

**BAC BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2017**  
**( En Miles de Balboas )**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	302,379.49	301,828.69	352,578.75	390,311.42	409,475.99	409,750.43	417,995.83	433,690.93	430,519.54
ACTIVOS LIQUIDOS	70,025.90	84,890.81	67,285.00	131,503.08	107,293.51	135,833.52	164,760.87	163,413.67	199,330.41
TOTAL DE PRESTAMOS	198,608.84	205,256.45	271,629.82	256,395.67	298,801.47	270,413.81	249,914.87	243,100.57	229,067.19
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	198,608.84	205,256.45	271,629.82	256,395.67	298,801.47	270,413.81	249,914.87	243,100.57	229,067.19
TOTAL DE INVERSIONES	28,147.73	9,035.11	4,000.28	0.00	998.50	1,000.69	1,001.96	0.00	0.00
TOTAL DE DEPOSITOS	257,973.92	258,050.50	308,779.98	345,580.03	361,105.21	362,541.01	369,332.08	381,463.37	377,928.07
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	257,973.92	258,050.50	308,779.98	345,580.03	361,105.21	362,541.01	369,332.08	381,463.37	377,928.07
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	249,343.11	251,104.79	306,227.18	341,371.20	356,064.67	359,627.37	367,137.15	378,632.67	376,524.24
DEPOSITOS DE BANCOS	8,630.80	6,945.71	2,552.80	4,208.83	5,040.54	2,913.64	2,194.94	2,830.69	1,403.83
PATRIMONIO TOTAL	33,692.35	34,277.00	34,749.51	35,541.36	35,870.87	37,024.28	37,363.33	37,288.98	37,239.30
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	303,792.55	307,405.45	341,416.44	342,325.53	355,927.74	355,789.56	385,287.29	412,001.18	419,997.77
ACTIVOS GENERADORES DE INGRESOS	229,970.89	220,544.28	247,231.29	240,083.20	263,278.27	242,853.03	263,273.46	249,748.12	264,433.58
TOTAL DE PRESTAMOS	185,281.25	189,229.72	222,896.98	219,903.49	248,705.16	237,835.13	260,772.35	249,748.12	263,934.33
TOTAL DE INVERSIONES	44,689.64	31,314.56	24,334.32	20,179.72	14,573.12	5,017.90	2,501.12	0.00	499.25
PATRIMONIO TOTAL	32,606.20	33,161.35	33,688.73	34,194.53	34,781.61	35,650.64	36,056.42	36,415.17	36,555.09
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	13,409.73	3,543.53	7,533.87	12,015.87	16,577.77	4,746.12	9,202.29	13,464.89	17,846.35
EGRESOS DE OPERACIONES	8,321.27	2,044.95	4,369.12	7,073.09	10,071.98	3,083.56	6,277.91	9,613.35	12,942.18
INGRESO NETO DE INTERESES	5,088.46	1,498.58	3,164.75	4,942.79	6,505.80	1,662.56	2,924.39	3,851.54	4,904.17
OTROS INGRESOS	789.57	97.89	171.01	300.54	428.52	185.72	296.84	438.98	620.97
INGRESO DE OPERACIONES	5,878.03	1,596.47	3,335.76	5,243.33	6,934.32	1,848.28	3,221.23	4,290.52	5,525.15



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	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
NUMERO DE EMPLEADOS	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.00	4.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	39,721.77	41,051.29	54,325.96	51,279.13	59,760.29	54,082.76	49,982.97	60,775.14	57,266.80
DEPOSITOS TOTALES / EMPLEADOS	51,594.78	51,610.10	61,756.00	69,116.01	72,221.04	72,508.20	73,866.42	95,365.84	94,482.02
UTILIDAD NETA / EMPLEADOS	578.10	113.62	207.47	365.68	431.36	230.45	298.21	354.81	342.39
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(0.93)	(3.56)	6.76	32.61	35.42	35.76	18.55	11.11	5.14
PRESTAMOS (%)	15.50	18.51	55.96	39.79	50.45	31.74	(7.99)	(5.19)	(23.34)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	15.50	18.51	55.96	39.79	50.45	31.74	(7.99)	(5.19)	(23.34)
DEPOSITOS (%)	(2.90)	(4.08)	8.04	37.48	39.98	40.49	19.61	10.38	4.66
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(2.90)	(4.08)	8.04	37.48	39.98	40.49	19.61	10.38	4.66
PATRIMONIO (%)	6.89	6.96	6.50	8.20	6.47	8.01	7.52	4.92	3.81
UTILIDAD NETA (%)	(15.04)	(23.73)	(41.66)	(11.67)	(25.38)	102.82	43.74	(22.38)	(36.50)
CLASIFICACION PRESTAMOS									
NORMAL	196,406.03	202,265.14	268,623.54	253,163.49	295,728.20	266,704.97	246,023.98	237,887.25	219,893.92
MENCION ESPECIAL	2,584.64	2,914.64	3,154.19	3,062.67	2,516.46	3,557.34	4,114.47	3,628.12	8,913.09
SUBNORMAL	263.60	607.75	956.47	709.45	1,150.03	1,037.77	509.53	2,109.24	927.50
DUDOSO	104.03	653.88	491.74	753.70	459.52	205.60	543.22	1,012.70	950.79
IRRECUPERABLE	270.59	162.67	201.69	509.55	1,189.51	1,056.57	865.58	692.39	954.51