

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	199,105.23	208,137.02	227,087.41	222,256.67	225,670.88	225,901.95	211,640.16	214,685.09	212,848.75
ACTIVOS LIQUIDOS	19,484.38	20,508.79	24,333.70	11,647.87	17,445.89	14,859.74	11,810.52	17,788.22	13,837.94
TOTAL DE PRESTAMOS	125,172.06	129,535.95	137,965.29	140,441.92	146,799.89	138,365.23	140,767.04	139,059.76	135,534.32
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	125,172.06	129,535.95	137,965.29	140,441.92	146,799.89	138,365.23	140,767.04	139,059.76	135,534.32
TOTAL DE INVERSIONES	50,913.32	54,995.25	61,650.03	65,065.29	55,000.83	65,976.89	53,861.12	50,710.39	56,759.60
TOTAL DE DEPOSITOS	176,129.29	184,210.79	195,000.36	196,086.24	198,572.46	186,638.17	179,291.17	184,756.30	182,552.88
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	176,129.29	184,210.79	195,000.36	196,086.24	198,572.46	186,638.17	179,291.17	184,756.30	182,552.88
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	176,129.29	184,210.79	195,000.36	196,086.24	197,734.54	186,128.57	178,791.97	183,491.11	181,586.79
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	837.93	509.60	499.21	1,265.19	966.09
PATRIMONIO TOTAL	20,755.07	21,943.57	22,674.42	24,260.22	24,796.59	25,747.34	27,159.96	26,825.13	27,792.57
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	186,073.84	193,002.18	209,557.80	209,313.03	212,388.06	217,019.49	219,363.78	218,470.88	219,259.82
ACTIVOS GENERADORES DE INGRESOS	161,836.17	167,220.08	175,806.26	185,309.61	188,943.05	194,436.66	197,121.74	197,638.68	197,047.32
TOTAL DE PRESTAMOS	130,265.43	129,180.09	131,181.82	129,435.46	135,985.97	133,950.59	139,366.17	139,750.84	141,167.10
TOTAL DE INVERSIONES	31,570.74	38,039.99	44,624.44	55,874.15	52,957.07	60,486.07	57,755.58	57,887.84	55,880.21
PATRIMONIO TOTAL	18,321.22	19,683.05	20,562.38	21,985.36	22,775.83	23,845.45	24,917.19	25,542.67	26,294.58
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,384.51	2,950.59	5,605.39	8,973.87	11,671.33	2,887.07	5,874.44	8,776.88	11,602.13
EGRESOS DE OPERACIONES	7,213.83	1,809.80	3,615.89	5,285.46	6,847.30	1,465.85	2,778.40	4,073.49	5,398.61
INGRESO NETO DE INTERESES	4,170.68	1,140.79	1,989.50	3,688.41	4,824.03	1,421.22	3,096.04	4,703.39	6,203.51

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OTROS INGRESOS	176.97	1,320.87	1,356.96	1,891.73	1,969.56	62.89	251.41	324.56	419.69
INGRESO DE OPERACIONES	4,347.65	2,461.66	3,346.47	5,580.14	6,793.60	1,484.11	3,347.45	5,027.94	6,623.21
EGRESOS GENERALES	1,582.13	421.12	612.17	1,395.41	1,351.64	476.41	962.28	1,469.98	1,975.83
UTILIDAD ANTES DE PROVISIONES	2,765.51	2,040.54	2,734.30	4,184.72	5,441.96	1,007.70	2,385.17	3,557.96	4,647.37
UTILIDAD DEL PERIODO	2,885.02	1,972.08	2,544.75	3,873.78	5,079.66	886.33	2,285.12	2,687.23	3,523.93
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	1,679.44	1,063.27	1,196.77	1,355.81	1,088.47	1,338.46	2,247.32	2,028.20
TOTAL PROVISIONES PARA PRESTAMOS	1,189.40	1,257.83	1,375.75	1,223.32	1,197.23	1,308.48	1,287.15	2,057.83	2,310.89
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	1.30	0.77	0.85	0.92	0.79	0.95	1.62	1.50
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	74.90	129.39	102.22	88.30	120.21	96.17	91.57	113.94
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.95	0.97	1.00	0.87	0.82	0.95	0.91	1.48	1.71
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.42	10.54	9.98	10.92	10.99	11.40	12.83	12.50	13.06
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.79	11.89	11.36	11.81	12.29	12.60	13.95	14.14	14.45
PATRIMONIO / PRESTAMOS TOTALES (%)	16.58	16.94	16.43	17.27	16.89	18.61	19.29	19.29	20.51
INDICE DE ADECUACION DE CAPITAL	16.98	18.90	14.32	19.58	21.45	23.68	26.33	23.82	25.22
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.06	11.13	12.48	5.94	8.79	7.96	6.59	9.63	7.58
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.79	9.85	10.72	5.24	7.73	6.58	5.58	8.29	6.50
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	39.97	40.99	44.09	39.12	36.48	43.31	36.63	37.08	38.67
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.78	4.72	2.89	2.79	2.69	1.82	2.32	1.81	1.79
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.55	4.09	2.43	2.47	2.39	1.63	2.08	1.64	1.61
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.75	40.08	24.75	23.49	22.30	14.87	18.34	14.03	13.40
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.03	7.06	6.38	6.46	6.18	5.94	5.96	5.92	5.89
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.46	4.33	4.11	3.80	3.62	3.02	2.82	2.75	2.74
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.58	2.73	2.26	2.65	2.55	2.92	3.14	3.17	3.15

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	36.39	17.11	18.29	25.01	19.90	32.10	28.75	29.24	29.83
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.11	3.16	1.54	1.36	1.04	0.13	0.26	0.22	0.21
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	11.00	11.00	11.00	11.00	11.00	11.00	9.00	10.00	10.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	11,379.28	11,776.00	12,542.30	12,767.45	13,345.44	12,578.66	15,640.78	13,905.98	13,553.43
DEPOSITOS TOTALES / EMPLEADOS	16,011.75	16,746.44	17,727.31	17,826.02	18,052.04	16,967.11	19,921.24	18,475.63	18,255.29
UTILIDAD NETA / EMPLEADOS	262.27	179.28	231.34	352.16	461.79	80.58	253.90	268.72	352.39
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	15.06	17.02	18.26	13.18	13.34	8.54	(6.80)	(3.41)	(5.68)
PRESTAMOS (%)	(7.53)	0.55	10.91	18.59	17.28	6.82	2.03	(0.98)	(7.67)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(7.53)	0.55	10.91	18.59	17.28	6.82	2.03	(0.98)	(7.67)
DEPOSITOS (%)	14.15	16.35	13.53	12.16	12.74	1.32	(8.06)	(5.78)	(8.07)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	14.15	16.35	13.53	12.16	12.74	1.32	(8.06)	(5.78)	(8.07)
PATRIMONIO (%)	30.64	25.95	22.89	23.08	19.47	17.33	19.78	10.57	12.08
UTILIDAD NETA (%)	504.51	70.25	31.23	86.33	76.07	(55.06)	(10.20)	(30.63)	(30.63)
CLASIFICACION PRESTAMOS									
NORMAL	123,446.28	128,683.26	138,005.92	139,849.74	145,961.38	137,655.84	138,094.23	136,351.28	133,039.20
MENCION ESPECIAL	1,341.98	431.08	271.85	618.74	682.93	932.39	2,621.50	2,436.98	2,777.80
SUBNORMAL	742.36	663.56	261.93	254.27	274.25	204.95	323.54	896.20	562.28
DUDOSO	830.84	780.52	524.34	851.73	987.79	509.96	735.13	1,006.47	1,039.24
IRRECUPERABLE	0.00	235.36	277.00	90.77	90.77	370.56	279.78	426.68	426.68