

**BAC INTERNATIONAL BANK INC.**  
**ESTADISTICAS FINANCIERAS**  
**A JUNIO 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	8,454,816.10	8,512,936.90	8,575,415.47	8,700,855.31	9,085,718.60	9,377,149.50	9,452,534.00	0.00	0.00
ACTIVOS LIQUIDOS	1,062,643.87	995,730.34	1,048,731.09	965,385.08	1,243,133.77	1,756,350.40	2,009,866.28	0.00	0.00
TOTAL DE PRESTAMOS	3,887,797.21	3,821,590.93	3,712,770.80	3,806,289.05	3,854,002.67	3,854,486.25	3,844,612.03	0.00	0.00
LOCALES	3,639,972.86	3,625,014.84	3,476,337.31	3,554,663.73	3,582,486.35	3,584,639.64	3,556,095.98	0.00	0.00
EXTRANJEROS	247,824.35	196,576.09	236,433.48	251,625.32	271,516.32	269,846.62	288,516.06	0.00	0.00
TOTAL DE INVERSIONES	3,335,448.19	3,471,756.91	3,593,284.14	3,713,250.80	3,787,098.78	3,577,841.79	3,390,210.74	0.00	0.00
TOTAL DE DEPOSITOS	4,675,518.48	4,566,911.39	4,591,515.98	4,671,904.72	5,075,182.33	5,251,351.95	5,531,048.44	0.00	0.00
LOCALES	2,465,630.35	2,399,958.62	2,400,582.04	2,466,703.97	2,451,778.57	2,522,118.03	2,545,136.36	0.00	0.00
DEPOSITOS DE OFICIALES	86,120.00	151,670.00	151,670.00	151,670.00	163,670.00	163,670.00	163,670.00	0.00	0.00
DEPOSITOS DE PARTICULARES	2,348,347.01	2,197,373.37	2,238,502.69	2,255,703.45	2,276,612.78	2,350,401.78	2,375,343.76	0.00	0.00
DEPOSITOS DE BANCOS	31,163.34	50,915.25	10,409.35	59,330.52	11,495.79	8,046.25	6,122.60	0.00	0.00
EXTRANJEROS	2,209,888.13	2,166,952.77	2,190,933.94	2,205,200.75	2,623,403.76	2,729,233.92	2,985,912.08	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	1,777,530.86	1,704,139.85	1,736,571.99	1,738,826.55	2,161,709.20	2,159,043.47	2,207,679.40	0.00	0.00
DEPOSITOS DE BANCOS	432,357.27	462,812.92	454,361.95	466,374.20	461,694.56	570,190.45	778,232.68	0.00	0.00
PATRIMONIO TOTAL	2,691,547.88	2,810,164.73	2,950,990.26	3,049,495.70	2,920,955.87	2,959,054.15	2,526,874.98	0.00	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	8,295,215.53	8,513,631.78	8,427,814.73	8,509,761.89	8,770,267.35	8,945,043.20	9,013,974.74	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	7,051,127.23	7,033,355.77	7,109,361.41	7,309,584.94	7,432,173.43	7,362,837.94	7,270,438.86	0.00	0.00
TOTAL DE PRESTAMOS	3,802,850.52	3,738,030.11	3,711,241.58	3,800,485.11	3,870,899.94	3,838,038.59	3,778,691.42	0.00	0.00
TOTAL DE INVERSIONES	3,248,276.71	3,295,325.65	3,398,119.83	3,509,099.83	3,561,273.49	3,524,799.35	3,491,747.44	0.00	0.00
PATRIMONIO TOTAL	2,659,882.59	2,690,565.01	2,800,068.47	2,877,828.27	2,806,251.88	2,884,609.44	2,738,932.62	0.00	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	342,731.81	91,713.00	182,917.95	274,296.94	370,161.91	94,049.45	186,966.78	0.00	0.00
EGRESOS DE OPERACIONES	178,966.18	45,539.59	90,924.56	135,822.14	182,900.39	51,508.27	106,970.47	0.00	0.00
INGRESO NETO DE INTERESES	163,765.64	46,173.41	91,993.40	138,474.79	187,261.52	42,541.18	79,996.30	0.00	0.00
OTROS INGRESOS	469,136.61	107,921.68	215,470.45	331,886.98	468,191.81	140,630.55	223,614.25	0.00	0.00
INGRESO DE OPERACIONES	632,902.24	154,095.09	307,463.85	470,361.78	655,453.33	183,171.73	303,610.55	0.00	0.00

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EGRESOS GENERALES	165,654.41	38,918.56	80,807.95	124,245.59	172,504.25	43,124.71	79,655.05	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	467,247.83	115,176.52	226,655.89	346,116.18	482,949.08	140,047.02	223,955.50	0.00	0.00
UTILIDAD DEL PERIODO	405,252.14	94,715.89	190,732.08	288,649.06	410,501.13	123,199.45	187,390.96	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	55,539.05	53,036.37	56,689.30	67,082.20	52,283.76	53,366.79	52,453.35	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	110,535.12	115,842.82	116,660.85	118,644.46	114,341.29	111,436.00	113,975.45	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.43	1.39	1.53	1.76	1.36	1.38	1.36	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	199.02	218.42	205.79	176.86	218.69	208.81	217.29	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.84	3.03	3.14	3.12	2.97	2.89	2.96	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	31.83	33.01	34.41	35.05	32.15	31.56	26.73	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	37.26	38.53	40.39	40.55	38.23	39.81	34.93	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	69.23	73.53	79.48	80.12	75.79	76.77	65.73	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	71.24	73.57	78.59	79.82	0.00	0.00	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.73	21.80	22.84	20.66	24.49	33.45	36.34	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.57	11.70	12.23	11.10	13.68	18.73	21.26	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	94.07	97.82	101.10	100.14	99.11	101.58	97.63	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.75	5.39	5.37	5.27	5.52	6.69	5.15	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	4.89	4.45	4.53	4.52	4.68	5.51	4.16	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.24	14.08	13.62	13.37	14.63	17.08	13.68	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.86	5.22	5.15	5.00	4.98	5.11	5.14	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.54	2.59	2.56	2.48	2.46	2.80	2.94	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.32	2.63	2.59	2.53	2.52	2.31	2.20	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	26.17	25.26	26.28	26.41	26.32	23.54	26.24	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.65	6.14	6.06	6.05	6.30	7.64	6.15	0.00	0.00
<b>PRODUCTIVIDAD</b>									
NUMERO DE EMPLEADOS	2,510.00	2,479.00	2,473.00	2,508.00	2,481.00	2,424.00	2,399.00	0.00	0.00

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NUMERO DE SUCURSALES	37.00	36.00	36.00	36.00	36.00	36.00	36.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,548.92	1,541.59	1,501.32	1,517.66	1,553.41	1,590.13	1,602.59	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,862.76	1,842.24	1,856.66	1,862.80	2,045.62	2,166.40	2,305.56	0.00	0.00
UTILIDAD NETA / EMPLEADOS	161.46	38.21	77.13	115.09	165.46	50.82	78.11	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.92	(0.02)	3.57	4.59	7.46	10.15	10.23	0.00	0.00
PRESTAMOS (%)	4.57	4.57	0.08	0.31	(0.87)	0.86	3.55	0.00	0.00
LOCALES (%)	3.35	5.35	(0.40)	(0.14)	(1.58)	(1.11)	2.29	0.00	0.00
EXTRANJEROS (%)	26.56	(7.94)	7.84	7.06	9.56	37.27	22.03	0.00	0.00
DEPOSITOS (%)	5.15	(7.86)	(2.79)	(1.33)	8.55	14.99	20.46	0.00	0.00
LOCALES (%)	(3.55)	(4.15)	(5.48)	(0.65)	(0.56)	5.09	6.02	0.00	0.00
EXTRANJEROS (%)	16.91	(11.64)	0.33	(2.07)	18.71	25.95	36.28	0.00	0.00
PATRIMONIO (%)	2.41	9.30	11.39	12.69	8.52	5.30	(14.37)	0.00	0.00
UTILIDAD NETA (%)	7.80	(6.13)	(5.63)	(3.99)	1.30	30.07	(1.75)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	3,849,469.94	3,789,606.24	3,668,459.58	3,739,091.28	3,779,479.40	3,785,127.27	3,762,887.37	0.00	0.00
MENCION ESPECIAL	63,238.70	65,787.23	71,871.31	75,282.24	77,763.88	55,658.59	55,002.75	0.00	0.00
SUBNORMAL	29,654.49	27,628.22	34,277.76	48,550.34	52,104.87	57,424.44	70,157.23	0.00	0.00
DUDOSO	30,399.55	22,708.94	18,377.93	27,042.66	27,701.07	26,737.25	15,057.26	0.00	0.00
IRRECUPERABLE	25,569.65	31,703.13	36,445.06	34,966.99	31,294.75	40,974.71	55,482.87	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.88	6.04	6.01	5.68	5.48	5.37	5.41	0.00	0.00
AL POR MENOR	6.14	6.15	6.02	5.71	5.61	5.73	5.92	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.29	5.32	5.31	5.30	5.34	5.36	5.36	0.00	0.00
PRESTAMO PERSONAL AUTO	6.69	6.65	6.68	6.64	6.64	6.65	6.64	0.00	0.00
PRESTAMO PERSONAL	7.13	8.27	8.29	8.26	8.18	8.10	8.04	0.00	0.00
TARJETA DE CREDITO	21.94	22.40	21.89	21.88	18.90	21.78	21.22	0.00	0.00

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TASA DE INTERES PASIVA									
PERSONA NATURAL	3.58	3.59	3.61	3.63	3.65	3.63	3.61	0.00	0.00
PERSONA JURIDICA	3.67	3.67	3.74	3.77	3.78	3.82	3.79	0.00	0.00