

# BAC INTERNATIONAL BANK INC.

## ESTADISTICAS FINANCIERAS A DICIEMBRE 2016 ( En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	6,357,138.27	6,228,639.06	6,509,429.27	6,795,243.77	6,558,249.93	6,544,265.65	6,583,482.42	6,905,531.15	7,336,636.93
ACTIVOS LIQUIDOS	1,027,931.06	828,220.54	1,102,359.10	1,138,077.62	664,749.01	578,532.83	495,452.23	473,974.66	825,468.71
TOTAL DE PRESTAMOS	3,082,235.91	3,050,763.35	3,000,298.31	3,144,899.70	3,209,701.73	3,198,503.73	3,255,261.38	3,463,563.71	3,511,360.47
LOCALES	2,842,336.69	2,789,624.84	2,797,984.98	2,933,059.50	2,989,747.46	2,978,133.12	3,044,773.46	3,218,713.08	3,271,538.51
EXTRANJEROS	239,899.22	261,138.51	202,313.34	211,840.20	219,954.27	220,370.61	210,487.92	244,850.63	239,821.96
TOTAL DE INVERSIONES	2,114,432.78	2,221,037.45	2,284,643.67	2,389,717.04	2,534,197.28	2,598,965.01	2,677,633.53	2,819,660.70	2,853,176.47
TOTAL DE DEPOSITOS	3,897,900.33	3,673,103.74	3,827,969.42	3,855,042.11	3,418,531.41	3,453,010.59	3,446,000.65	3,607,821.25	3,995,687.18
LOCALES	2,209,313.40	2,159,269.96	2,233,690.44	2,257,523.87	2,286,308.14	2,242,961.79	2,224,245.86	2,314,189.38	2,359,177.57
DEPOSITOS DE OFICIALES	0.00	0.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	86,120.00	86,120.00
DEPOSITOS DE PARTICULARES	2,075,472.42	2,022,190.86	2,040,487.31	2,105,592.09	2,219,516.89	2,187,496.51	2,171,553.45	2,128,621.50	2,204,119.73
DEPOSITOS DE BANCOS	133,840.98	137,079.10	173,203.13	131,931.78	46,791.26	35,465.28	32,692.41	99,447.88	68,937.84
EXTRANJEROS	1,688,586.93	1,513,833.78	1,594,278.98	1,597,518.24	1,132,223.27	1,210,048.81	1,221,754.79	1,293,631.87	1,636,509.60
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	788,974.51	760,907.91	778,588.31	776,410.87	765,939.92	760,679.61	763,942.60	790,090.65	891,041.91
DEPOSITOS DE BANCOS	899,612.42	752,925.87	815,690.66	821,107.37	366,283.35	449,369.19	457,812.18	503,541.22	745,467.70
PATRIMONIO TOTAL	1,899,912.23	1,985,130.47	2,100,481.29	2,164,384.29	2,239,782.77	2,320,222.19	2,384,901.58	2,461,480.22	2,373,069.06
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	5,127,735.51	5,459,409.87	5,431,778.02	5,691,644.32	6,457,694.10	6,386,452.35	6,546,455.84	6,850,387.46	6,947,443.43
ACTIVOS GENERADORES DE INGRESOS	4,253,191.84	4,306,955.81	4,358,874.64	4,558,014.39	5,470,283.85	5,534,634.78	5,608,918.45	5,908,920.58	6,054,217.98
TOTAL DE PRESTAMOS	2,322,627.66	2,297,189.48	2,290,614.52	2,426,390.53	3,145,968.82	3,124,633.54	3,127,779.85	3,304,231.71	3,360,531.10
TOTAL DE INVERSIONES	1,930,564.18	2,009,766.33	2,068,260.11	2,131,623.86	2,324,315.03	2,410,001.23	2,481,138.60	2,604,688.87	2,693,686.87
PATRIMONIO TOTAL	1,668,212.47	1,741,993.91	1,829,338.36	1,893,311.53	2,069,847.50	2,152,676.33	2,242,691.43	2,312,932.25	2,306,425.91
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	158,321.25	61,181.42	124,946.73	190,330.59	238,094.38	68,503.49	137,795.99	209,905.84	284,969.47
EGRESOS DE OPERACIONES	74,958.57	28,216.18	56,516.48	86,467.50	115,825.94	26,610.81	54,163.92	83,246.66	114,511.60

INGRESO NETO DE INTERESES	83,362.67	32,965.24	68,430.25	103,863.10	122,268.44	41,892.68	83,632.07	126,659.18	170,457.87
OTROS INGRESOS	351,981.17	86,118.66	167,020.99	252,471.18	375,922.55	89,403.48	184,731.65	275,024.08	375,782.67
INGRESO DE OPERACIONES	435,343.84	119,083.90	235,451.24	356,334.28	498,190.99	131,296.16	268,363.71	401,683.26	546,240.54
EGRESOS GENERALES	106,035.92	36,168.27	73,691.46	112,513.28	153,750.86	39,068.51	76,596.26	115,711.70	161,160.98
UTILIDAD ANTES DE PROVISIONES	329,307.92	82,915.63	161,759.77	243,820.99	344,440.13	92,227.65	191,767.45	285,971.56	385,079.56
UTILIDAD DEL PERIODO	310,724.03	80,232.98	153,323.19	228,175.53	319,818.33	82,890.28	173,721.36	257,364.15	345,160.95
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	28,066.20	31,234.27	29,332.95	31,710.34	27,715.26	28,654.06	27,963.84	31,159.02	31,584.04
TOTAL PROVISIONES PARA PRESTAMOS	37,353.16	29,356.11	27,832.09	29,441.36	29,852.99	30,891.42	32,252.74	33,830.96	35,591.03
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.91	1.02	0.98	1.01	0.86	0.90	0.86	0.90	0.90
PROVISIONES / PRESTAMOS VENCIDOS (%)	133.09	93.99	94.88	92.84	107.71	107.81	115.34	108.58	112.69
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.21	0.96	0.93	0.94	0.93	0.97	0.99	0.98	1.01
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	29.89	31.87	32.27	31.85	34.15	35.45	36.23	35.65	32.35
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	36.56	37.66	39.74	39.11	38.99	40.02	40.20	39.18	37.29
PATRIMONIO / PRESTAMOS TOTALES (%)	61.64	65.07	70.01	68.82	69.78	72.54	73.26	71.07	67.58
INDICE DE ADECUACION DE CAPITAL	12.55	13.23	13.63	13.80	13.52	13.89	14.06	14.19	13.09
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.37	22.55	28.80	29.52	19.45	16.75	14.38	13.14	20.66
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.17	13.30	16.93	16.75	10.14	8.84	7.53	6.86	11.25
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	80.62	83.02	88.48	91.51	93.58	92.02	92.08	91.29	92.07
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.31	7.45	7.03	6.67	5.85	5.99	6.19	5.81	5.70
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	6.06	5.88	5.65	5.35	4.95	5.19	5.31	5.01	4.97
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.63	18.42	16.76	16.07	15.45	15.40	15.49	14.84	14.97
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.72	5.68	5.73	5.57	4.35	4.95	4.91	4.74	4.71
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.76	2.62	2.59	2.53	2.12	1.92	1.93	1.88	1.89
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.96	3.06	3.14	3.04	2.24	3.03	2.98	2.86	2.82
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	24.36	30.37	31.30	31.58	30.86	29.76	28.54	28.81	29.50
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.28	8.00	7.66	7.39	6.87	6.46	6.59	6.21	6.21
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	2,437.00	2,437.00	2,405.00	2,370.00	2,330.00	2,355.00	2,365.00	2,382.00	2,379.00
NUMERO DE SUCURSALES	45.00	44.00	44.00	41.00	37.00	37.00	37.00	37.00	37.00
PRESTAMOS / EMPLEADOS	1,264.77	1,251.85	1,247.53	1,326.96	1,377.55	1,358.18	1,376.43	1,454.06	1,475.98
DEPOSITOS TOTALES / EMPLEADOS	1,599.47	1,507.22	1,591.67	1,626.60	1,467.18	1,466.25	1,457.08	1,514.62	1,679.57
UTILIDAD NETA / EMPLEADOS	127.50	32.92	63.75	96.28	137.26	35.20	73.46	108.05	145.09
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	63.07	32.80	49.50	48.11	3.16	5.07	1.14	1.62	11.87

PRESTAMOS (%)	97.20	97.64	89.78	84.14	4.14	4.84	8.50	10.13	9.40
LOCALES (%)	113.91	113.99	101.08	95.05	5.19	6.76	8.82	9.74	9.43
EXTRANJEROS (%)	2.40	8.82	6.79	3.78	(8.31)	(15.61)	4.04	15.58	9.03
DEPOSITOS (%)	102.74	36.71	67.26	54.58	(12.30)	(5.99)	(9.98)	(6.41)	16.88
LOCALES (%)	196.61	100.17	111.32	100.28	3.49	3.88	(0.42)	2.51	3.19
EXTRANJEROS (%)	43.37	(5.86)	29.45	16.88	(32.95)	(20.07)	(23.37)	(19.02)	44.54
PATRIMONIO (%)	32.26	32.44	34.80	33.42	17.89	16.88	13.54	13.73	5.95
UTILIDAD NETA (%)	4.23	(17.81)	(8.84)	(1.01)	2.93	3.31	13.30	12.79	7.92
CLASIFICACION PRESTAMOS									
NORMAL	3,028,890.89	3,002,873.09	2,936,290.87	3,082,117.12	3,143,308.83	3,132,347.78	3,185,052.18	3,404,293.61	3,445,743.25
MENCION ESPECIAL	38,977.52	28,593.51	56,690.06	47,234.07	51,783.12	59,837.33	48,417.44	57,770.77	40,359.80
SUBNORMAL	19,073.31	18,137.14	15,366.98	14,110.14	13,801.62	10,607.75	14,426.34	10,839.16	19,885.69
DUDOSO	21,994.06	15,623.66	10,131.81	10,457.89	10,282.90	2,930.73	18,241.65	5,614.08	18,431.48
IRRECUPERABLE	10,653.28	14,892.05	9,650.68	20,421.84	20,378.25	23,671.56	21,376.51	18,877.04	22,531.27
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.26	5.52	5.54	5.39	5.25	5.62	5.63	5.53	5.64
AL POR MENOR	6.68	6.52	6.57	6.38	6.35	6.28	6.22	6.29	6.35
CONSUMO									
VIVIENDA HIPOTECARIA	5.26	5.41	5.40	5.35	5.32	5.29	5.27	5.27	5.15
PRESTAMO PERSONAL AUTO	7.01	6.91	6.95	6.87	6.78	6.73	6.77	6.72	6.65
PRESTAMO PERSONAL	8.14	7.05	7.06	7.08	7.10	7.10	7.14	7.14	7.14
TARJETA DE CREDITO	21.36	20.96	21.74	21.40	21.05	21.11	21.18	21.79	21.76
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.40	3.40	3.39	3.41	3.42	3.44	3.48	3.47	3.50
PERSONA JURIDICA	3.30	3.29	3.30	3.30	3.30	3.32	3.35	3.41	3.44

Nota : Cifras preliminares 2016

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