

BAC INTERNATIONAL BANK INC.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,201,712.51	2,249,059.82	2,405,185.60	2,235,665.68	2,423,877.06	2,164,278.70	2,229,986.37	0.00	0.00
ACTIVOS LIQUIDOS	121,908.42	280,112.84	417,402.79	336,614.43	366,095.30	116,458.26	108,918.48	0.00	0.00
TOTAL DE PRESTAMOS	1,166,813.82	1,076,825.17	1,055,084.14	938,079.54	993,262.52	937,238.23	957,818.68	0.00	0.00
LOCALES	544,843.59	561,407.01	601,307.38	608,732.27	676,862.44	655,234.79	672,849.54	0.00	0.00
EXTRANJEROS	621,970.23	515,418.16	453,776.76	329,347.27	316,400.08	282,003.44	284,969.14	0.00	0.00
TOTAL DE INVERSIONES	882,185.45	861,576.47	900,573.89	927,614.48	1,030,767.40	1,073,220.72	1,110,381.92	0.00	0.00
TOTAL DE DEPOSITOS	1,051,383.68	1,161,258.79	1,411,119.57	1,309,719.04	1,493,489.24	1,215,942.10	1,212,749.25	0.00	0.00
LOCALES	308,312.74	303,045.15	336,875.90	335,594.86	347,585.68	323,256.85	328,295.15	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	293,523.90	289,811.63	324,976.76	322,200.91	340,821.94	318,233.96	319,019.93	0.00	0.00
DEPOSITOS DE BANCOS	14,788.84	13,233.52	11,899.15	13,393.95	6,763.74	5,022.89	9,275.21	0.00	0.00
EXTRANJEROS	743,070.94	858,213.64	1,074,243.67	974,124.18	1,145,903.56	892,685.25	884,454.10	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	609,476.09	707,627.99	906,732.57	903,073.20	1,064,837.29	821,814.74	810,540.87	0.00	0.00
DEPOSITOS DE BANCOS	133,594.85	150,585.66	167,511.10	71,050.98	81,066.27	70,870.51	73,913.23	0.00	0.00
PATRIMONIO TOTAL	770,185.66	779,900.09	737,026.66	767,067.66	794,622.06	810,092.11	846,968.76	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,818,057.24	1,909,893.14	2,034,024.95	2,076,468.81	2,312,794.78	2,206,669.26	2,317,585.98	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,712,176.00	1,687,771.56	1,741,875.01	1,793,169.65	2,036,514.59	1,974,430.30	2,011,929.31	0.00	0.00
TOTAL DE PRESTAMOS	946,954.38	919,152.21	936,001.55	938,834.73	1,080,038.17	1,007,031.70	1,006,451.41	0.00	0.00
TOTAL DE INVERSIONES	765,221.61	768,619.36	805,873.47	854,334.92	956,476.42	967,398.60	1,005,477.90	0.00	0.00
PATRIMONIO TOTAL	689,794.26	723,080.11	714,751.39	760,406.35	782,403.86	794,996.10	791,997.71	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	71,079.18	22,782.27	44,594.20	64,428.81	82,019.96	18,230.92	42,116.75	0.00	0.00
EGRESOS DE OPERACIONES	38,779.31	13,314.10	27,975.35	40,500.45	50,565.43	9,563.89	19,362.88	0.00	0.00
INGRESO NETO DE INTERESES	32,299.87	9,468.17	16,618.86	23,928.36	31,454.53	8,667.04	22,753.87	0.00	0.00

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OTROS INGRESOS	244,654.39	41,102.20	83,858.09	125,056.76	139,163.42	38,033.77	89,280.82	0.00	0.00
INGRESO DE OPERACIONES	276,954.26	50,570.37	100,476.95	148,985.12	170,617.95	46,700.81	112,034.69	0.00	0.00
EGRESOS GENERALES	28,672.97	6,940.30	15,544.81	23,754.74	32,086.38	9,592.75	20,540.50	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	248,281.29	43,630.07	84,932.15	125,230.38	138,531.57	37,108.05	91,494.19	0.00	0.00
UTILIDAD DEL PERIODO	241,654.57	43,746.55	85,956.76	126,970.60	136,866.16	36,878.72	84,191.06	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,786.23	1,990.82	2,311.51	2,508.94	218.84	2,626.56	5,313.60	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	11,887.98	11,251.82	9,467.25	8,358.68	8,975.53	8,429.77	10,780.42	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.15	0.18	0.22	0.27	0.02	0.28	0.55	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	665.53	565.18	409.57	333.16	4,101.41	320.94	202.88	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.02	1.04	0.90	0.89	0.90	0.90	1.13	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	34.98	34.68	30.64	34.31	32.78	37.43	37.98	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	37.59	40.23	37.69	41.11	39.26	40.29	40.95	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	66.01	72.43	69.85	81.77	80.00	86.43	88.43	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	14.34	15.15	14.61	16.12	15.52	14.56	15.20	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.60	24.12	29.58	25.70	24.51	9.58	8.98	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	5.54	12.45	17.35	15.06	15.10	5.38	4.88	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	95.50	98.31	93.40	96.53	93.53	97.84	100.54	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.11	10.37	9.87	9.44	6.72	7.47	8.37	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	13.29	9.16	8.45	8.15	5.92	6.68	7.27	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	35.03	24.20	24.05	22.26	17.49	18.56	21.26	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.15	5.40	5.12	4.79	4.03	3.69	4.19	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.26	3.16	3.21	3.01	2.48	1.94	1.92	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.89	2.24	1.91	1.78	1.54	1.76	2.26	0.00	0.00

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ZONA LIBRE	7.48	8.30	7.91	7.61	6.71	6.29	6.25	0.00	0.00
RESTO DEL PAIS	8.21	8.69	8.65	8.08	7.11	6.08	6.98	0.00	0.00
AL POR MENOR	11.24	13.13	12.11	10.93	11.54	11.90	11.67	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	3.56	3.33	3.11	3.11	3.87	3.70	3.61	0.00	0.00
PRESTAMO PERSONAL AUTO	7.51	8.36	8.34	8.38	8.39	8.25	8.11	0.00	0.00
PRESTAMO PERSONAL	35.14	35.62	39.66	43.44	17.05	43.88	41.02	0.00	0.00
TARJETA DE CREDITO	4.17	4.10	4.28	4.26	4.10	4.18	2.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.50	4.63	4.63	4.41	3.86	3.34	3.33	0.00	0.00
PERSONA JURIDICA	4.59	4.64	4.40	4.36	4.09	4.01	3.84	0.00	0.00