

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,811,136.82	2,953,117.65	3,093,228.76	3,032,900.66	3,347,528.22	3,341,894.10	3,458,778.62	0.00	0.00
ACTIVOS LIQUIDOS	330,285.04	346,488.25	458,783.00	314,544.33	463,687.44	333,530.80	382,829.88	0.00	0.00
TOTAL DE PRESTAMOS	1,137,437.06	1,205,884.63	1,258,319.28	1,336,379.01	1,405,659.59	1,446,690.51	1,468,733.91	0.00	0.00
LOCALES	903,351.37	938,743.02	1,004,554.44	1,061,654.92	1,124,068.00	1,200,988.69	1,206,959.31	0.00	0.00
EXTRANJEROS	234,085.69	267,141.61	253,764.84	274,724.09	281,591.60	245,701.82	261,774.60	0.00	0.00
TOTAL DE INVERSIONES	1,290,246.96	1,346,177.43	1,321,344.86	1,323,898.30	1,415,468.49	1,477,883.20	1,542,179.99	0.00	0.00
TOTAL DE DEPOSITOS	1,492,126.98	1,639,898.55	1,728,741.90	1,631,698.24	1,870,516.48	1,754,663.17	1,867,509.04	0.00	0.00
LOCALES	483,054.96	521,158.95	540,537.40	539,541.98	624,899.40	600,425.77	649,645.06	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	478,850.92	517,012.72	536,302.44	528,463.92	570,779.15	560,040.46	610,952.27	0.00	0.00
DEPOSITOS DE BANCOS	4,204.04	4,146.23	4,234.96	11,078.06	54,120.25	40,385.31	38,692.80	0.00	0.00
EXTRANJEROS	1,009,072.02	1,118,739.60	1,188,204.50	1,092,156.25	1,245,617.08	1,154,237.39	1,217,863.97	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	911,223.26	1,000,082.50	1,068,010.05	973,076.64	1,100,527.37	1,013,156.53	1,106,238.57	0.00	0.00
DEPOSITOS DE BANCOS	97,848.76	118,657.10	120,194.45	119,079.61	145,089.71	141,080.87	111,625.40	0.00	0.00
PATRIMONIO TOTAL	1,042,023.03	1,113,829.86	1,079,075.44	1,144,121.87	1,209,547.27	1,285,295.65	1,300,517.23	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,678,191.55	2,833,546.13	2,786,145.52	2,845,900.04	3,079,332.52	3,147,505.87	3,276,003.69	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	2,231,216.67	2,377,964.44	2,348,483.69	2,464,348.80	2,624,406.05	2,738,317.88	2,795,289.02	0.00	0.00
TOTAL DE PRESTAMOS	1,049,058.92	1,089,012.78	1,126,345.29	1,184,734.06	1,271,548.33	1,326,287.57	1,363,526.60	0.00	0.00
TOTAL DE INVERSIONES	1,182,157.75	1,288,951.67	1,222,138.40	1,279,614.75	1,352,857.73	1,412,030.31	1,431,762.43	0.00	0.00
PATRIMONIO TOTAL	983,125.74	1,049,913.34	1,017,629.66	1,066,916.73	1,125,785.15	1,199,562.75	1,189,796.34	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	96,433.46	27,223.08	55,124.33	84,398.97	114,887.96	31,853.29	64,639.55	0.00	0.00
EGRESOS DE OPERACIONES	37,413.02	10,322.73	21,111.60	33,602.49	46,095.15	12,642.06	26,222.07	0.00	0.00
INGRESO NETO DE INTERESES	59,020.44	16,900.35	34,012.73	50,796.48	68,792.82	19,211.24	38,417.48	0.00	0.00

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OTROS INGRESOS	233,603.07	64,845.23	128,841.60	200,812.89	286,100.86	74,942.88	156,676.16	0.00	0.00
INGRESO DE OPERACIONES	292,623.51	81,745.58	162,854.33	251,609.37	354,893.68	94,154.12	195,093.63	0.00	0.00
EGRESOS GENERALES	66,318.45	17,669.06	36,496.20	56,082.82	75,424.13	20,956.91	43,197.20	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	226,305.06	64,076.51	126,358.12	195,526.55	279,469.55	73,197.21	151,896.43	0.00	0.00
UTILIDAD DEL PERIODO	214,294.12	60,358.08	119,657.04	185,798.92	264,743.94	68,662.94	142,422.52	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	4,571.73	4,263.38	4,231.83	4,566.30	4,656.40	5,687.52	5,718.74	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	15,883.75	16,346.80	16,523.78	16,769.07	18,369.53	19,424.81	20,078.63	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.40	0.35	0.34	0.34	0.33	0.39	0.39	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	347.43	383.42	390.46	367.24	394.50	341.53	351.10	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.40	1.36	1.31	1.25	1.31	1.34	1.37	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	37.07	37.72	34.89	37.72	36.13	38.46	37.60	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	42.92	43.64	41.83	43.01	42.87	43.95	43.19	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	91.61	92.37	85.76	85.61	86.05	88.84	88.55	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	15.12	15.38	14.50	14.75	14.87	15.26	15.10	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.14	21.13	26.54	19.28	24.79	19.01	20.50	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.75	11.73	14.83	10.37	13.85	9.98	11.07	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	108.61	103.22	102.97	100.41	100.46	103.23	103.08	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.60	10.15	10.19	10.05	10.09	10.03	10.19	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	8.00	8.52	8.59	8.70	8.60	8.73	8.69	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	21.80	23.00	23.52	23.22	23.52	22.90	23.94	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.32	4.58	4.69	4.57	4.38	4.65	4.62	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.68	1.74	1.80	1.82	1.76	1.85	1.88	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.65	2.84	2.90	2.75	2.62	2.81	2.75	0.00	0.00



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ZONA LIBRE	5.52	5.04	5.34	5.52	5.67	5.60	5.71	0.00	0.00
RESTO DEL PAIS	6.43	7.29	6.70	6.90	6.18	6.45	6.32	0.00	0.00
AL POR MENOR	8.37	8.44	8.23	7.90	7.68	7.69	7.58	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	3.48	3.25	3.54	3.72	3.50	3.70	3.54	0.00	0.00
PRESTAMO PERSONAL AUTO	7.97	8.01	8.35	8.25	8.11	8.05	8.12	0.00	0.00
PRESTAMO PERSONAL	36.95	30.76	31.18	25.30	18.47	15.33	10.97	0.00	0.00
TARJETA DE CREDITO	5.69	6.53	5.74	6.10	6.75	7.25	7.02	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.72	3.11	3.14	3.11	3.09	3.46	3.20	0.00	0.00
PERSONA JURIDICA	3.23	3.24	3.25	3.50	3.49	3.43	3.50	0.00	0.00