

BAC 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	216,406.20	220,062.14	222,076.29	268,763.72	290,363.31	273,954.41	304,959.04	0.00	0.00
ACTIVOS LIQUIDOS	17,107.28	15,999.43	20,846.99	48,117.89	53,513.20	55,702.96	60,850.32	0.00	0.00
TOTAL DE PRESTAMOS	136,697.83	135,614.66	134,554.75	137,393.72	159,027.70	157,367.96	159,430.67	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	136,697.83	135,614.66	134,554.75	137,393.72	159,027.70	157,367.96	159,430.67	0.00	0.00
TOTAL DE INVERSIONES	56,759.60	62,934.88	60,467.37	76,746.46	70,520.77	53,394.90	76,629.74	0.00	0.00
TOTAL DE DEPOSITOS	185,416.50	188,275.24	188,324.83	233,975.99	255,356.92	238,150.29	264,121.62	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	4.98	15.05	40.05	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	4.98	15.05	40.05	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	185,416.50	188,275.24	188,324.83	233,975.99	255,351.93	238,135.24	264,081.56	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	184,450.40	184,708.73	187,341.57	232,790.25	251,957.87	234,517.70	263,558.80	0.00	0.00
DEPOSITOS DE BANCOS	966.09	3,566.52	983.25	1,185.74	3,394.07	3,617.54	522.76	0.00	0.00
PATRIMONIO TOTAL	28,080.68	29,526.34	30,387.03	30,730.55	31,525.41	31,726.47	26,995.99	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	221,038.54	222,982.04	216,858.22	241,724.41	253,384.76	247,008.28	263,517.66	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	197,629.07	201,445.83	194,825.15	201,955.17	211,502.95	204,656.20	215,541.27	0.00	0.00
TOTAL DE PRESTAMOS	141,748.86	136,989.94	137,660.90	138,226.74	147,862.76	146,491.31	146,992.71	0.00	0.00
TOTAL DE INVERSIONES	55,880.21	64,455.89	57,164.25	63,728.43	63,640.18	58,164.89	68,548.56	0.00	0.00
PATRIMONIO TOTAL	26,438.64	27,636.84	28,773.49	28,777.84	29,803.05	30,626.41	28,691.51	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,602.13	2,823.03	5,558.56	8,461.39	11,615.38	3,140.14	6,624.55	0.00	0.00
EGRESOS DE OPERACIONES	5,398.61	1,324.73	2,712.64	4,557.77	6,542.38	1,925.69	3,896.50	0.00	0.00
INGRESO NETO DE INTERESES	6,203.51	1,498.30	2,845.93	3,903.62	5,073.00	1,214.45	2,728.05	0.00	0.00

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OTROS INGRESOS	419.69	79.37	157.59	236.22	309.14	79.69	142.76	0.00	0.00
INGRESO DE OPERACIONES	6,623.21	1,577.66	3,003.52	4,139.84	5,382.14	1,294.14	2,870.81	0.00	0.00
EGRESOS GENERALES	1,975.83	473.81	991.74	1,530.28	2,004.29	678.65	1,283.69	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	4,647.37	1,103.86	2,011.77	2,609.57	3,377.85	615.49	1,587.12	0.00	0.00
UTILIDAD DEL PERIODO	3,812.04	1,106.26	1,940.90	2,204.33	3,117.84	249.08	1,094.97	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,028.20	2,047.85	2,370.31	2,420.52	1,847.18	1,693.83	1,406.23	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,147.37	1,144.97	1,218.25	1,338.24	1,112.71	1,485.24	1,506.39	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.48	1.51	1.76	1.76	1.16	1.08	0.88	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	56.57	55.91	51.40	55.29	60.24	87.69	107.12	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.84	0.84	0.91	0.97	0.70	0.94	0.94	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.98	13.42	13.68	11.43	10.86	11.58	8.85	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.52	14.87	15.58	14.35	13.73	15.05	11.44	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.54	21.77	22.58	22.37	19.82	20.16	16.93	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	25.22	25.43	26.41	20.58	18.03	17.05	13.36	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	9.23	8.50	11.07	20.57	20.96	23.39	23.04	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	7.91	7.27	9.39	17.90	18.43	20.33	19.95	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	39.84	41.92	43.18	53.37	48.57	45.81	52.05	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.93	2.20	1.99	1.46	1.47	0.49	1.02	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.72	1.98	1.79	1.22	1.23	0.40	0.83	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.42	16.01	13.49	10.21	10.46	3.25	7.63	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.87	5.61	5.71	5.59	5.49	6.14	6.15	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.73	2.63	2.78	3.01	3.09	3.76	3.62	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.14	2.98	2.92	2.58	2.40	2.37	2.53	0.00	0.00

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	29.83	30.03	33.02	36.96	37.24	52.44	44.72	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.21	0.16	0.16	0.16	0.15	0.16	0.13	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10.00	9.00	9.00	9.00	10.00	10.00	9.00	0.00	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	13,669.78	15,068.30	14,950.53	15,265.97	15,902.77	15,736.80	17,714.52	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	18,541.65	20,919.47	20,924.98	25,997.33	25,535.69	23,815.03	29,346.85	0.00	0.00
UTILIDAD NETA / EMPLEADOS	381.20	122.92	215.66	244.93	311.78	24.91	121.66	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(4.11)	(2.59)	4.93	25.19	34.18	24.49	37.32	0.00	0.00
PRESTAMOS (%)	(6.88)	(1.99)	(4.41)	(1.20)	16.34	16.04	18.49	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(6.88)	(1.99)	(4.41)	(1.20)	16.34	16.04	18.49	0.00	0.00
DEPOSITOS (%)	(6.63)	0.88	5.04	26.64	37.72	26.49	40.25	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(6.63)	0.88	5.04	26.64	37.72	26.48	40.23	0.00	0.00
PATRIMONIO (%)	13.24	14.68	11.88	14.56	12.27	7.45	(11.16)	0.00	0.00
UTILIDAD NETA (%)	(24.95)	24.81	(15.06)	(17.97)	(18.21)	(77.48)	(43.58)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	133,039.20	132,391.97	130,584.59	133,376.22	156,400.27	155,300.47	156,959.43	0.00	0.00
MENCION ESPECIAL	2,777.80	2,319.81	2,818.10	2,836.15	1,892.96	1,858.90	2,419.13	0.00	0.00
SUBNORMAL	562.28	294.96	494.59	510.59	206.84	295.14	300.22	0.00	0.00
DUDOSO	1,039.24	1,453.15	1,576.05	1,682.72	1,193.03	1,006.58	987.11	0.00	0.00
IRRECUPERABLE	426.68	299.74	299.67	326.29	447.31	392.10	271.17	0.00	0.00