

BAC 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	225,670.88	225,901.95	211,640.16	214,685.09	216,406.20	220,062.14	222,076.29	268,763.72	0.00
ACTIVOS LIQUIDOS	17,445.89	14,859.74	11,810.52	17,788.22	17,107.28	15,999.43	20,846.99	48,117.89	0.00
TOTAL DE PRESTAMOS	146,799.89	138,365.23	140,767.04	139,059.76	136,697.83	135,614.66	134,554.75	137,393.72	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	146,799.89	138,365.23	140,767.04	139,059.76	136,697.83	135,614.66	134,554.75	137,393.72	0.00
TOTAL DE INVERSIONES	55,000.83	65,976.89	53,861.12	50,710.39	56,759.60	62,934.88	60,467.37	76,746.46	0.00
TOTAL DE DEPOSITOS	198,572.46	186,638.17	179,291.17	184,756.30	185,416.50	188,275.24	188,324.83	233,975.99	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	198,572.46	186,638.17	179,291.17	184,756.30	185,416.50	188,275.24	188,324.83	233,975.99	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	197,734.54	186,128.57	178,791.97	183,491.11	184,450.40	184,708.73	187,341.57	232,790.25	0.00
DEPOSITOS DE BANCOS	837.93	509.60	499.21	1,265.19	966.09	3,566.52	983.25	1,185.74	0.00
PATRIMONIO TOTAL	24,796.59	25,747.34	27,159.96	26,825.13	28,080.68	29,526.34	30,387.03	30,730.55	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	212,388.06	217,019.49	219,363.78	218,470.88	221,038.54	222,982.04	216,858.22	241,724.41	0.00
ACTIVOS GENERADORES DE INGRESOS	188,943.05	194,436.66	197,121.74	197,638.68	197,629.07	201,445.83	194,825.15	201,955.17	0.00
TOTAL DE PRESTAMOS	135,985.97	133,950.59	139,366.17	139,750.84	141,748.86	136,989.94	137,660.90	138,226.74	0.00
TOTAL DE INVERSIONES	52,957.07	60,486.07	57,755.58	57,887.84	55,880.21	64,455.89	57,164.25	63,728.43	0.00
PATRIMONIO TOTAL	22,775.83	23,845.45	24,917.19	25,542.67	26,438.64	27,636.84	28,773.49	28,777.84	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,671.33	2,887.07	5,874.44	8,776.88	11,602.13	2,823.03	5,558.56	8,461.39	0.00
EGRESOS DE OPERACIONES	6,847.30	1,465.85	2,778.40	4,073.49	5,398.61	1,324.73	2,712.64	4,557.77	0.00
INGRESO NETO DE INTERESES	4,824.03	1,421.22	3,096.04	4,703.39	6,203.51	1,498.30	2,845.93	3,903.62	0.00

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OTROS INGRESOS	1,969.56	62.89	251.41	324.56	419.69	79.37	157.59	236.22	0.00
INGRESO DE OPERACIONES	6,793.60	1,484.11	3,347.45	5,027.94	6,623.21	1,577.66	3,003.52	4,139.84	0.00
EGRESOS GENERALES	1,351.64	476.41	962.28	1,469.98	1,975.83	473.81	991.74	1,530.28	0.00
UTILIDAD ANTES DE PROVISIONES	5,441.96	1,007.70	2,385.17	3,557.96	4,647.37	1,103.86	2,011.77	2,609.57	0.00
UTILIDAD DEL PERIODO	5,079.66	886.33	2,285.12	2,687.23	3,812.04	1,106.26	1,940.90	2,204.33	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,355.81	1,088.47	1,338.46	2,247.32	2,028.20	2,047.85	2,370.31	2,420.52	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,197.23	1,308.48	1,287.15	2,057.83	1,147.37	1,144.97	1,218.25	1,338.24	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.92	0.79	0.95	1.62	1.48	1.51	1.76	1.76	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	88.30	120.21	96.17	91.57	56.57	55.91	51.40	55.29	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.82	0.95	0.91	1.48	0.84	0.84	0.91	0.97	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.99	11.40	12.83	12.50	12.98	13.42	13.68	11.43	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.29	12.60	13.95	14.14	14.52	14.87	15.58	14.35	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.89	18.61	19.29	19.29	20.54	21.77	22.58	22.37	0.00
INDICE DE ADECUACION DE CAPITAL	21.45	23.68	26.33	23.82	25.22	25.43	26.41	20.58	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	8.79	7.96	6.59	9.63	9.23	8.50	11.07	20.57	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	7.73	6.58	5.58	8.29	7.91	7.27	9.39	17.90	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	36.48	43.31	36.63	37.08	39.84	41.92	43.18	53.37	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.69	1.82	2.32	1.81	1.93	2.20	1.99	1.46	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.39	1.63	2.08	1.64	1.72	1.98	1.79	1.22	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	22.30	14.87	18.34	14.03	14.42	16.01	13.49	10.21	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.18	5.94	5.96	5.92	5.87	5.61	5.71	5.59	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.62	3.02	2.82	2.75	2.73	2.63	2.78	3.01	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.55	2.92	3.14	3.17	3.14	2.98	2.92	2.58	0.00

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	19.90	32.10	28.75	29.24	29.83	30.03	33.02	36.96	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.04	0.13	0.26	0.22	0.21	0.16	0.16	0.16	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	11.00	11.00	9.00	10.00	10.00	9.00	9.00	9.00	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	13,345.44	12,578.66	15,640.78	13,905.98	13,669.78	15,068.30	14,950.53	15,265.97	0.00
DEPOSITOS TOTALES / EMPLEADOS	18,052.04	16,967.11	19,921.24	18,475.63	18,541.65	20,919.47	20,924.98	25,997.33	0.00
UTILIDAD NETA / EMPLEADOS	461.79	80.58	253.90	268.72	381.20	122.92	215.66	244.93	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.34	8.54	(6.80)	(3.41)	(4.11)	(2.59)	4.93	25.19	0.00
PRESTAMOS (%)	17.28	6.82	2.03	(0.98)	(6.88)	(1.99)	(4.41)	(1.20)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	17.28	6.82	2.03	(0.98)	(6.88)	(1.99)	(4.41)	(1.20)	0.00
DEPOSITOS (%)	12.74	1.32	(8.06)	(5.78)	(6.63)	0.88	5.04	26.64	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	12.74	1.32	(8.06)	(5.78)	(6.63)	0.88	5.04	26.64	0.00
PATRIMONIO (%)	19.47	17.33	19.78	10.57	13.24	14.68	11.88	14.56	0.00
UTILIDAD NETA (%)	76.07	(55.06)	(10.20)	(30.63)	(24.95)	24.81	(15.06)	(17.97)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	145,961.38	137,655.84	138,094.23	136,351.28	133,039.20	132,391.97	130,584.59	133,376.22	0.00
MENCION ESPECIAL	682.93	932.39	2,621.50	2,436.98	2,777.80	2,319.81	2,818.10	2,836.15	0.00
SUBNORMAL	274.25	204.95	323.54	896.20	562.28	294.96	494.59	510.59	0.00
DUDOSO	987.79	509.96	735.13	1,006.47	1,039.24	1,453.15	1,576.05	1,682.72	0.00
IRRECUPERABLE	90.77	370.56	279.78	426.68	426.68	299.74	299.67	326.29	0.00