

## BAC INTERNATIONAL BANK INC.

**ESTADISTICAS FINANCIERAS  
A SEPTIEMBRE 2018  
( En Miles de Balboas)**

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	7,340,143.06	7,625,041.99	7,749,381.45	7,963,032.02	8,135,614.97	8,514,326.65	8,280,213.98	8,318,668.46	0.00
ACTIVOS LIQUIDOS	825,468.71	964,922.13	974,093.74	992,585.94	1,088,387.10	1,552,029.31	1,193,440.92	1,038,473.71	0.00
TOTAL DE PRESTAMOS	3,511,360.47	3,519,612.95	3,560,449.65	3,654,289.12	3,717,903.83	3,654,469.30	3,709,712.36	3,794,681.16	0.00
LOCALES	3,271,538.51	3,286,008.84	3,381,307.01	3,454,496.55	3,522,082.16	3,440,933.77	3,490,462.23	3,559,655.89	0.00
EXTRANJEROS	239,821.96	233,604.11	179,142.64	199,792.58	195,821.67	213,535.53	219,250.13	235,025.27	0.00
TOTAL DE INVERSIONES	2,853,176.47	2,974,606.64	3,053,289.72	3,164,437.33	3,161,105.23	3,118,894.40	3,202,955.53	3,304,948.87	0.00
TOTAL DE DEPOSITOS	3,995,687.18	4,218,779.96	4,406,728.41	4,487,409.90	4,446,550.92	4,956,413.26	4,723,334.22	4,734,657.46	0.00
LOCALES	2,359,177.57	2,270,891.06	2,286,360.14	2,374,226.41	2,556,276.92	2,503,951.61	2,539,712.01	2,482,732.35	0.00
DEPOSITOS DE OFICIALES	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	0.00
DEPOSITOS DE PARTICULARES	2,204,119.73	2,133,058.92	2,159,144.99	2,267,993.68	2,373,440.90	2,392,763.92	2,419,846.00	2,339,513.16	0.00
DEPOSITOS DE BANCOS	68,937.84	51,712.14	41,095.16	20,112.74	96,716.02	25,067.69	33,746.01	57,099.19	0.00
EXTRANJEROS	1,636,509.60	1,947,888.90	2,120,368.27	2,113,183.49	1,890,273.99	2,452,461.65	2,183,622.21	2,251,925.10	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	891,041.91	1,277,317.51	1,300,766.73	1,292,468.98	1,314,972.37	1,653,672.75	1,714,398.06	1,760,188.33	0.00
DEPOSITOS DE BANCOS	745,467.70	670,571.40	819,601.53	820,714.51	575,301.62	798,788.91	469,224.15	491,736.78	0.00
PATRIMONIO TOTAL	2,373,069.06	2,458,174.78	2,522,150.54	2,607,921.94	2,628,217.29	2,570,965.29	2,649,146.68	2,706,160.85	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	6,949,196.50	7,084,653.82	7,166,431.93	7,434,281.59	7,737,879.02	8,069,684.32	8,014,797.72	8,140,850.24	0.00
ACTIVOS GENERADORES DE INGRESOS	6,054,217.98	6,145,844.17	6,273,317.14	6,550,975.43	6,621,773.00	6,633,791.64	6,763,203.63	6,959,178.24	0.00
TOTAL DE PRESTAMOS	3,360,531.10	3,359,058.34	3,407,855.52	3,558,926.42	3,614,632.15	3,587,041.12	3,635,081.00	3,724,485.14	0.00
TOTAL DE INVERSIONES	2,693,686.87	2,786,785.83	2,865,461.62	2,992,049.01	3,007,140.85	3,046,750.52	3,128,122.63	3,234,693.10	0.00
PATRIMONIO TOTAL	2,306,425.91	2,389,198.49	2,453,526.06	2,534,701.08	2,500,643.17	2,514,570.03	2,585,648.61	2,657,041.39	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	264,601.15	71,844.42	146,360.57	223,227.99	300,993.96	80,554.71	165,136.16	251,457.95	0.00
EGRESOS DE OPERACIONES	112,899.95	34,959.53	72,238.92	110,100.63	164,629.66	38,148.41	79,665.97	132,124.07	0.00
INGRESO NETO DE INTERESES	151,701.20	36,884.88	74,121.66	113,127.37	136,364.30	42,406.30	85,470.19	119,333.88	0.00
OTROS INGRESOS	395,862.45	104,697.65	214,685.25	324,245.60	457,202.01	114,818.02	230,048.21	349,964.86	0.00

INGRESO DE OPERACIONES	547,563.65	141,582.53	288,806.91	437,372.96	593,566.31	157,224.32	315,518.40	469,298.74	0.00
EGRESOS GENERALES	162,480.63	40,710.52	81,004.68	123,503.35	157,662.52	40,523.58	86,477.21	123,053.55	0.00
UTILIDAD ANTES DE PROVISIONES	385,083.02	100,872.01	207,802.23	313,869.61	435,903.79	116,700.74	229,041.19	346,245.19	0.00
UTILIDAD DEL PERIODO	345,160.95	85,776.84	177,831.36	269,981.06	375,922.56	100,899.90	202,119.90	300,644.49	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	31,584.04	32,002.69	35,451.87	33,675.82	35,694.21	38,417.26	85,679.64	53,683.24	0.00
TOTAL PROVISIONES PARA PRESTAMOS	35,591.03	40,561.33	45,013.36	46,061.38	48,433.01	107,045.33	103,430.68	109,069.78	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.90	0.91	1.00	0.92	0.96	1.05	2.31	1.41	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	112.69	126.74	126.97	136.78	135.69	278.64	120.72	203.17	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.15	1.26	1.26	1.30	2.93	2.79	2.87	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	32.33	32.24	32.55	32.75	32.31	30.20	31.99	32.53	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	37.29	37.85	38.14	38.25	38.21	37.96	38.32	38.12	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	67.58	69.84	70.84	71.37	70.69	70.35	71.41	71.31	0.00
INDICE DE ADECUACION DE CAPITAL	13.09	13.74	11.37	14.09	13.72	13.14	13.61	13.96	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.66	22.87	22.10	22.12	24.48	31.31	25.27	21.93	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.25	12.65	12.57	12.46	13.38	18.23	14.41	12.48	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	92.07	93.38	91.39	92.64	95.57	94.24	93.08	91.74	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.70	5.58	5.67	5.49	5.68	6.08	5.98	5.76	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	4.97	4.84	4.96	4.84	4.86	5.00	5.04	4.92	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.97	14.36	14.50	14.20	15.03	16.05	15.63	15.09	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.37	4.68	4.67	4.54	4.55	4.86	4.88	4.82	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.86	2.28	2.30	2.24	2.49	2.30	2.36	2.53	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.51	2.40	2.36	2.30	2.06	2.56	2.53	2.29	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	29.67	28.75	28.05	28.24	26.56	25.77	27.41	26.22	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.54	6.81	6.84	6.60	6.90	6.92	6.80	6.71	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	2,379.00	2,340.00	2,391.00	2,387.00	2,451.00	2,422.00	2,516.00	2,507.00	0.00
NUMERO DE SUCURSALES	37.00	37.00	37.00	37.00	35.00	35.00	35.00	37.00	0.00
PRESTAMOS / EMPLEADOS	1,475.98	1,504.11	1,489.10	1,530.91	1,516.89	1,508.86	1,474.45	1,513.63	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,679.57	1,802.90	1,843.05	1,879.94	1,814.18	2,046.41	1,877.32	1,888.57	0.00
UTILIDAD NETA / EMPLEADOS	145.09	36.66	74.38	113.10	153.38	41.66	80.33	119.92	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	11.92	16.51	17.71	15.31	10.84	11.66	6.85	4.47	0.00
PRESTAMOS (%)	9.40	10.04	9.38	5.51	5.88	3.83	4.19	3.84	0.00
LOCALES (%)	9.43	10.34	11.05	7.33	7.66	4.71	3.23	3.04	0.00
EXTRANJEROS (%)	9.03	6.01	(14.89)	(18.40)	(18.35)	(8.59)	22.39	17.63	0.00
DEPOSITOS (%)	16.88	22.18	27.88	24.38	11.28	17.48	7.18	5.51	0.00

LOCALES (%)	3.19	1.25	2.79	2.59	8.35	10.26	11.08	4.57	0.00
EXTRANJEROS (%)	44.54	60.98	73.55	63.35	15.51	25.90	2.98	6.57	0.00
PATRIMONIO (%)	5.95	5.95	5.75	5.95	10.75	4.59	5.04	3.77	0.00
UTILIDAD NETA (%)	7.92	3.48	2.37	4.90	8.91	17.63	13.66	11.36	0.00
CLASIFICACION PRESTAMOS									
NORMAL	3,445,743.25	3,407,801.60	3,463,044.68	3,582,304.32	3,648,411.48	3,621,781.94	3,665,394.05	3,746,784.21	0.00
MENCION ESPECIAL	40,359.80	98,690.07	81,992.68	58,322.54	49,801.26	66,423.57	76,740.70	89,007.93	0.00
SUBNORMAL	19,885.69	18,859.20	19,824.31	17,963.32	28,659.44	27,146.79	37,806.01	23,414.10	0.00
DUDOSO	18,431.48	17,058.80	17,894.81	16,377.35	14,330.47	10,656.29	8,376.22	10,715.09	0.00
IRRECUPERABLE	22,531.27	17,764.60	22,706.54	25,382.98	25,134.19	35,506.04	24,826.05	33,829.62	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.64	5.71	5.56	5.12	5.18	5.57	5.71	5.72	0.00
AL POR MENOR	6.35	6.40	6.27	5.94	5.90	6.05	6.11	6.11	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.15	5.22	5.09	5.20	5.19	5.23	5.29	5.26	0.00
PRESTAMO PERSONAL AUTO	6.65	6.59	6.55	6.65	6.60	6.68	6.64	6.61	0.00
PRESTAMO PERSONAL	7.14	7.15	7.17	7.14	7.12	7.11	7.12	7.13	0.00
TARJETA DE CREDITO	21.76	21.60	21.53	21.42	21.83	21.93	22.22	22.14	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.50	3.52	3.53	3.54	3.57	3.53	3.55	3.56	0.00
PERSONA JURIDICA	3.44	3.48	3.53	3.53	3.55	3.56	3.59	3.62	0.00