

## BCT BANK INTERNATIONAL, S.A.

## ESTADISTICAS FINANCIERAS

A SEPTIEMBRE 2016

( En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	836,032.16	792,395.89	761,778.93	785,071.10	804,916.49	809,727.44	811,718.09	768,701.80	0.00
ACTIVOS LIQUIDOS	110,735.92	77,399.64	97,350.01	98,324.31	102,554.08	87,093.12	107,024.46	89,977.23	0.00
TOTAL DE PRESTAMOS	697,431.02	673,441.80	614,574.07	647,429.89	669,925.58	653,762.37	638,441.26	623,693.03	0.00
LOCALES	182,642.58	189,717.40	205,173.89	227,588.38	230,278.15	219,877.04	214,348.40	208,386.64	0.00
EXTRANJEROS	514,788.44	483,724.40	409,400.18	419,841.50	439,647.43	433,885.33	424,092.87	415,306.39	0.00
TOTAL DE INVERSIONES	8,863.64	26,353.40	33,107.11	19,336.01	6,000.64	40,188.89	43,967.55	32,878.90	0.00
TOTAL DE DEPOSITOS	722,611.20	687,812.51	651,374.13	671,253.00	671,476.92	687,004.02	693,400.01	655,609.93	0.00
LOCALES	123,350.07	111,351.10	115,119.23	117,607.33	97,954.99	87,601.31	93,296.71	74,959.98	0.00
DEPOSITOS DE OFICIALES	0.00	0.97	0.97	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	117,563.07	105,563.13	109,331.26	114,463.83	92,311.49	81,957.81	90,153.21	71,816.48	0.00
DEPOSITOS DE BANCOS	5,787.00	5,787.00	5,787.00	3,143.50	5,643.50	5,643.50	3,143.50	3,143.50	0.00
EXTRANJEROS	599,261.13	576,461.41	536,254.90	553,645.67	573,521.93	599,402.71	600,103.30	580,649.95	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	597,189.07	575,104.06	535,146.29	552,395.24	572,548.92	598,045.65	597,821.80	579,611.36	0.00
DEPOSITOS DE BANCOS	2,072.06	1,357.35	1,108.61	1,250.43	973.01	1,357.07	2,281.50	1,038.59	0.00
PATRIMONIO TOTAL	62,683.29	55,342.72	58,446.45	60,158.50	62,067.47	56,545.55	57,857.31	59,142.40	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	786,716.24	769,103.30	781,716.45	812,650.82	820,474.32	801,061.67	786,748.51	776,886.45	0.00
ACTIVOS GENERADORES DE INGRESOS	672,288.54	669,654.75	667,353.45	693,462.38	691,110.44	696,873.23	665,045.00	661,668.91	0.00
TOTAL DE PRESTAMOS	660,849.80	649,452.88	638,126.80	670,173.40	683,678.30	663,602.09	626,507.67	635,561.46	0.00
TOTAL DE INVERSIONES	11,438.74	20,201.87	29,226.66	23,288.98	7,432.14	33,271.14	38,537.33	26,107.45	0.00
PATRIMONIO TOTAL	59,619.39	53,971.49	56,357.15	57,998.12	62,375.38	55,944.13	58,151.88	59,650.45	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	48,255.47	12,126.88	23,165.19	34,680.16	46,551.90	11,921.08	23,519.64	34,951.90	0.00
EGRESOS DE OPERACIONES	33,223.79	8,328.05	15,713.92	23,477.26	31,610.03	8,227.48	16,330.94	24,356.69	0.00

INGRESO NETO DE INTERESES	15,031.69	3,798.83	7,451.27	11,202.90	14,941.87	3,693.60	7,188.70	10,595.21	0.00
OTROS INGRESOS	2,461.64	1,540.71	4,421.68	7,051.85	10,610.49	3,320.05	6,065.08	7,908.86	0.00
INGRESO DE OPERACIONES	17,493.33	5,339.54	11,872.95	18,254.76	25,552.36	7,013.65	13,253.79	18,504.06	0.00
EGRESOS GENERALES	10,113.53	3,582.81	7,131.88	11,798.94	17,137.00	5,654.83	10,472.98	14,294.03	0.00
UTILIDAD ANTES DE PROVISIONES	7,379.80	1,756.73	4,741.07	6,455.82	8,415.36	1,358.83	2,780.81	4,210.03	0.00
UTILIDAD DEL PERIODO	7,379.80	1,636.96	4,741.07	6,455.82	8,365.30	1,308.83	2,630.38	3,905.28	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,189.93	3,259.38	5,511.12	4,277.55	3,638.02	5,738.24	7,541.52	12,771.93	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6,489.37	10,228.42	10,108.64	10,108.64	10,158.70	9,510.94	9,611.36	9,745.85	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.17	0.48	0.90	0.66	0.54	0.88	1.18	2.05	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	545.36	313.82	183.42	236.32	279.24	165.75	127.45	76.31	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.93	1.52	1.64	1.56	1.52	1.45	1.51	1.56	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.50	6.98	7.67	7.66	7.71	6.98	7.13	7.69	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.87	7.91	9.02	9.02	9.18	8.15	8.48	9.01	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	8.99	8.22	9.51	9.29	9.26	8.65	9.06	9.48	0.00
INDICE DE ADECUACION DE CAPITAL	18.00	16.15	16.20	16.59	16.14	14.43	14.70	16.91	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.32	11.25	14.95	14.65	15.27	12.68	15.43	13.72	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.25	9.77	12.78	12.52	12.74	10.76	13.18	11.71	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	16.55	15.08	20.03	17.53	16.17	18.53	21.78	18.74	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.10	0.98	1.42	1.24	1.21	0.75	0.79	0.79	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.94	0.85	1.21	1.06	1.02	0.65	0.67	0.67	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.38	12.13	16.83	14.84	13.41	9.36	9.05	8.73	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.18	7.24	6.94	6.67	6.74	6.84	7.07	7.04	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.94	4.97	4.71	4.51	4.57	4.72	4.91	4.91	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.24	2.27	2.23	2.15	2.16	2.12	2.16	2.14	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.81	67.10	60.07	64.63	67.07	80.63	79.02	77.25	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.37	0.92	1.33	1.36	1.54	1.91	1.82	1.59	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	113.00	104.00	107.00	109.00	110.00	109.00	113.00	112.00	0.00
NUMERO DE SUCURSALES	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00
PRESTAMOS / EMPLEADOS	6,171.96	6,475.40	5,743.68	5,939.72	6,090.23	5,997.82	5,649.92	5,568.69	0.00
DEPOSITOS TOTALES / EMPLEADOS	6,394.79	6,613.58	6,087.61	6,158.28	6,104.34	6,302.79	6,136.28	5,853.66	0.00
UTILIDAD NETA / EMPLEADOS	65.31	15.74	44.31	59.23	76.05	12.01	23.28	34.87	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.38	6.25	(4.97)	(6.56)	(3.72)	2.19	6.56	(2.09)	0.00

PRESTAMOS (%)	11.72	7.67	(7.12)	(6.56)	(3.94)	(2.92)	3.88	(3.67)	0.00
LOCALES (%)	20.42	33.64	38.70	33.99	26.08	15.90	4.47	(8.44)	0.00
EXTRANJEROS (%)	8.93	0.04	(20.31)	(19.73)	(14.60)	(10.30)	3.59	(1.08)	0.00
DEPOSITOS (%)	11.38	4.29	(8.39)	(9.28)	(7.08)	(0.12)	6.45	(2.33)	0.00
LOCALES (%)	70.27	43.75	(2.61)	(18.81)	(20.59)	(21.33)	(18.96)	(36.26)	0.00
EXTRANJEROS (%)	3.98	(0.96)	(9.54)	(6.96)	(4.30)	3.98	11.91	4.88	0.00
PATRIMONIO (%)	10.84	5.21	7.70	7.74	(0.98)	2.17	(1.01)	(1.69)	0.00
UTILIDAD NETA (%)	58.21	39.22	79.30	60.03	13.35	(20.05)	(44.52)	(39.51)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	683,150.86	659,759.11	593,409.98	638,553.45	646,362.61	630,994.47	612,371.66	600,113.06	0.00
MENCION ESPECIAL	8,147.47	9,695.72	14,290.50	14,138.61	24,829.34	22,745.60	24,439.44	19,609.40	0.00
SUBNORMAL	3,951.97	5,003.31	7,810.27	2,534.05	4,123.45	2,158.20	3,964.87	595.05	0.00
DUDOSO	7,570.09	8,111.12	8,488.12	1,631.56	4,088.01	6,940.19	4,537.40	10,383.23	0.00
IRRECUPERABLE	1,100.02	1,100.99	683.85	680.86	680.86	434.85	2,739.25	2,738.14	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.68	5.61	5.35	5.53	0.00	5.54	5.73	5.98	0.00
AL POR MENOR	6.56	6.38	5.91	6.26	5.79	5.95	6.28	6.56	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.28	5.28	5.00	4.97	4.97	5.07	4.85	4.85	0.00
PRESTAMO PERSONAL AUTO	5.82	5.69	5.69	5.17	5.17	5.17	5.17	4.82	0.00
PRESTAMO PERSONAL	5.25	4.88	4.96	5.03	5.06	5.34	5.03	5.10	0.00
TARJETA DE CREDITO	14.94	14.60	14.75	0.00	14.00	14.04	14.03	14.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.82	3.87	3.83	3.88	3.93	3.96	4.06	3.93	0.00
PERSONA JURIDICA	4.29	4.40	4.60	4.66	4.51	4.49	4.43	4.44	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016