

BAC INTERNATIONAL BANK INC.

ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2017
(En Miles de Balboas)

	2015		2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
BALANCE DE SITUACION										
TOTAL DE ACTIVOS	6,558,249.93	6,544,265.65	6,583,482.42	6,905,531.15	7,340,143.06	7,625,041.99	7,749,381.45	7,963,032.02	0.00	
ACTIVOS LIQUIDOS	664,749.01	578,532.83	495,452.23	473,974.66	825,468.71	964,922.13	974,093.74	992,585.94	0.00	
TOTAL DE PRESTAMOS	3,209,701.73	3,198,503.73	3,255,261.38	3,463,563.71	3,511,360.47	3,519,612.95	3,560,449.65	3,654,289.12	0.00	
LOCALES	2,989,747.46	2,978,133.12	3,044,773.46	3,218,713.08	3,271,538.51	3,286,008.84	3,381,307.01	3,454,496.55	0.00	
EXTRANJEROS	219,954.27	220,370.61	210,487.92	244,850.63	239,821.96	233,604.11	179,142.64	199,792.58	0.00	
TOTAL DE INVERSIONES	2,534,197.28	2,598,965.01	2,677,633.53	2,819,660.70	2,853,176.47	2,974,606.64	3,053,289.72	3,164,437.33	0.00	
TOTAL DE DEPOSITOS	3,418,531.41	3,453,010.59	3,446,000.65	3,607,821.25	3,995,687.18	4,218,779.96	4,406,728.41	4,487,409.90	0.00	
LOCALES	2,286,308.14	2,242,961.79	2,224,245.86	2,314,189.38	2,359,177.57	2,270,891.06	2,286,360.14	2,374,226.41	0.00	
DEPOSITOS DE OFICIALES	20,000.00	20,000.00	20,000.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	0.00	
DEPOSITOS DE PARTICULARES	2,219,516.89	2,187,496.51	2,171,553.45	2,128,621.50	2,204,119.73	2,133,058.92	2,159,144.99	2,267,993.68	0.00	
DEPOSITOS DE BANCOS	46,791.26	35,465.28	32,692.41	99,447.88	68,937.84	51,712.14	41,095.16	20,112.74	0.00	
EXTRANJEROS	1,132,223.27	1,210,048.81	1,221,754.79	1,293,631.87	1,636,509.60	1,947,888.90	2,120,368.27	2,113,183.49	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	765,939.92	760,679.61	763,942.60	790,090.65	891,041.91	1,277,317.51	1,300,766.73	1,292,468.98	0.00	
DEPOSITOS DE BANCOS	366,283.35	449,369.19	457,812.18	503,541.22	745,467.70	670,571.40	819,601.53	820,714.51	0.00	
PATRIMONIO TOTAL	2,239,782.77	2,320,222.19	2,384,901.58	2,461,480.22	2,373,069.06	2,458,174.78	2,522,150.54	2,607,921.94	0.00	
PROMEDIO (12 MESES)										
TOTAL DE ACTIVOS	6,457,694.10	6,386,452.35	6,546,455.84	6,850,387.46	6,949,196.50	7,084,653.82	7,166,431.93	7,434,281.59	0.00	
ACTIVOS GENERADORES DE INGRESOS	5,470,283.85	5,534,634.78	5,608,918.45	5,908,920.58	6,054,217.98	6,145,844.17	6,273,317.14	6,550,975.43	0.00	
TOTAL DE PRESTAMOS	3,145,968.82	3,124,633.54	3,127,779.85	3,304,231.71	3,360,531.10	3,359,058.34	3,407,855.52	3,558,926.42	0.00	
TOTAL DE INVERSIONES	2,324,315.03	2,410,001.23	2,481,138.60	2,604,688.87	2,693,686.87	2,786,785.83	2,865,461.62	2,992,049.01	0.00	
PATRIMONIO TOTAL	2,069,847.50	2,152,676.33	2,242,691.43	2,312,932.25	2,306,425.91	2,389,198.49	2,453,526.06	2,534,701.08	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
INGRESOS POR INTERESES	238,094.38	68,503.49	137,795.99	209,905.84	264,601.15	71,844.42	146,360.57	223,227.99	0.00	
EGRESOS DE OPERACIONES	115,825.94	26,610.81	54,163.92	83,246.66	112,899.95	34,959.53	72,238.92	110,100.63	0.00	
INGRESO NETO DE INTERESES	122,268.44	41,892.68	83,632.07	126,659.18	151,701.20	36,884.88	74,121.66	113,127.37	0.00	
OTROS INGRESOS	375,922.55	89,403.48	184,731.65	275,024.08	395,862.45	104,697.65	214,685.25	324,245.60	0.00	
INGRESO DE OPERACIONES	498,190.99	131,296.16	268,363.71	401,683.26	547,563.65	141,582.53	288,806.91	437,372.96	0.00	
EGRESOS GENERALES	153,750.86	39,068.51	76,596.26	115,711.70	162,480.63	40,710.52	81,004.68	123,503.35	0.00	
UTILIDAD ANTES DE PROVISIONES	344,440.13	92,227.65	191,767.45	285,971.56	385,083.02	100,872.01	207,802.23	313,869.61	0.00	
UTILIDAD DEL PERIODO	319,818.33	82,890.28	173,721.36	257,364.15	345,160.95	85,776.84	177,831.36	269,981.06	0.00	
CALIDAD DE ACTIVOS										
TOTAL DE PRESTAMOS VENCIDOS	27,715.26	28,654.06	27,963.84	31,159.02	31,584.04	32,002.69	35,451.87	33,675.82	0.00	
TOTAL PROVISIONES PARA PRESTAMOS	29,852.99	30,891.42	32,252.74	33,830.96	35,591.03	40,561.33	45,013.36	46,061.38	0.00	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.86	0.90	0.86	0.90	0.90	0.91	1.00	0.92	0.00	
PROVISIONES / PRESTAMOS VENCIDOS (%)	107.71	107.81	115.34	108.58	112.69	126.74	126.97	136.78	0.00	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.93	0.97	0.99	0.98	1.01	1.15	1.26	1.26	0.00	
RAZONES DE CAPITAL										
PATRIMONIO / ACTIVOS TOTALES (%)	34.15	35.45	36.23	35.65	32.33	32.24	32.55	32.75	0.00	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	38.99	40.02	40.20	39.18	37.29	37.85	38.14	38.25	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	69.78	72.54	73.26	71.07	67.58	69.84	70.84	71.37	0.00
INDICE DE ADECUACION DE CAPITAL	13.52	13.89	14.06	14.19	13.09	13.74	11.37	14.09	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.45	16.75	14.38	13.14	20.66	22.87	22.10	22.12	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.14	8.84	7.53	6.86	11.25	12.65	12.57	12.46	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	93.58	92.02	92.08	91.29	92.07	93.38	91.39	92.64	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.85	5.99	6.19	5.81	5.70	5.58	5.67	5.49	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	4.95	5.19	5.31	5.01	4.97	4.84	4.96	4.84	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.45	15.40	15.49	14.84	14.97	14.36	14.50	14.20	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.35	4.95	4.91	4.74	4.37	4.68	4.67	4.54	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.12	1.92	1.93	1.88	1.86	2.28	2.30	2.24	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.24	3.03	2.98	2.86	2.51	2.40	2.36	2.30	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	30.86	29.76	28.54	28.81	29.67	28.75	28.05	28.24	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.87	6.46	6.59	6.21	6.54	6.81	6.84	6.60	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	2,330.00	2,355.00	2,365.00	2,382.00	2,379.00	2,340.00	2,391.00	2,387.00	0.00
NUMERO DE SUCURSALES	37.00	37.00	37.00	37.00	37.00	37.00	37.00	37.00	0.00
PRESTAMOS / EMPLEADOS	1,377.55	1,358.18	1,376.43	1,454.06	1,475.98	1,504.11	1,489.10	1,530.91	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,467.18	1,466.25	1,457.08	1,514.62	1,679.57	1,802.90	1,843.05	1,879.94	0.00
UTILIDAD NETA / EMPLEADOS	137.26	35.20	73.46	108.05	145.09	36.66	74.38	113.10	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.16	5.07	1.14	1.62	11.92	16.51	17.71	15.31	0.00
PRESTAMOS (%)	4.14	4.84	8.50	10.13	9.40	10.04	9.38	5.51	0.00
LOCALES (%)	5.19	6.76	8.82	9.74	9.43	10.34	11.05	7.33	0.00
EXTRANJEROS (%)	(8.31)	(15.61)	4.04	15.58	9.03	6.01	(14.89)	(18.40)	0.00
DEPOSITOS (%)	(12.30)	(5.99)	(9.98)	(6.41)	16.88	22.18	27.88	24.38	0.00
LOCALES (%)	3.49	3.88	(0.42)	2.51	3.19	1.25	2.79	2.59	0.00
EXTRANJEROS (%)	(32.95)	(20.07)	(23.37)	(19.02)	44.54	60.98	73.55	63.35	0.00
PATRIMONIO (%)	17.89	16.88	13.54	13.73	5.95	5.95	5.75	5.95	0.00
UTILIDAD NETA (%)	2.93	3.31	13.30	12.79	7.92	3.48	2.37	4.90	0.00
CLASIFICACION PRESTAMOS									
NORMAL	3,143,308.83	3,132,347.78	3,185,052.18	3,404,293.61	3,445,743.25	3,407,801.60	3,463,044.68	3,582,304.32	0.00
MENCION ESPECIAL	51,783.12	59,837.33	48,417.44	57,770.77	40,359.80	98,690.07	81,992.68	58,322.54	0.00
SUBNORMAL	13,801.62	10,607.75	14,426.34	10,839.16	19,885.69	18,859.20	19,824.31	17,963.32	0.00
DUDOSO	10,282.90	2,930.73	18,241.65	5,614.08	18,431.48	17,058.80	17,894.81	16,377.35	0.00
IRRECUPERABLE	20,378.25	23,671.56	21,376.51	18,877.04	22,531.27	17,764.60	22,706.54	25,382.98	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.25	5.62	5.63	5.53	5.64	5.71	5.56	5.12	0.00
AL POR MENOR	6.35	6.28	6.22	6.29	6.35	6.40	6.27	5.94	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.32	5.29	5.27	5.27	5.15	5.22	5.09	5.20	0.00
PRESTAMO PERSONAL AUTO	6.78	6.73	6.77	6.72	6.65	6.59	6.55	6.65	0.00
PRESTAMO PERSONAL	7.10	7.10	7.14	7.14	7.14	7.15	7.17	7.14	0.00
TARJETA DE CREDITO	21.05	21.11	21.18	21.79	21.76	21.60	21.53	21.42	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.42	3.44	3.48	3.47	3.50	3.52	3.53	3.54	0.00
PERSONA JURIDICA	3.30	3.32	3.35	3.41	3.44	3.48	3.53	3.53	0.00

Nota : Cifras preliminares 2017

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

