

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,545,246.28	2,713,974.62	2,479,062.28	2,658,899.42	2,811,136.82	2,953,117.65	3,093,228.76	0.00	0.00
ACTIVOS LIQUIDOS	459,601.99	453,970.08	309,268.31	285,140.68	330,285.04	346,488.25	458,783.00	0.00	0.00
TOTAL DE PRESTAMOS	960,680.78	972,140.93	994,371.31	1,033,089.11	1,137,437.06	1,205,884.63	1,258,319.28	0.00	0.00
LOCALES	750,138.47	774,277.68	796,166.57	850,788.38	903,351.37	938,743.02	1,004,554.44	0.00	0.00
EXTRANJEROS	210,542.31	197,863.25	198,204.73	182,300.73	234,085.69	267,141.61	253,764.84	0.00	0.00
TOTAL DE INVERSIONES	1,074,068.54	1,231,725.90	1,122,931.94	1,235,331.19	1,290,246.96	1,346,177.43	1,321,344.86	0.00	0.00
TOTAL DE DEPOSITOS	1,561,214.95	1,648,970.78	1,455,759.28	1,501,312.88	1,492,126.98	1,639,898.55	1,728,741.90	0.00	0.00
LOCALES	422,829.76	407,484.20	402,483.69	405,362.22	483,054.96	521,158.95	540,537.40	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	409,874.80	397,745.08	398,223.97	398,236.42	478,850.92	517,012.72	536,302.44	0.00	0.00
DEPOSITOS DE BANCOS	12,954.97	9,739.11	4,259.71	7,125.80	4,204.04	4,146.23	4,234.96	0.00	0.00
EXTRANJEROS	1,138,385.19	1,241,486.58	1,053,275.59	1,095,950.66	1,009,072.02	1,118,739.60	1,188,204.50	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	1,072,960.61	1,175,949.80	990,331.35	1,015,068.93	911,223.26	1,000,082.50	1,068,010.05	0.00	0.00
DEPOSITOS DE BANCOS	65,424.58	65,536.78	62,944.24	80,881.73	97,848.76	118,657.10	120,194.45	0.00	0.00
PATRIMONIO TOTAL	924,228.44	985,996.82	956,183.88	989,711.59	1,042,023.03	1,113,829.86	1,079,075.44	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,484,561.67	2,439,126.66	2,354,524.32	2,444,700.94	2,678,191.55	2,833,546.13	2,786,145.52	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	2,029,389.62	2,107,162.89	2,092,751.92	2,112,754.82	2,231,216.67	2,377,964.44	2,348,483.69	0.00	0.00
TOTAL DE PRESTAMOS	976,971.65	954,689.58	976,094.99	976,997.79	1,049,058.92	1,089,012.78	1,126,345.29	0.00	0.00
TOTAL DE INVERSIONES	1,052,417.97	1,152,473.31	1,116,656.93	1,135,757.03	1,182,157.75	1,288,951.67	1,222,138.40	0.00	0.00
PATRIMONIO TOTAL	859,425.25	898,044.47	901,576.32	939,747.59	983,125.74	1,049,913.34	1,017,629.66	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	85,617.12	22,923.39	45,910.09	70,508.40	96,433.46	27,223.08	55,124.33	0.00	0.00
EGRESOS DE OPERACIONES	38,890.26	9,696.09	18,731.31	27,712.87	37,413.02	10,322.73	21,111.60	0.00	0.00
INGRESO NETO DE INTERESES	46,726.85	13,227.29	27,178.78	42,795.53	59,020.44	16,900.35	34,012.73	0.00	0.00

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OTROS INGRESOS	172,241.34	48,071.46	108,844.22	172,509.91	233,603.07	64,845.23	128,841.60	0.00	0.00
INGRESO DE OPERACIONES	218,968.19	61,298.75	136,023.00	215,305.44	292,623.51	81,745.58	162,854.33	0.00	0.00
EGRESOS GENERALES	53,134.96	15,832.98	31,692.31	48,452.77	66,318.45	17,669.06	36,496.20	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	165,833.23	45,465.77	104,330.69	166,852.67	226,305.06	64,076.51	126,358.12	0.00	0.00
UTILIDAD DEL PERIODO	151,031.21	43,813.62	99,453.03	159,241.93	214,294.12	60,358.08	119,657.04	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	5,274.07	5,070.89	3,768.75	4,120.22	4,571.73	4,263.38	4,231.83	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	14,744.83	13,740.58	14,361.78	14,858.65	15,883.75	16,346.80	16,523.78	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.55	0.52	0.38	0.40	0.40	0.35	0.34	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	279.57	270.97	381.08	360.63	347.43	383.42	390.46	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.53	1.41	1.44	1.44	1.40	1.36	1.31	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	36.31	36.33	38.57	37.22	37.07	37.72	34.89	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	45.42	44.74	45.16	43.63	42.92	43.64	41.83	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	96.21	101.43	96.16	95.80	91.61	92.37	85.76	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	14.97	15.76	15.02	15.82	15.12	15.38	14.50	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	29.44	27.53	21.24	18.99	22.14	21.13	26.54	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.06	16.73	12.48	10.72	11.75	11.73	14.83	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	98.24	102.23	98.38	101.28	108.61	103.22	102.97	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.44	8.32	9.50	10.05	9.60	10.15	10.19	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	6.08	7.19	8.45	8.69	8.00	8.52	8.59	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.57	19.52	22.06	22.59	21.80	23.00	23.52	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.22	4.35	4.39	4.45	4.32	4.58	4.69	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.92	1.84	1.79	1.75	1.68	1.74	1.80	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.30	2.51	2.60	2.70	2.65	2.84	2.90	0.00	0.00

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ZONA LIBRE	5.52	5.95	5.75	5.75	5.52	5.04	5.34	0.00	0.00
RESTO DEL PAIS	7.98	7.70	7.85	6.88	6.43	7.29	6.70	0.00	0.00
AL POR MENOR	10.15	9.91	9.17	8.58	8.37	8.44	8.23	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	3.43	3.13	3.28	3.32	3.48	3.25	3.54	0.00	0.00
PRESTAMO PERSONAL AUTO	8.00	8.07	8.05	7.88	7.97	8.01	8.35	0.00	0.00
PRESTAMO PERSONAL	37.94	37.62	38.37	35.76	36.95	30.76	31.18	0.00	0.00
TARJETA DE CREDITO	8.34	8.84	8.52	5.50	5.69	6.53	5.74	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.23	3.18	3.15	2.65	2.72	3.11	3.14	0.00	0.00
PERSONA JURIDICA	3.86	3.80	3.96	3.71	3.23	3.24	3.25	0.00	0.00