

**BCT BANK INTERNATIONAL, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2019**  
**( En Miles de Balboas )**

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	763,128.07	735,972.56	737,791.97	951,332.24	888,527.31	868,306.79	876,086.84	876,991.62	858,287.39
ACTIVOS LIQUIDOS	65,931.75	75,399.44	102,385.31	94,573.61	77,195.39	71,114.95	79,839.62	96,166.66	104,807.78
TOTAL DE PRESTAMOS	621,146.86	612,745.81	558,225.96	726,356.39	709,355.40	679,909.67	698,882.62	674,354.21	642,961.25
LOCALES	222,423.18	226,638.10	192,572.95	369,058.19	366,577.52	347,735.06	361,739.59	344,964.65	340,965.74
EXTRANJEROS	398,723.68	386,107.71	365,653.01	357,298.20	342,777.88	332,174.61	337,143.03	329,389.56	301,995.51
TOTAL DE INVERSIONES	54,985.61	23,800.43	48,051.56	93,969.07	69,786.17	76,680.81	58,602.33	68,142.92	69,854.37
TOTAL DE DEPOSITOS	675,312.36	661,779.73	654,921.84	836,895.32	771,654.90	758,063.11	751,713.06	746,176.39	732,103.39
LOCALES	130,570.20	122,384.36	110,151.55	217,203.23	184,231.01	165,695.02	159,645.14	143,653.22	141,605.11
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	99,035.49	96,672.16	92,479.85	214,778.95	184,231.01	165,695.02	159,645.14	142,653.22	140,150.86
DEPOSITOS DE BANCOS	31,534.71	25,712.20	17,671.70	2,424.28	0.00	0.00	0.00	1,000.00	1,454.25
EXTRANJEROS	544,742.16	539,395.37	544,770.28	619,692.09	587,423.89	592,368.08	592,067.93	602,523.17	590,498.28
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	542,919.94	536,869.98	542,842.93	617,682.14	585,220.34	590,203.33	590,077.98	600,814.22	589,259.56
DEPOSITOS DE BANCOS	1,822.22	2,525.39	1,927.36	2,009.95	2,203.55	2,164.75	1,989.95	1,708.95	1,238.72
PATRIMONIO TOTAL	57,761.46	49,308.67	50,233.35	79,501.66	82,575.32	79,723.47	81,821.64	83,560.84	85,245.79
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	772,296.25	754,627.20	753,478.48	861,948.38	825,827.69	802,139.68	806,939.41	914,161.93	873,407.35
ACTIVOS GENERADORES DE INGRESOS	663,260.98	648,078.70	635,826.70	742,795.83	727,637.02	696,568.36	681,881.24	781,411.30	745,978.59
TOTAL DE PRESTAMOS	634,409.65	632,024.44	597,733.24	673,080.09	665,251.13	646,327.74	628,554.29	700,355.30	676,158.33
TOTAL DE INVERSIONES	28,851.33	16,054.27	38,093.46	69,715.75	62,385.89	50,240.62	53,326.94	81,056.00	69,820.27
PATRIMONIO TOTAL	59,195.53	53,123.73	53,174.65	68,379.30	70,168.39	64,516.07	66,027.49	81,531.25	83,910.56
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	46,300.59	11,427.28	22,530.96	51,382.41	66,340.64	14,007.68	28,208.15	41,635.82	54,316.58
EGRESOS DE OPERACIONES	30,242.53	7,103.33	14,251.37	26,834.78	35,188.22	7,789.32	15,609.72	23,444.51	31,000.22
INGRESO NETO DE INTERESES	16,058.06	4,323.95	8,279.59	24,547.62	31,152.42	6,218.36	12,598.43	18,191.31	23,316.36

OTROS INGRESOS	24,179.19	1,315.24	2,479.37	19,140.23	21,599.20	1,729.48	5,588.21	8,765.12	11,930.57
INGRESO DE OPERACIONES	40,237.26	5,639.20	10,758.96	43,687.86	52,751.63	7,947.83	18,186.64	26,956.42	35,246.93
EGRESOS GENERALES	32,159.05	3,679.64	6,824.59	9,685.44	18,633.25	4,407.20	9,212.40	14,547.39	19,880.66
UTILIDAD ANTES DE PROVISIONES	8,078.21	1,959.55	3,934.37	34,002.42	34,118.37	3,540.63	8,974.24	12,409.04	15,366.27
UTILIDAD DEL PERIODO	1,683.23	1,385.33	2,310.01	9,764.13	7,025.93	2,115.81	4,020.16	5,848.17	7,627.65
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	9,160.98	4,921.84	14,323.08	82,231.55	82,934.62	63,717.41	50,662.73	39,219.85	35,104.21
TOTAL PROVISIONES PARA PRESTAMOS	6,130.27	7,492.78	8,592.83	37,298.94	40,003.40	37,043.48	26,670.40	24,171.40	25,021.78
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.47	0.80	2.57	11.32	11.69	9.37	7.25	5.82	5.46
PROVISIONES / PRESTAMOS VENCIDOS (%)	66.92	152.24	59.99	45.36	48.23	58.14	52.64	61.63	71.28
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.99	1.22	1.54	5.14	5.64	5.45	3.82	3.58	3.89
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.57	6.70	6.81	8.36	9.29	9.18	9.34	9.53	9.93
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.54	7.75	8.29	9.69	10.60	10.54	10.80	11.25	11.96
PATRIMONIO / PRESTAMOS TOTALES (%)	9.30	8.05	9.00	10.95	11.64	11.73	11.71	12.39	13.26
INDICE DE ADECUACION DE CAPITAL	16.39	14.05	14.80	13.98	16.31	15.50	17.17	17.21	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	9.76	11.39	15.63	11.30	10.00	9.38	10.62	12.89	14.32
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.64	10.24	13.88	9.94	8.69	8.19	9.11	10.97	12.21
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	17.91	14.99	22.97	22.53	19.05	19.50	18.42	22.02	23.86
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.25	0.86	0.73	1.75	0.97	1.21	1.18	1.00	1.02
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.22	0.73	0.61	1.51	0.85	1.06	1.00	0.85	0.87
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.84	10.43	8.69	19.04	10.01	13.12	12.18	9.56	9.09
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.98	7.05	7.09	9.22	9.12	8.04	8.27	7.10	7.28
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.56	4.38	4.48	4.82	4.84	4.47	4.58	4.00	4.16
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.42	2.67	2.60	4.41	4.28	3.57	3.70	3.10	3.13
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	79.92	65.25	63.43	22.17	35.32	55.45	50.65	53.97	56.40
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.65	0.81	0.78	3.44	2.97	0.99	1.64	1.50	1.60
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	109.00	106.00	106.00	184.00	182.00	182.00	167.00	168.00	166.00
NUMERO DE SUCURSALES	5.00	5.00	5.00	7.00	9.00	7.00	7.00	7.00	7.00
PRESTAMOS / EMPLEADOS	5,698.60	5,780.62	5,266.28	3,947.59	3,897.56	3,735.77	4,184.93	4,014.01	3,873.26
DEPOSITOS TOTALES / EMPLEADOS	6,195.53	6,243.21	6,178.51	4,548.34	4,239.86	4,165.18	4,501.28	4,441.53	4,410.26
UTILIDAD NETA / EMPLEADOS	15.44	13.07	21.79	53.07	38.60	11.63	24.07	34.81	45.95
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(2.35)	(4.82)	(4.08)	23.14	16.43	17.98	18.74	(7.81)	(3.40)
PRESTAMOS (%)	(4.10)	(5.92)	(12.40)	17.19	14.20	10.96	25.20	(7.16)	(9.36)

LOCALES (%)	(1.12)	(7.84)	(14.81)	64.59	64.81	53.43	87.85	(6.53)	(6.99)
EXTRANJEROS (%)	(5.68)	(4.76)	(11.08)	(9.68)	(14.03)	(13.97)	(7.80)	(7.81)	(11.90)
DEPOSITOS (%)	(0.01)	(1.46)	(3.42)	22.32	14.27	14.55	14.78	(10.84)	(5.13)
LOCALES (%)	57.66	43.19	31.53	144.01	41.10	35.39	44.93	(33.86)	(23.14)
EXTRANJEROS (%)	(8.07)	(7.97)	(8.34)	4.12	7.84	9.82	8.68	(2.77)	0.52
PATRIMONIO (%)	(4.73)	(13.40)	(10.48)	38.85	42.96	61.68	62.88	5.11	3.23
UTILIDAD NETA (%)	(68.77)	62.09	7,082.70	724.21	317.41	52.73	74.03	(40.11)	8.56
CLASIFICACION PRESTAMOS									
NORMAL	607,238.90	584,494.09	528,027.59	604,064.64	583,631.01	561,337.37	596,974.57	592,382.19	569,180.47
MENCION ESPECIAL	9,782.26	17,654.48	20,144.41	64,322.54	61,811.99	52,827.80	31,770.84	26,504.04	31,488.05
SUBNORMAL	1,610.19	13,484.25	13,877.03	36,877.22	27,450.08	34,073.88	39,883.08	32,446.82	27,576.99
DUDOSO	417.20	72.00	0.00	9,544.75	16,198.28	18,041.51	13,858.64	15,224.12	16,209.40
IRRECUPERABLE	8,228.58	4,533.76	4,769.76	48,846.18	60,267.44	50,672.60	43,065.90	31,968.44	23,528.12
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	7.68	7.84	8.10	6.54	6.77	6.77	7.42	7.22	7.32
AL POR MENOR	8.03	8.66	8.43	7.80	7.82	8.29	8.28	8.35	8.09
CONSUMO									
VIVIENDA HIPOTECARIA	5.63	5.63	5.42	6.50	6.28	6.26	6.25	6.13	6.16
PRESTAMO PERSONAL AUTO	5.10	5.17	5.17	6.28	6.21	6.42	6.13	5.64	5.65
PRESTAMO PERSONAL	5.52	5.56	5.73	6.16	6.19	6.21	6.07	6.07	6.16
TARJETA DE CREDITO	14.00	13.80	13.75	13.58	13.65	13.72	14.06	14.16	13.69
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.82	3.94	3.97	3.96	3.88	3.93	3.94	4.08	4.10
PERSONA JURIDICA	4.23	4.54	4.55	4.04	4.10	4.11	4.23	4.21	4.25