

BCT BANK INTERNATIONAL, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	804,916.49	809,727.44	811,718.09	768,701.80	781,464.42	773,281.83	769,164.98	772,564.52	763,501.40
ACTIVOS LIQUIDOS	102,554.08	87,093.12	107,024.46	89,977.23	111,245.82	92,342.15	84,042.61	85,876.07	65,931.75
TOTAL DE PRESTAMOS	669,925.58	653,762.37	638,441.26	623,693.03	647,672.44	651,303.07	637,240.51	619,803.78	621,146.86
LOCALES	230,278.15	219,877.04	214,348.40	208,386.64	224,951.35	245,908.55	226,040.89	224,226.70	222,423.18
EXTRANJEROS	439,647.43	433,885.33	424,092.87	415,306.39	422,721.09	405,394.52	411,199.63	395,577.08	398,723.68
TOTAL DE INVERSIONES	6,000.64	40,188.89	43,967.55	32,878.90	2,717.04	8,308.10	28,135.36	45,462.42	54,980.55
TOTAL DE DEPOSITOS	671,476.92	687,004.02	693,400.01	655,609.93	675,381.48	671,555.83	678,091.84	684,163.45	675,312.36
LOCALES	97,954.99	87,601.31	93,296.71	74,959.98	82,819.49	85,466.99	83,744.39	89,014.34	130,570.20
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	92,311.49	81,957.81	90,153.21	71,816.48	79,675.99	82,323.49	82,600.89	87,832.58	99,035.49
DEPOSITOS DE BANCOS	5,643.50	5,643.50	3,143.50	3,143.50	3,143.50	3,143.50	1,143.50	1,181.76	31,534.71
EXTRANJEROS	573,521.93	599,402.71	600,103.30	580,649.95	592,561.99	586,088.84	594,347.45	595,149.11	544,742.16
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	572,548.92	598,045.65	597,821.80	579,611.36	591,281.08	584,762.91	592,993.88	593,901.43	542,919.94
DEPOSITOS DE BANCOS	973.01	1,357.07	2,281.50	1,038.59	1,280.91	1,325.93	1,353.57	1,247.67	1,822.22
PATRIMONIO TOTAL	62,067.47	56,545.55	57,857.31	59,142.40	60,629.59	56,938.79	56,115.95	57,256.94	58,011.46
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	820,474.32	801,061.67	786,748.51	776,886.45	793,190.46	791,504.64	790,441.53	770,633.16	772,482.91
ACTIVOS GENERADORES DE INGRESOS	691,110.44	696,873.23	665,045.00	661,668.91	663,157.85	676,781.22	673,892.35	660,919.07	663,258.45
TOTAL DE PRESTAMOS	683,678.30	663,602.09	626,507.67	635,561.46	658,799.01	652,532.72	637,840.89	621,748.41	634,409.65
TOTAL DE INVERSIONES	7,432.14	33,271.14	38,537.33	26,107.45	4,358.84	24,248.50	36,051.46	39,170.66	28,848.80
PATRIMONIO TOTAL	62,375.38	55,944.13	58,151.88	59,650.45	61,348.53	56,742.17	56,986.63	58,199.67	59,320.53
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	46,551.90	11,921.08	23,519.64	34,951.90	46,590.70	11,282.57	22,973.56	34,752.33	46,300.59
EGRESOS DE OPERACIONES	31,610.03	8,227.48	16,330.94	24,356.69	32,112.33	7,602.62	15,301.78	22,897.60	30,242.53

ACTIVOS (%)	(3.72)	2.19	6.56	(2.09)	(2.91)	(4.50)	(5.24)	0.50	(2.30)
PRESTAMOS (%)	(3.94)	(2.92)	3.88	(3.67)	(3.32)	(0.38)	(0.19)	(0.62)	(4.10)
LOCALES (%)	26.08	15.90	4.47	(8.44)	(2.31)	11.84	5.45	7.60	(1.12)
EXTRANJEROS (%)	(14.60)	(10.30)	3.59	(1.08)	(3.85)	(6.57)	(3.04)	(4.75)	(5.68)
DEPOSITOS (%)	(7.08)	(0.12)	6.45	(2.33)	0.58	(2.25)	(2.21)	4.36	(0.01)
LOCALES (%)	(20.59)	(21.33)	(18.96)	(36.26)	(15.45)	(2.44)	(10.24)	18.75	57.66
EXTRANJEROS (%)	(4.30)	3.98	11.91	4.88	3.32	(2.22)	(0.96)	2.50	(8.07)
PATRIMONIO (%)	(0.98)	2.17	(1.01)	(1.69)	(2.32)	0.70	(3.01)	(3.19)	(4.32)
UTILIDAD NETA (%)	13.35	(20.05)	(44.52)	(39.51)	(35.57)	(34.70)	(98.78)	(69.67)	(64.04)
CLASIFICACION PRESTAMOS									
NORMAL	646,362.61	630,994.47	612,371.66	600,113.06	614,726.01	621,571.38	621,440.77	604,262.76	607,238.90
MENCION ESPECIAL	24,829.34	22,745.60	24,439.44	19,609.40	28,156.90	25,642.74	7,528.93	10,836.23	9,782.26
SUBNORMAL	4,123.45	2,158.20	3,964.87	595.05	2,763.87	1,892.55	3,600.82	1,633.63	1,610.19
DUDOSO	4,088.01	6,940.19	4,537.40	10,383.23	7,742.38	8,683.92	7,854.02	1,870.82	417.20
IRRECUPERABLE	680.86	434.85	2,739.25	2,738.14	2,736.15	2,302.40	500.24	6,430.61	8,228.58
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	0.00	5.54	5.73	5.98	6.11	6.19	7.31	7.61	7.68
AL POR MENOR	5.79	5.95	6.28	6.56	6.10	6.22	7.31	8.03	8.03
CONSUMO									
VIVIENDA HIPOTECARIA	4.97	5.07	4.85	4.85	5.08	5.17	5.25	5.75	5.63
PRESTAMO PERSONAL AUTO	5.17	5.17	5.17	4.82	4.82	5.10	5.10	5.10	5.10
PRESTAMO PERSONAL	5.06	5.34	5.03	5.10	5.18	5.22	5.29	5.26	5.52
TARJETA DE CREDITO	14.00	14.04	14.03	14.00	13.77	14.00	14.00	14.00	14.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.93	3.96	4.06	3.93	4.02	3.85	3.91	3.83	3.82
PERSONA JURIDICA	4.51	4.49	4.43	4.44	4.43	4.48	4.40	4.34	4.23