

**BAC BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 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	432,801.56	435,532.22	511,741.47	508,367.60	496,847.64	443,361.07	433,661.99	436,755.89	438,323.26
ACTIVOS LIQUIDOS	208,110.08	206,976.38	292,818.14	328,692.99	301,756.64	256,584.24	251,598.78	268,236.35	294,615.53
TOTAL DE PRESTAMOS	180,667.73	168,399.12	160,336.75	144,213.00	142,071.86	144,745.48	143,773.66	140,488.00	132,466.01
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	180,667.73	168,399.12	160,336.75	144,213.00	142,071.86	144,745.48	143,773.66	140,488.00	132,466.01
TOTAL DE INVERSIONES	0.00	5,070.00	5,480.00	5,598.50	5,750.00	32,643.79	34,865.98	22,838.19	5,005.90
TOTAL DE DEPOSITOS	375,733.83	381,965.28	460,312.62	458,070.92	449,390.40	395,902.61	383,768.96	386,406.99	387,765.58
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	375,733.83	381,965.28	460,312.62	458,070.92	449,390.40	395,902.61	383,768.96	386,406.99	387,765.58
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	374,228.04	378,684.02	386,070.53	372,137.33	374,935.63	394,154.47	379,705.84	378,804.07	377,860.30
DEPOSITOS DE BANCOS	1,505.80	3,281.26	74,242.09	85,933.58	74,454.77	1,748.13	4,063.12	7,602.92	9,905.28
PATRIMONIO TOTAL	39,972.63	41,874.79	43,302.93	44,835.72	41,678.58	41,978.96	43,104.80	43,949.72	44,330.75
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	431,660.55	430,879.93	475,637.98	467,220.90	464,824.60	439,446.65	472,701.73	472,561.74	467,585.45
ACTIVOS GENERADORES DE INGRESOS	204,867.46	196,725.98	187,295.47	172,981.57	164,244.79	175,429.19	172,228.19	156,568.84	142,646.88
TOTAL DE PRESTAMOS	204,867.46	194,190.98	184,555.47	170,182.32	161,369.79	156,572.30	152,055.20	142,350.50	137,268.93
TOTAL DE INVERSIONES	0.00	2,535.00	2,740.00	2,799.25	2,875.00	18,856.89	20,172.99	14,218.35	5,377.95
PATRIMONIO TOTAL	38,605.97	39,246.00	40,327.81	41,559.43	40,825.61	41,926.87	43,203.87	44,392.72	43,004.66
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	17,579.48	4,436.31	9,369.57	14,379.35	19,256.79	4,611.23	8,916.22	13,333.44	17,776.18
EGRESOS DE OPERACIONES	12,635.18	2,883.12	5,883.15	8,939.18	11,953.21	3,010.47	6,040.28	8,960.17	11,758.50
INGRESO NETO DE INTERESES	4,944.30	1,553.19	3,486.42	5,440.17	7,303.58	1,600.76	2,875.95	4,373.27	6,017.69
OTROS INGRESOS	798.12	285.91	410.59	548.30	678.94	163.52	424.90	526.36	758.05
INGRESO DE OPERACIONES	5,742.42	1,839.09	3,897.01	5,988.47	7,982.53	1,764.28	3,300.85	4,899.63	6,775.73



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	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	45,166.93	42,099.78	40,084.19	36,053.25	35,517.96	36,186.37	35,943.41	35,122.00	33,116.50
DEPOSITOS TOTALES / EMPLEADOS	93,933.46	95,491.32	115,078.16	114,517.73	112,347.60	98,975.65	95,942.24	96,601.75	96,941.39
UTILIDAD NETA / EMPLEADOS	828.47	449.26	702.46	1,056.04	1,478.54	220.95	411.48	612.73	860.52
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.53	2.18	16.43	19.31	14.80	1.80	(15.26)	(14.09)	(11.78)
PRESTAMOS (%)	(21.13)	(23.45)	(23.20)	(26.48)	(21.36)	(14.05)	(10.33)	(2.58)	(6.76)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(21.13)	(23.45)	(23.20)	(26.48)	(21.36)	(14.05)	(10.33)	(2.58)	(6.76)
DEPOSITOS (%)	(0.58)	0.56	18.20	22.58	19.60	3.65	(16.63)	(15.64)	(13.71)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(0.58)	0.56	18.20	22.58	19.60	3.65	(16.63)	(15.64)	(13.71)
PATRIMONIO (%)	7.34	14.36	15.93	17.12	4.27	0.25	(0.46)	(1.98)	6.36
UTILIDAD NETA (%)	141.97	(4,428.45)	304.90	160.04	78.47	(50.82)	(41.42)	(41.98)	(41.80)
CLASIFICACION PRESTAMOS									
NORMAL	177,511.94	166,403.93	157,519.02	143,005.00	141,301.49	144,142.00	143,130.72	140,124.78	130,537.72
MENCION ESPECIAL	1,588.72	1,414.14	2,969.60	1,177.28	1,145.49	1,133.45	1,250.89	1,434.08	2,722.24
SUBNORMAL	1,012.13	230.16	141.15	367.29	0.00	98.71	0.00	87.22	610.99
DUDOSO	427.97	18.09	0.00	98.52	175.41	97.70	19.70	0.00	87.10
IRRECUPERABLE	1,759.45	1,357.88	810.49	320.68	198.13	35.80	288.88	8.17	0.00