

BAC INTERNATIONAL BANK INC.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

| | 2017 | 2018 | | | | 2019 | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 8,135,614.97 | 8,514,326.65 | 8,280,213.98 | 8,318,668.46 | 8,454,816.10 | 8,512,936.90 | 8,575,415.47 | 8,700,855.31 | 0.00 |
| ACTIVOS LIQUIDOS | 1,088,387.10 | 1,552,029.31 | 1,193,440.92 | 1,038,473.71 | 1,062,643.87 | 995,730.34 | 1,048,731.09 | 965,385.08 | 0.00 |
| TOTAL DE PRESTAMOS | 3,717,903.83 | 3,654,469.30 | 3,709,712.36 | 3,794,681.16 | 3,887,797.21 | 3,821,590.93 | 3,712,770.80 | 3,806,289.05 | 0.00 |
| LOCALES | 3,522,082.16 | 3,440,933.77 | 3,490,462.23 | 3,559,655.89 | 3,639,972.86 | 3,625,014.84 | 3,476,337.31 | 3,554,663.73 | 0.00 |
| EXTRANJEROS | 195,821.67 | 213,535.53 | 219,250.13 | 235,025.27 | 247,824.35 | 196,576.09 | 236,433.48 | 251,625.32 | 0.00 |
| TOTAL DE INVERSIONES | 3,161,105.23 | 3,118,894.40 | 3,202,955.53 | 3,304,948.87 | 3,335,448.19 | 3,471,756.91 | 3,593,284.14 | 3,713,250.80 | 0.00 |
| TOTAL DE DEPOSITOS | 4,446,550.92 | 4,956,413.26 | 4,723,334.22 | 4,734,657.46 | 4,675,518.48 | 4,566,911.39 | 4,591,515.98 | 4,671,904.72 | 0.00 |
| LOCALES | 2,556,276.92 | 2,503,951.61 | 2,539,712.01 | 2,482,732.35 | 2,465,630.35 | 2,399,958.62 | 2,400,582.04 | 2,466,703.97 | 0.00 |
| DEPOSITOS DE OFICIALES | 86,120.00 | 86,120.00 | 86,120.00 | 86,120.00 | 86,120.00 | 151,670.00 | 151,670.00 | 151,670.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 2,373,440.90 | 2,392,763.92 | 2,419,846.00 | 2,339,513.16 | 2,348,347.01 | 2,197,373.37 | 2,238,502.69 | 2,255,703.45 | 0.00 |
| DEPOSITOS DE BANCOS | 96,716.02 | 25,067.69 | 33,746.01 | 57,099.19 | 31,163.34 | 50,915.25 | 10,409.35 | 59,330.52 | 0.00 |
| EXTRANJEROS | 1,890,273.99 | 2,452,461.65 | 2,183,622.21 | 2,251,925.10 | 2,209,888.13 | 2,166,952.77 | 2,190,933.94 | 2,205,200.75 | 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 | 1,314,972.37 | 1,653,672.75 | 1,714,398.06 | 1,760,188.33 | 1,777,530.86 | 1,704,139.85 | 1,736,571.99 | 1,738,826.55 | 0.00 |
| DEPOSITOS DE BANCOS | 575,301.62 | 798,788.91 | 469,224.15 | 491,736.78 | 432,357.27 | 462,812.92 | 454,361.95 | 466,374.20 | 0.00 |
| PATRIMONIO TOTAL | 2,628,217.29 | 2,570,965.29 | 2,649,146.68 | 2,706,160.85 | 2,691,547.88 | 2,810,164.73 | 2,950,990.26 | 3,049,495.70 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 7,737,879.02 | 8,069,684.32 | 8,014,797.72 | 8,140,850.24 | 8,295,215.53 | 8,513,631.78 | 8,427,814.73 | 8,509,761.89 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 6,621,773.00 | 6,633,791.64 | 6,763,203.63 | 6,959,178.24 | 7,051,127.23 | 7,033,355.77 | 7,109,361.41 | 7,309,584.94 | 0.00 |
| TOTAL DE PRESTAMOS | 3,614,632.15 | 3,587,041.12 | 3,635,081.00 | 3,724,485.14 | 3,802,850.52 | 3,738,030.11 | 3,711,241.58 | 3,800,485.11 | 0.00 |
| TOTAL DE INVERSIONES | 3,007,140.85 | 3,046,750.52 | 3,128,122.63 | 3,234,693.10 | 3,248,276.71 | 3,295,325.65 | 3,398,119.83 | 3,509,099.83 | 0.00 |
| PATRIMONIO TOTAL | 2,500,643.17 | 2,514,570.03 | 2,585,648.61 | 2,657,041.39 | 2,659,882.59 | 2,690,565.01 | 2,800,068.47 | 2,877,828.27 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 300,993.96 | 80,554.71 | 165,136.16 | 251,457.95 | 342,731.81 | 91,713.00 | 182,917.95 | 274,296.94 | 0.00 |
| EGRESOS DE OPERACIONES | 164,629.66 | 38,148.41 | 79,665.97 | 132,124.07 | 178,966.18 | 45,539.59 | 90,924.56 | 135,822.14 | 0.00 |
| INGRESO NETO DE INTERESES | 136,364.30 | 42,406.30 | 85,470.19 | 119,333.88 | 163,765.64 | 46,173.41 | 91,993.40 | 138,474.79 | 0.00 |
| OTROS INGRESOS | 457,202.01 | 114,818.02 | 230,048.21 | 349,964.86 | 469,136.61 | 107,921.68 | 215,470.45 | 331,886.98 | 0.00 |
| INGRESO DE OPERACIONES | 593,566.31 | 157,224.32 | 315,518.40 | 469,298.74 | 632,902.24 | 154,095.09 | 307,463.85 | 470,361.78 | 0.00 |
| EGRESOS GENERALES | 157,662.52 | 40,523.58 | 86,477.21 | 123,053.55 | 165,654.41 | 38,918.56 | 80,807.95 | 124,245.59 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 435,903.79 | 116,700.74 | 229,041.19 | 346,245.19 | 467,247.83 | 115,176.52 | 226,655.89 | 346,116.18 | 0.00 |

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| UTILIDAD DEL PERIODO | 375,922.56 | 100,899.90 | 202,119.90 | 300,644.49 | 405,252.14 | 94,715.89 | 190,732.08 | 288,649.06 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 35,694.21 | 38,417.26 | 85,679.64 | 53,683.24 | 55,539.05 | 53,036.37 | 56,689.30 | 67,082.20 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 48,433.01 | 107,045.33 | 103,430.68 | 109,069.78 | 110,535.12 | 115,842.82 | 116,660.85 | 118,644.46 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.96 | 1.05 | 2.31 | 1.41 | 1.43 | 1.39 | 1.53 | 1.76 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 135.69 | 278.64 | 120.72 | 203.17 | 199.02 | 218.42 | 205.79 | 176.86 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.30 | 2.93 | 2.79 | 2.87 | 2.84 | 3.03 | 3.14 | 3.12 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 32.31 | 30.20 | 31.99 | 32.53 | 31.83 | 33.01 | 34.41 | 35.05 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 38.21 | 37.96 | 38.32 | 38.12 | 37.26 | 38.53 | 40.39 | 40.55 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 70.69 | 70.35 | 71.41 | 71.31 | 69.23 | 73.53 | 79.48 | 80.12 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 13.72 | 13.14 | 13.61 | 13.96 | 13.52 | 13.81 | 14.73 | 15.04 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 24.48 | 31.31 | 25.27 | 21.93 | 22.73 | 21.80 | 22.84 | 20.66 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 13.38 | 18.23 | 14.41 | 12.48 | 12.57 | 11.70 | 12.23 | 11.10 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 95.57 | 94.24 | 93.08 | 91.74 | 94.07 | 97.82 | 101.10 | 100.14 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.68 | 6.08 | 5.98 | 5.76 | 5.75 | 5.39 | 5.37 | 5.27 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 4.86 | 5.00 | 5.04 | 4.92 | 4.89 | 4.45 | 4.53 | 4.52 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 15.03 | 16.05 | 15.63 | 15.09 | 15.24 | 14.08 | 13.62 | 13.37 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.55 | 4.86 | 4.88 | 4.82 | 4.86 | 5.22 | 5.15 | 5.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.49 | 2.30 | 2.36 | 2.53 | 2.54 | 2.59 | 2.56 | 2.48 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.06 | 2.56 | 2.53 | 2.29 | 2.32 | 2.63 | 2.59 | 2.53 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 26.56 | 25.77 | 27.41 | 26.22 | 26.17 | 25.26 | 26.28 | 26.41 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.90 | 6.92 | 6.80 | 6.71 | 6.65 | 6.14 | 6.06 | 6.05 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 2,451.00 | 2,422.00 | 2,516.00 | 2,507.00 | 2,510.00 | 2,479.00 | 2,473.00 | 2,508.00 | 0.00 |
| NUMERO DE SUCURSALES | 35.00 | 35.00 | 35.00 | 37.00 | 37.00 | 36.00 | 36.00 | 36.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 1,516.89 | 1,508.86 | 1,474.45 | 1,513.63 | 1,548.92 | 1,541.59 | 1,501.32 | 1,517.66 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 1,814.18 | 2,046.41 | 1,877.32 | 1,888.57 | 1,862.76 | 1,842.24 | 1,856.66 | 1,862.80 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 153.38 | 41.66 | 80.33 | 119.92 | 161.46 | 38.21 | 77.13 | 115.09 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 10.84 | 11.66 | 6.85 | 4.47 | 3.92 | (0.02) | 3.57 | 4.59 | 0.00 |
| PRESTAMOS (%) | 5.88 | 3.83 | 4.19 | 3.84 | 4.57 | 4.57 | 0.08 | 0.31 | 0.00 |
| LOCALES (%) | 7.66 | 4.71 | 3.23 | 3.04 | 3.35 | 5.35 | (0.40) | (0.14) | 0.00 |
| EXTRANJEROS (%) | (18.35) | (8.59) | 22.39 | 17.63 | 26.56 | (7.94) | 7.84 | 7.06 | 0.00 |
| DEPOSITOS (%) | 11.28 | 17.48 | 7.18 | 5.51 | 5.15 | (7.86) | (2.79) | (1.33) | 0.00 |
| LOCALES (%) | 8.35 | 10.26 | 11.08 | 4.57 | (3.55) | (4.15) | (5.48) | (0.65) | 0.00 |
| EXTRANJEROS (%) | 15.51 | 25.90 | 2.98 | 6.57 | 16.91 | (11.64) | 0.33 | (2.07) | 0.00 |
| PATRIMONIO (%) | 10.75 | 4.59 | 5.04 | 3.77 | 2.41 | 9.30 | 11.39 | 12.69 | 0.00 |
| UTILIDAD NETA (%) | 8.91 | 17.63 | 13.66 | 11.36 | 7.80 | (6.13) | (5.63) | (3.99) | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 3,648,411.48 | 3,621,781.94 | 3,665,394.05 | 3,746,784.21 | 3,849,469.94 | 3,789,606.24 | 3,668,459.58 | 3,739,091.28 | 0.00 |

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|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------|
| MENCION ESPECIAL | 49,801.26 | 66,423.57 | 76,740.70 | 89,007.93 | 63,238.70 | 65,787.23 | 71,871.31 | 75,282.24 | 0.00 |
| SUBNORMAL | 28,659.44 | 27,146.79 | 37,806.01 | 23,414.10 | 29,654.49 | 27,628.22 | 34,277.76 | 48,550.34 | 0.00 |
| DUDOSO | 14,330.47 | 10,656.29 | 8,376.22 | 10,715.09 | 30,399.55 | 22,708.94 | 18,377.93 | 27,042.66 | 0.00 |
| IRRECUPERABLE | 25,134.19 | 35,506.04 | 24,826.05 | 33,829.62 | 25,569.65 | 31,703.13 | 36,445.06 | 34,966.99 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 5.18 | 5.57 | 5.71 | 5.72 | 5.88 | 6.04 | 6.01 | 5.68 | 0.00 |
| AL POR MENOR | 5.90 | 6.05 | 6.11 | 6.11 | 6.14 | 6.15 | 6.02 | 5.71 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 5.19 | 5.23 | 5.29 | 5.26 | 5.29 | 5.32 | 5.31 | 5.30 | 0.00 |
| PRESTAMO PERSONAL AUTO | 6.60 | 6.68 | 6.64 | 6.61 | 6.69 | 6.65 | 6.68 | 6.64 | 0.00 |
| PRESTAMO PERSONAL | 7.12 | 7.11 | 7.12 | 7.13 | 7.13 | 8.27 | 8.29 | 8.26 | 0.00 |
| TARJETA DE CREDITO | 21.83 | 21.93 | 22.22 | 22.14 | 21.94 | 22.40 | 21.89 | 21.88 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 3.57 | 3.53 | 3.55 | 3.56 | 3.58 | 3.59 | 3.61 | 3.63 | 0.00 |
| PERSONA JURIDICA | 3.55 | 3.56 | 3.59 | 3.62 | 3.67 | 3.67 | 3.74 | 3.77 | 0.00 |