DE CREDITO	2.88	23.63	23.62	21.68	21.36	20.96	21.74	0.00	0.00

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TASA DE INTERES PASIVA									
PERSONA NATURAL	3.40	3.43	3.40	3.40	3.40	3.40	0.00	0.00	0.00
PERSONA JURIDICA	3.31	3.34	3.36	3.32	3.30	3.29	0.00	0.00	0.00