

BCT BANK INTERNATIONAL, S.A.
ESTADISTICAS FINANCIERAS
A JUNIO 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	781,464.42	773,281.83	769,164.98	772,564.52	763,128.07	735,972.56	737,791.97	0.00	0.00
ACTIVOS LIQUIDOS	111,245.82	92,342.15	84,042.61	85,876.07	65,931.75	75,399.44	102,385.31	0.00	0.00
TOTAL DE PRESTAMOS	647,672.44	651,303.07	637,240.51	619,803.78	621,146.86	612,745.81	558,225.96	0.00	0.00
LOCALES	224,951.35	245,908.55	226,040.89	224,226.70	222,423.18	226,638.10	192,572.95	0.00	0.00
EXTRANJEROS	422,721.09	405,394.52	411,199.63	395,577.08	398,723.68	386,107.71	365,653.01	0.00	0.00
TOTAL DE INVERSIONES	2,717.04	8,308.10	28,135.36	45,462.42	54,985.61	23,800.43	48,051.56	0.00	0.00
TOTAL DE DEPOSITOS	675,381.48	671,555.83	678,091.84	684,163.45	675,312.36	661,779.73	654,921.84	0.00	0.00
LOCALES	82,819.49	85,466.99	83,744.39	89,014.34	130,570.20	122,384.36	110,151.55	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	79,675.99	82,323.49	82,600.89	87,832.58	99,035.49	96,672.16	92,479.85	0.00	0.00
DEPOSITOS DE BANCOS	3,143.50	3,143.50	1,143.50	1,181.76	31,534.71	25,712.20	17,671.70	0.00	0.00
EXTRANJEROS	592,561.99	586,088.84	594,347.45	595,149.11	544,742.16	539,395.37	544,770.28	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	591,281.08	584,762.91	592,993.88	593,901.43	542,919.94	536,869.98	542,842.93	0.00	0.00
DEPOSITOS DE BANCOS	1,280.91	1,325.93	1,353.57	1,247.67	1,822.22	2,525.39	1,927.36	0.00	0.00
PATRIMONIO TOTAL	60,629.59	56,938.79	56,115.95	57,256.94	57,761.46	49,308.67	50,233.35	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	793,190.46	791,504.64	790,441.53	770,633.16	772,296.25	754,627.20	753,478.48	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	663,157.85	676,781.22	673,892.35	660,919.07	663,260.98	648,078.70	635,826.70	0.00	0.00
TOTAL DE PRESTAMOS	658,799.01	652,532.72	637,840.89	621,748.41	634,409.65	632,024.44	597,733.24	0.00	0.00
TOTAL DE INVERSIONES	4,358.84	24,248.50	36,051.46	39,170.66	28,851.33	16,054.27	38,093.46	0.00	0.00
PATRIMONIO TOTAL	61,348.53	56,742.17	56,986.63	58,199.67	59,195.53	53,123.73	53,174.65	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	46,590.70	11,282.57	22,973.56	34,752.33	46,300.59	11,427.28	22,530.96	0.00	0.00
EGRESOS DE OPERACIONES	32,112.33	7,602.62	15,301.78	22,897.60	30,242.53	7,103.33	14,251.37	0.00	0.00

INGRESO NETO DE INTERESES	14,478.37	3,679.95	7,671.78	11,854.73	16,058.06	4,323.95	8,279.59	0.00	0.00
OTROS INGRESOS	14,525.99	5,002.95	11,894.68	20,600.47	24,179.19	1,315.24	2,479.37	0.00	0.00
INGRESO DE OPERACIONES	29,004.36	8,682.90	19,566.46	32,455.20	40,237.26	5,639.20	10,758.96	0.00	0.00
EGRESOS GENERALES	22,242.74	7,051.81	15,167.18	25,007.41	32,159.05	3,679.64	6,824.59	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	6,761.62	1,631.09	4,399.28	7,447.78	8,078.21	1,959.55	3,934.37	0.00	0.00
UTILIDAD DEL PERIODO	5,389.86	854.69	32.16	1,184.66	1,683.23	1,385.33	2,310.01	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	11,780.01	12,325.10	11,189.20	8,955.50	9,160.98	4,921.84	14,323.08	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	8,452.88	8,789.93	3,684.27	5,230.27	6,130.27	7,492.78	8,592.83	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.82	1.89	1.76	1.44	1.47	0.80	2.57	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	71.76	71.32	32.93	58.40	66.92	152.24	59.99	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.31	1.35	0.58	0.84	0.99	1.22	1.54	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.76	7.36	7.30	7.41	7.57	6.70	6.81	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.32	8.63	8.43	8.61	8.54	7.75	8.29	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	9.36	8.74	8.81	9.24	9.30	8.05	9.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	17.58	16.34	15.19	15.48	16.44	14.05	14.80	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.47	13.75	12.39	12.55	9.76	11.39	15.63	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.24	11.94	10.93	11.12	8.64	10.24	13.88	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	16.87	14.99	16.54	19.20	17.91	14.99	22.97	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.81	0.51	0.01	0.24	0.25	0.86	0.73	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.68	0.43	0.01	0.20	0.22	0.73	0.61	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.79	6.03	0.11	2.71	2.84	10.43	8.69	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.03	6.67	6.82	7.01	6.98	7.05	7.09	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.84	4.49	4.54	4.62	4.56	4.38	4.48	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.18	2.17	2.28	2.39	2.42	2.67	2.60	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	76.69	81.21	77.52	77.05	79.92	65.25	63.43	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	2.96	3.53	4.16	3.65	0.81	0.78	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	110.00	108.00	109.00	109.00	109.00	106.00	106.00	0.00	0.00
NUMERO DE SUCURSALES	4.00	4.00	4.00	5.00	5.00	5.00	5.00	0.00	0.00
PRESTAMOS / EMPLEADOS	5,887.93	6,030.58	5,846.24	5,686.27	5,698.60	5,780.62	5,266.28	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	6,139.83	6,218.11	6,221.03	6,276.73	6,195.53	6,243.21	6,178.51	0.00	0.00
UTILIDAD NETA / EMPLEADOS	49.00	7.91	0.30	10.87	15.44	13.07	21.79	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(2.91)	(4.50)	(5.24)	0.50	(2.35)	(4.82)	(4.08)	0.00	0.00

PRESTAMOS (%)	(3.32)	(0.38)	(0.19)	(0.62)	(4.10)	(5.92)	(12.40)	0.00	0.00
LOCALES (%)	(2.31)	11.84	5.45	7.60	(1.12)	(7.84)	(14.81)	0.00	0.00
EXTRANJEROS (%)	(3.85)	(6.57)	(3.04)	(4.75)	(5.68)	(4.76)	(11.08)	0.00	0.00
DEPOSITOS (%)	0.58	(2.25)	(2.21)	4.36	(0.01)	(1.46)	(3.42)	0.00	0.00
LOCALES (%)	(15.45)	(2.44)	(10.24)	18.75	57.66	43.19	31.53	0.00	0.00
EXTRANJEROS (%)	3.32	(2.22)	(0.96)	2.50	(8.07)	(7.97)	(8.34)	0.00	0.00
PATRIMONIO (%)	(2.32)	0.70	(3.01)	(3.19)	(4.73)	(13.40)	(10.48)	0.00	0.00
UTILIDAD NETA (%)	(35.57)	(34.70)	(98.78)	(69.67)	(68.77)	62.09	7,082.70	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	614,726.01	621,571.38	621,440.77	604,262.76	607,238.90	584,494.09	528,027.59	0.00	0.00
MENCION ESPECIAL	28,156.90	25,642.74	7,528.93	10,836.23	9,782.26	17,654.48	20,144.41	0.00	0.00
SUBNORMAL	2,763.87	1,892.55	3,600.82	1,633.63	1,610.19	13,484.25	13,877.03	0.00	0.00
DUDOSO	7,742.38	8,683.92	7,854.02	1,870.82	417.20	72.00	0.00	0.00	0.00
IRRECUPERABLE	2,736.15	2,302.40	500.24	6,430.61	8,228.58	4,533.76	4,769.76	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.11	6.19	7.31	7.61	7.68	7.84	8.10	0.00	0.00
AL POR MENOR	6.10	6.22	7.31	8.03	8.03	8.66	8.43	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.08	5.17	5.25	5.75	5.63	5.63	5.42	0.00	0.00
PRESTAMO PERSONAL AUTO	4.82	5.10	5.10	5.10	5.10	5.17	5.17	0.00	0.00
PRESTAMO PERSONAL	5.18	5.22	5.29	5.26	5.52	5.56	5.73	0.00	0.00
TARJETA DE CREDITO	13.77	14.00	14.00	14.00	14.00	13.80	13.75	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.02	3.85	3.91	3.83	3.82	3.94	3.97	0.00	0.00
PERSONA JURIDICA	4.43	4.48	4.40	4.34	4.23	4.54	4.55	0.00	0.00