

BAC 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	430,519.54	426,227.64	439,534.49	426,074.20	432,801.56	435,532.22	511,741.47	508,367.60	0.00
ACTIVOS LIQUIDOS	199,330.41	204,012.92	178,689.00	176,591.15	208,110.08	206,976.38	292,818.14	328,692.99	0.00
TOTAL DE PRESTAMOS	229,067.19	219,982.84	208,774.18	196,151.65	180,667.73	168,399.12	160,336.75	144,213.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	229,067.19	219,982.84	208,774.18	196,151.65	180,667.73	168,399.12	160,336.75	144,213.00	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	5,070.00	5,480.00	5,598.50	0.00
TOTAL DE DEPOSITOS	377,928.07	379,833.30	389,443.52	373,684.23	375,733.83	381,965.28	460,312.62	458,070.92	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	377,928.07	379,833.30	389,443.52	373,684.23	375,733.83	381,965.28	460,312.62	458,070.92	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	376,524.24	377,765.73	383,900.59	370,855.80	374,228.04	378,684.02	386,070.53	372,137.33	0.00
DEPOSITOS DE BANCOS	1,403.83	2,067.56	5,542.93	2,828.43	1,505.80	3,281.26	74,242.09	85,933.58	0.00
PATRIMONIO TOTAL	37,239.30	36,617.22	37,352.70	38,283.14	39,972.63	41,874.79	43,302.93	44,835.72	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	419,997.77	417,989.04	428,765.16	429,882.57	431,660.55	430,879.93	475,637.98	467,220.90	0.00
ACTIVOS GENERADORES DE INGRESOS	264,433.58	245,698.67	229,845.51	219,626.11	204,867.46	196,725.98	187,295.47	172,981.57	0.00
TOTAL DE PRESTAMOS	263,934.33	245,198.32	229,344.53	219,626.11	204,867.46	194,190.98	184,555.47	170,182.32	0.00
TOTAL DE INVERSIONES	499.25	500.35	500.98	0.00	0.00	2,535.00	2,740.00	2,799.25	0.00
PATRIMONIO TOTAL	36,555.09	36,820.75	37,358.01	37,786.06	38,605.97	39,246.00	40,327.81	41,559.43	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	17,846.35	4,263.32	8,290.96	13,019.65	17,579.48	4,436.31	9,369.57	14,379.35	0.00
EGRESOS DE OPERACIONES	12,935.93	3,208.47	6,461.81	9,603.78	12,635.18	2,883.12	5,883.15	8,939.18	0.00
INGRESO NETO DE INTERESES	4,910.42	1,054.85	1,829.15	3,415.87	4,944.30	1,553.19	3,486.42	5,440.17	0.00

OTROS INGRESOS	614.72	165.84	289.82	491.96	798.12	285.91	410.59	548.30	0.00
INGRESO DE OPERACIONES	5,525.15	1,220.69	2,118.97	3,907.84	5,742.42	1,839.09	3,897.01	5,988.47	0.00
EGRESOS GENERALES	3,389.40	512.21	1,042.60	1,642.61	2,233.57	569.19	1,198.21	1,927.24	0.00
UTILIDAD ANTES DE PROVISIONES	2,135.75	708.48	1,076.37	2,265.23	3,508.85	1,269.90	2,698.80	4,061.23	0.00
UTILIDAD DEL PERIODO	1,369.57	(41.52)	693.96	1,624.41	3,313.90	1,797.05	2,809.83	4,224.15	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,227.46	4,531.14	4,306.77	5,224.95	3,199.56	1,854.53	1,614.04	1,125.37	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,572.63	3,502.45	2,838.83	2,804.47	1,632.48	1,025.07	1,103.51	755.77	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.85	2.06	2.06	2.66	1.77	1.10	1.01	0.78	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	60.86	77.30	65.92	53.67	51.02	55.27	68.37	67.16	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.12	1.59	1.36	1.43	0.90	0.61	0.69	0.52	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.65	8.59	8.50	8.99	9.24	9.61	8.46	8.82	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.26	16.65	17.89	19.52	22.12	24.14	26.11	29.93	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.26	16.65	17.89	19.52	22.12	24.87	27.01	31.09	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
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	52.74	53.71	45.88	47.26	55.39	54.19	63.61	71.76	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	46.30	47.86	40.65	41.45	48.08	47.52	57.22	64.66	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	52.74	53.71	45.88	47.26	55.39	55.51	64.80	72.98	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.52	(0.07)	0.60	0.99	1.62	3.65	3.00	3.26	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.33	(0.04)	0.32	0.50	0.77	1.67	1.18	1.21	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.75	(0.45)	3.72	5.73	8.58	18.32	13.93	13.55	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.75	6.94	7.21	7.90	8.58	9.02	10.01	11.08	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.89	5.22	5.62	5.83	6.17	5.86	6.28	6.89	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.86	1.72	1.59	2.07	2.41	3.16	3.72	4.19	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	61.34	41.96	49.20	42.03	38.90	30.95	30.75	32.18	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.23	0.27	0.25	0.30	0.39	0.58	0.44	0.42	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	4.00	4.00	3.00	4.00	4.00	4.00	4.00	4.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	57,266.80	54,995.71	69,591.39	49,037.91	45,166.93	42,099.78	40,084.19	36,053.25	0.00
DEPOSITOS TOTALES / EMPLEADOS	94,482.02	94,958.32	129,814.51	93,421.06	93,933.46	95,491.32	115,078.16	114,517.73	0.00
UTILIDAD NETA / EMPLEADOS	342.39	(10.38)	231.32	406.10	828.47	449.26	702.46	1,056.04	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.14	4.02	5.15	(1.76)	0.53	2.18	16.43	19.31	0.00
PRESTAMOS (%)	(23.34)	(18.65)	(16.46)	(19.31)	(21.13)	(23.45)	(23.20)	(26.48)	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(23.34)	(18.65)	(16.46)	(19.31)	(21.13)	(23.45)	(23.20)	(26.48)	0.00
DEPOSITOS (%)	4.66	4.77	5.45	(2.04)	(0.58)	0.56	18.20	22.58	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	4.66	4.77	5.45	(2.04)	(0.58)	0.56	18.20	22.58	0.00
PATRIMONIO (%)	3.81	(1.10)	(0.03)	2.67	7.34	14.36	15.93	17.12	0.00
UTILIDAD NETA (%)	(36.50)	(103.60)	(53.46)	14.46	141.97	(4,428.45)	304.90	160.04	0.00
CLASIFICACION PRESTAMOS									
NORMAL	219,893.92	211,766.80	204,411.60	191,023.68	177,511.94	166,403.93	157,519.02	143,005.00	0.00
MENCION ESPECIAL	8,913.09	8,636.12	4,005.24	3,960.39	1,588.72	1,414.14	2,969.60	1,177.28	0.00
SUBNORMAL	927.50	604.13	850.50	1,430.80	1,012.13	230.16	141.15	367.29	0.00
DUDOSO	950.79	1,293.40	960.62	810.11	427.97	18.09	0.00	98.52	0.00
IRRECUPERABLE	954.51	1,184.84	1,385.05	1,731.15	1,759.45	1,357.88	810.49	320.68	0.00