

BAC INTERNATIONAL BANK INC.

**ESTADISTICAS FINANCIERAS
A DICIEMBRE 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	9,085,718.60
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	1,243,133.77
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	3,854,002.67
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	3,582,486.35
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	271,516.32
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	3,787,098.78
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	5,075,182.33
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	2,451,778.57
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	163,670.00
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	2,276,612.78
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	11,495.79
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	2,623,403.76
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	2,161,709.20
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	461,694.56
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	2,920,955.87
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	8,770,267.35
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	7,432,173.43
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	3,870,899.94
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	3,561,273.49
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	2,806,251.88
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	370,161.91
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	182,900.39
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	187,261.52

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	468,191.81
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	655,453.33
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	172,504.25
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	482,949.08
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	410,501.13
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	52,283.76
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	114,341.29
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.96	1.05	2.31	1.41	1.43	1.39	1.53	1.76	1.36
PROVISIONES / PRESTAMOS VENCIDOS (%)	135.69	278.64	120.72	203.17	199.02	218.42	205.79	176.86	218.69
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.30	2.93	2.79	2.87	2.84	3.03	3.14	3.12	2.97
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	32.31	30.20	31.99	32.53	31.83	33.01	34.41	35.05	32.15
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	38.21	37.96	38.32	38.12	37.26	38.53	40.39	40.55	38.23
PATRIMONIO / PRESTAMOS TOTALES (%)	70.69	70.35	71.41	71.31	69.23	73.53	79.48	80.12	75.79
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	24.49
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.38	18.23	14.41	12.48	12.57	11.70	12.23	11.10	13.68
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	95.57	94.24	93.08	91.74	94.07	97.82	101.10	100.14	99.11
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.68	6.08	5.98	5.76	5.75	5.39	5.37	5.27	5.52
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	4.86	5.00	5.04	4.92	4.89	4.45	4.53	4.52	4.68
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.03	16.05	15.63	15.09	15.24	14.08	13.62	13.37	14.63
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.55	4.86	4.88	4.82	4.86	5.22	5.15	5.00	4.98
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.49	2.30	2.36	2.53	2.54	2.59	2.56	2.48	2.46
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	2.52
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	26.56	25.77	27.41	26.22	26.17	25.26	26.28	26.41	26.32
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.90	6.92	6.80	6.71	6.65	6.14	6.06	6.05	6.30
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	2,481.00
NUMERO DE SUCURSALES	35.00	35.00	35.00	37.00	37.00	36.00	36.00	36.00	36.00
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	1,553.41
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	2,045.62
UTILIDAD NETA / EMPLEADOS	153.38	41.66	80.33	119.92	161.46	38.21	77.13	115.09	165.46
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	10.84	11.66	6.85	4.47	3.92	(0.02)	3.57	4.59	7.46
PRESTAMOS (%)	5.88	3.83	4.19	3.84	4.57	4.57	0.08	0.31	(0.87)

LOCALES (%)	7.66	4.71	3.23	3.04	3.35	5.35	(0.40)	(0.14)	(1.58)
EXTRANJEROS (%)	(18.35)	(8.59)	22.39	17.63	26.56	(7.94)	7.84	7.06	9.56
DEPOSITOS (%)	11.28	17.48	7.18	5.51	5.15	(7.86)	(2.79)	(1.33)	8.55
LOCALES (%)	8.35	10.26	11.08	4.57	(3.55)	(4.15)	(5.48)	(0.65)	(0.56)
EXTRANJEROS (%)	15.51	25.90	2.98	6.57	16.91	(11.64)	0.33	(2.07)	18.71
PATRIMONIO (%)	10.75	4.59	5.04	3.77	2.41	9.30	11.39	12.69	8.52
UTILIDAD NETA (%)	8.91	17.63	13.66	11.36	7.80	(6.13)	(5.63)	(3.99)	1.30
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	3,779,479.40
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	77,763.88
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	52,104.87
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	27,701.07
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	31,294.75
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.18	5.57	5.71	5.72	5.88	6.04	6.01	5.68	5.48
AL POR MENOR	5.90	6.05	6.11	6.11	6.14	6.15	6.02	5.71	5.61
CONSUMO									
VIVIENDA HIPOTECARIA	5.19	5.23	5.29	5.26	5.29	5.32	5.31	5.30	5.34
PRESTAMO PERSONAL AUTO	6.60	6.68	6.64	6.61	6.69	6.65	6.68	6.64	6.64
PRESTAMO PERSONAL	7.12	7.11	7.12	7.13	7.13	8.27	8.29	8.26	8.18
TARJETA DE CREDITO	21.83	21.93	22.22	22.14	21.94	22.40	21.89	21.88	18.90
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.57	3.53	3.55	3.56	3.58	3.59	3.61	3.63	3.65
PERSONA JURIDICA	3.55	3.56	3.59	3.62	3.67	3.67	3.74	3.77	3.78