

**BCT BANK INTERNATIONAL, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A MARZO 2020**  
**( En Miles de Balboas )**

|                                       | 2018       | 2019       |            |            |            | 2020       |       |            |           |
|---------------------------------------|------------|------------|------------|------------|------------|------------|-------|------------|-----------|
|                                       | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  | Marzo      | Junio | Septiembre | Diciembre |
| <b>BALANCE DE SITUACION</b>           |            |            |            |            |            |            |       |            |           |
| TOTAL DE ACTIVOS                      | 888,527.31 | 868,306.79 | 876,086.84 | 876,991.62 | 858,287.39 | 850,584.94 | 0.00  | 0.00       | 0.00      |
| ACTIVOS LIQUIDOS                      | 77,195.39  | 71,114.95  | 79,839.62  | 96,166.66  | 104,807.78 | 74,779.75  | 0.00  | 0.00       | 0.00      |
| TOTAL DE PRESTAMOS                    | 709,355.40 | 679,909.67 | 698,882.62 | 674,354.21 | 642,961.25 | 692,479.60 | 0.00  | 0.00       | 0.00      |
| LOCALES                               | 366,577.52 | 347,735.06 | 361,739.59 | 344,964.65 | 340,965.74 | 347,234.29 | 0.00  | 0.00       | 0.00      |
| EXTRANJEROS                           | 342,777.88 | 332,174.61 | 337,143.03 | 329,389.56 | 301,995.51 | 345,245.31 | 0.00  | 0.00       | 0.00      |
| TOTAL DE INVERSIONES                  | 69,786.17  | 76,680.81  | 58,602.33  | 68,142.92  | 69,854.37  | 39,675.98  | 0.00  | 0.00       | 0.00      |
| TOTAL DE DEPOSITOS                    | 771,654.90 | 758,063.11 | 751,713.06 | 746,176.39 | 732,103.39 | 726,848.86 | 0.00  | 0.00       | 0.00      |
| LOCALES                               | 184,231.01 | 165,695.02 | 159,645.14 | 143,653.22 | 141,605.11 | 140,104.44 | 0.00  | 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             | 184,231.01 | 165,695.02 | 159,645.14 | 142,653.22 | 140,150.86 | 137,763.07 | 0.00  | 0.00       | 0.00      |
| DEPOSITOS DE BANCOS                   | 0.00       | 0.00       | 0.00       | 1,000.00   | 1,454.25   | 2,341.37   | 0.00  | 0.00       | 0.00      |
| EXTRANJEROS                           | 587,423.89 | 592,368.08 | 592,067.93 | 602,523.17 | 590,498.28 | 586,744.42 | 0.00  | 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             | 585,220.34 | 590,203.33 | 590,077.98 | 600,814.22 | 589,259.56 | 585,047.07 | 0.00  | 0.00       | 0.00      |
| DEPOSITOS DE BANCOS                   | 2,203.55   | 2,164.75   | 1,989.95   | 1,708.95   | 1,238.72   | 1,697.35   | 0.00  | 0.00       | 0.00      |
| PATRIMONIO TOTAL                      | 82,575.32  | 79,723.47  | 81,821.64  | 83,560.84  | 85,245.79  | 87,221.45  | 0.00  | 0.00       | 0.00      |
| <b>PROMEDIO (12 MESES)</b>            |            |            |            |            |            |            |       |            |           |
| TOTAL DE ACTIVOS                      | 825,827.69 | 802,139.68 | 806,939.41 | 914,161.93 | 873,407.35 | 859,445.87 | 0.00  | 0.00       | 0.00      |
| ACTIVOS GENERADORES DE INGRESOS       | 727,637.02 | 696,568.36 | 681,881.24 | 781,411.30 | 745,978.59 | 744,373.03 | 0.00  | 0.00       | 0.00      |
| TOTAL DE PRESTAMOS                    | 665,251.13 | 646,327.74 | 628,554.29 | 700,355.30 | 676,158.33 | 686,194.63 | 0.00  | 0.00       | 0.00      |
| TOTAL DE INVERSIONES                  | 62,385.89  | 50,240.62  | 53,326.94  | 81,056.00  | 69,820.27  | 58,178.40  | 0.00  | 0.00       | 0.00      |
| PATRIMONIO TOTAL                      | 70,168.39  | 64,516.07  | 66,027.49  | 81,531.25  | 83,910.56  | 83,472.46  | 0.00  | 0.00       | 0.00      |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |            |            |            |            |            |            |       |            |           |
| INGRESOS POR INTERESES                | 66,340.64  | 14,007.68  | 28,208.15  | 41,635.82  | 54,316.58  | 12,222.25  | 0.00  | 0.00       | 0.00      |
| EGRESOS DE OPERACIONES                | 35,188.22  | 7,789.32   | 15,609.72  | 23,444.51  | 31,000.22  | 7,318.47   | 0.00  | 0.00       | 0.00      |
| INGRESO NETO DE INTERESES             | 31,152.42  | 6,218.36   | 12,598.43  | 18,191.31  | 23,316.36  | 4,903.78   | 0.00  | 0.00       | 0.00      |
| OTROS INGRESOS                        | 21,599.20  | 1,729.48   | 5,588.21   | 8,765.12   | 11,930.57  | 1,661.81   | 0.00  | 0.00       | 0.00      |
| INGRESO DE OPERACIONES                | 52,751.63  | 7,947.83   | 18,186.64  | 26,956.42  | 35,246.93  | 6,565.58   | 0.00  | 0.00       | 0.00      |

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|---|-----------|-----------|-----------|------------|-----------|-----------|-------|------------|-----------|
|   | Diciembre | Marzo     | Junio     | Septiembre | Diciembre | Marzo     | Junio | Septiembre | Diciembre |
| EGRESOS GENERALES   | 18,633.25 | 4,407.20  | 9,212.40  | 14,547.39  | 19,880.66 | 4,091.99  | 0.00  | 0.00       | 0.00      |
| UTILIDAD ANTES DE PROVISIONES   | 34,118.37 | 3,540.63  | 8,974.24  | 12,409.04  | 15,366.27 | 2,473.60  | 0.00  | 0.00       | 0.00      |
| UTILIDAD DEL PERIODO  | 7,025.93  | 2,115.81  | 4,020.16  | 5,848.17   | 7,627.65  | 1,324.91  | 0.00  | 0.00       | 0.00      |
| <b>CALIDAD DE ACTIVOS</b>   |           |           |           |            |           |           |       |            |           |
| TOTAL DE PRESTAMOS VENCIDOS   | 82,934.62 | 63,717.41 | 50,662.73 | 39,219.85  | 35,104.21 | 32,012.06 | 0.00  | 0.00       | 0.00      |
| TOTAL PROVISIONES PARA PRESTAMOS  | 40,003.40 | 37,043.48 | 26,670.40 | 24,171.40  | 25,021.78 | 26,016.78 | 0.00  | 0.00       | 0.00      |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 11.69     | 9.37      | 7.25      | 5.82       | 5.46      | 4.62      | 0.00  | 0.00       | 0.00      |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 48.23     | 58.14     | 52.64     | 61.63      | 71.28     | 81.27     | 0.00  | 0.00       | 0.00      |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 5.64      | 5.45      | 3.82      | 3.58       | 3.89      | 3.76      | 0.00  | 0.00       | 0.00      |
| <b>RAZONES DE CAPITAL</b>   |           |           |           |            |           |           |       |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 9.29      | 9.18      | 9.34      | 9.53       | 9.93      | 10.25     | 0.00  | 0.00       | 0.00      |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 10.60     | 10.54     | 10.80     | 11.25      | 11.96     | 11.91     | 0.00  | 0.00       | 0.00      |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 11.64     | 11.73     | 11.71     | 12.39      | 13.26     | 12.60     | 0.00  | 0.00       | 0.00      |
| INDICE DE ADECUACION DE CAPITAL   | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      | 0.00      | 0.00  | 0.00       | 0.00      |
| <b>LIQUIDEZ</b>   |           |           |           |            |           |           |       |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 10.00     | 9.38      | 10.62     | 12.89      | 14.32     | 10.29     | 0.00  | 0.00       | 0.00      |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 8.69      | 8.19      | 9.11      | 10.97      | 12.21     | 8.79      | 0.00  | 0.00       | 0.00      |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 19.05     | 19.50     | 18.42     | 22.02      | 23.86     | 15.75     | 0.00  | 0.00       | 0.00      |
| <b>RENTABILIDAD</b>   |           |           |           |            |           |           |       |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 0.97      | 1.21      | 1.18      | 1.00       | 1.02      | 0.71      | 0.00  | 0.00       | 0.00      |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 0.85      | 1.06      | 1.00      | 0.85       | 0.87      | 0.62      | 0.00  | 0.00       | 0.00      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 10.01     | 13.12     | 12.18     | 9.56       | 9.09      | 6.35      | 0.00  | 0.00       | 0.00      |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 9.12      | 8.04      | 8.27      | 7.10       | 7.28      | 6.57      | 0.00  | 0.00       | 0.00      |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 4.84      | 4.47      | 4.58      | 4.00       | 4.16      | 3.93      | 0.00  | 0.00       | 0.00      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.28      | 3.57      | 3.70      | 3.10       | 3.13      | 2.64      | 0.00  | 0.00       | 0.00      |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 35.32     | 55.45     | 50.65     | 53.97      | 56.40     | 62.32     | 0.00  | 0.00       | 0.00      |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 2.97      | 0.99      | 1.64      | 1.50       | 1.60      | 0.89      | 0.00  | 0.00       | 0.00      |
| <b>PRODUCTIVIDAD</b>  |           |           |           |            |           |           |       |            |           |
| NUMERO DE EMPLEADOS   | 182.00    | 182.00    | 167.00    | 168.00     | 166.00    | 169.00    | 0.00  | 0.00       | 0.00      |

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|--------------------------------|------------|------------|------------|------------|------------|------------|-------|------------|-----------|
|                                | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  | Marzo      | Junio | Septiembre | Diciembre |
| NUMERO DE SUCURSALES           | 9.00       | 7.00       | 7.00       | 7.00       | 7.00       | 7.00       | 0.00  | 0.00       | 0.00      |
| PRESTAMOS / EMPLEADOS          | 3,897.56   | 3,735.77   | 4,184.93   | 4,014.01   | 3,873.26   | 4,097.51   | 0.00  | 0.00       | 0.00      |
| DEPOSITOS TOTALES / EMPLEADOS  | 4,239.86   | 4,165.18   | 4,501.28   | 4,441.53   | 4,410.26   | 4,300.88   | 0.00  | 0.00       | 0.00      |
| UTILIDAD NETA / EMPLEADOS      | 38.60      | 11.63      | 24.07      | 34.81      | 45.95      | 7.84       | 0.00  | 0.00       | 0.00      |
| TASA DE CRECIMIENTO (12 MESES) |            |            |            |            |            |            |       |            |           |
| ACTIVOS (%)                    | 16.43      | 17.98      | 18.74      | (7.81)     | (3.40)     | (2.04)     | 0.00  | 0.00       | 0.00      |
| PRESTAMOS (%)                  | 14.20      | 10.96      | 25.20      | (7.16)     | (9.36)     | 1.85       | 0.00  | 0.00       | 0.00      |
| LOCALES (%)                    | 64.81      | 53.43      | 87.85      | (6.53)     | (6.99)     | (0.14)     | 0.00  | 0.00       | 0.00      |
| EXTRANJEROS (%)                | (14.03)    | (13.97)    | (7.80)     | (7.81)     | (11.90)    | 3.93       | 0.00  | 0.00       | 0.00      |
| DEPOSITOS (%)                  | 14.27      | 14.55      | 14.78      | (10.84)    | (5.13)     | (4.12)     | 0.00  | 0.00       | 0.00      |
| LOCALES (%)                    | 41.10      | 35.39      | 44.93      | (33.86)    | (23.14)    | (15.44)    | 0.00  | 0.00       | 0.00      |
| EXTRANJEROS (%)                | 7.84       | 9.82       | 8.68       | (2.77)     | 0.52       | (0.95)     | 0.00  | 0.00       | 0.00      |
| PATRIMONIO (%)                 | 42.96      | 61.68      | 62.88      | 5.11       | 3.23       | 9.40       | 0.00  | 0.00       | 0.00      |
| UTILIDAD NETA (%)              | 317.41     | 52.73      | 74.03      | (40.11)    | 8.56       | (37.38)    | 0.00  | 0.00       | 0.00      |
| CLASIFICACION PRESTAMOS        |            |            |            |            |            |            |       |            |           |
| NORMAL                         | 583,631.01 | 561,337.37 | 596,974.57 | 592,382.19 | 569,180.47 | 566,329.51 | 0.00  | 0.00       | 0.00      |
| MENCION ESPECIAL               | 61,811.99  | 52,827.80  | 31,770.84  | 26,504.04  | 31,488.05  | 84,779.02  | 0.00  | 0.00       | 0.00      |
| SUBNORMAL                      | 27,450.08  | 34,073.88  | 39,883.08  | 32,446.82  | 27,576.99  | 24,254.45  | 0.00  | 0.00       | 0.00      |
| DUDOSO                         | 16,198.28  | 18,041.51  | 13,858.64  | 15,224.12  | 16,209.40  | 17,688.10  | 0.00  | 0.00       | 0.00      |
| IRRECUPERABLE                  | 60,267.44  | 50,672.60  | 43,065.90  | 31,968.44  | 23,528.12  | 25,445.30  | 0.00  | 0.00       | 0.00      |
| TASA DE INTERES ACTIVA         |            |            |            |            |            |            |       |            |           |
| COMERCIO                       |            |            |            |            |            |            |       |            |           |
| AL POR MAYOR                   | 6.77       | 6.77       | 7.42       | 7.22       | 7.32       | 7.20       | 0.00  | 0.00       | 0.00      |
| AL POR MENOR                   | 7.82       | 8.29       | 8.28       | 8.35       | 8.09       | 8.09       | 0.00  | 0.00       | 0.00      |
| CONSUMO                        |            |            |            |            |            |            |       |            |           |
| VIVIENDA HIPOTECARIA           | 6.28       | 6.26       | 6.25       | 6.13       | 6.16       | 6.15       | 0.00  | 0.00       | 0.00      |
| PRESTAMO PERSONAL AUTO         | 6.21       | 6.42       | 6.12       | 5.64       | 5.65       | 5.47       | 0.00  | 0.00       | 0.00      |
| PRESTAMO PERSONAL              | 6.19       | 6.21       | 6.07       | 6.07       | 6.16       | 6.10       | 0.00  | 0.00       | 0.00      |
| TARJETA DE CREDITO             | 13.65      | 13.72      | 14.06      | 14.16      | 13.69      | 13.38      | 0.00  | 0.00       | 0.00      |

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|                        | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| TASA DE INTERES PASIVA |           |       |       |            |           |       |       |            |           |
| PERSONA NATURAL        | 3.88      | 3.93  | 3.94  | 4.08       | 4.10      | 4.02  | 0.00  | 0.00       | 0.00      |
| PERSONA JURIDICA       | 4.10      | 4.11  | 4.23  | 4.21       | 4.25      | 4.15  | 0.00  | 0.00       | 0.00      |