

BAC BANK, INC.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2013
(En Miles de Balboas)

| | 2011 | 2012 | | | | 2013 | | | |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| 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 | 289,737.85 | 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 | 49,539.20 | 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 | 165,129.49 | 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 | 165,129.49 | 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 | 69,593.04 | 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 | 256,578.59 | 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 | 256,578.59 | 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 | 253,514.71 | 0.00 |
| DEPOSITOS DE BANCOS | 966.09 | 3,566.52 | 983.25 | 1,185.74 | 3,394.07 | 3,617.54 | 522.76 | 3,063.88 | 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 | 27,615.02 | 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 | 279,250.79 | 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 | 224,431.36 | 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 | 151,261.61 | 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 | 73,169.75 | 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 | 29,172.78 | 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 | 9,790.03 | 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 | 6,018.38 | 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 | 3,771.65 | 0.00 |
| OTROS INGRESOS | 419.69 | 79.37 | 157.59 | 236.22 | 309.14 | 79.69 | 142.76 | 221.16 | 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 | 3,992.81 | 0.00 |

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| EGRESOS GENERALES | 1,975.83 | 473.81 | 991.74 | 1,530.28 | 2,004.29 | 678.65 | 1,283.69 | 1,803.48 | 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 | 2,189.33 | 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 | 1,570.72 | 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 | 2,008.92 | 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 | 1,566.80 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.48 | 1.51 | 1.76 | 1.76 | 1.16 | 1.08 | 0.88 | 1.22 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 56.57 | 55.91 | 51.40 | 55.29 | 60.24 | 87.69 | 107.12 | 77.99 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.84 | 0.84 | 0.91 | 0.97 | 0.70 | 0.94 | 0.94 | 0.95 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 12.98 | 13.42 | 13.68 | 11.43 | 10.86 | 11.58 | 8.85 | 9.53 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.52 | 14.87 | 15.58 | 14.35 | 13.73 | 15.05 | 11.44 | 11.76 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 20.54 | 21.77 | 22.58 | 22.37 | 19.82 | 20.16 | 16.93 | 16.72 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 25.22 | 25.43 | 26.41 | 20.58 | 18.03 | 17.05 | 13.36 | 13.66 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 9.23 | 8.50 | 11.07 | 20.57 | 20.96 | 23.39 | 23.04 | 19.31 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 7.91 | 7.27 | 9.39 | 17.90 | 18.43 | 20.33 | 19.95 | 17.10 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 39.84 | 41.92 | 43.18 | 53.37 | 48.57 | 45.81 | 52.05 | 46.43 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.93 | 2.20 | 1.99 | 1.46 | 1.47 | 0.49 | 1.02 | 0.93 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.72 | 1.98 | 1.79 | 1.22 | 1.23 | 0.40 | 0.83 | 0.75 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 14.42 | 16.01 | 13.49 | 10.21 | 10.46 | 3.25 | 7.63 | 7.18 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.87 | 5.61 | 5.71 | 5.59 | 5.49 | 6.14 | 6.15 | 5.82 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.73 | 2.63 | 2.78 | 3.01 | 3.09 | 3.76 | 3.62 | 3.58 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.14 | 2.98 | 2.92 | 2.58 | 2.40 | 2.37 | 2.53 | 2.24 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 29.83 | 30.03 | 33.02 | 36.96 | 37.24 | 52.44 | 44.72 | 45.17 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.21 | 0.16 | 0.16 | 0.16 | 0.15 | 0.16 | 0.13 | 0.13 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 10.00 | 9.00 | 9.00 | 9.00 | 10.00 | 10.00 | 9.00 | 10.00 | 0.00 |

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| 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 | 16,512.95 | 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 | 25,657.86 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 381.20 | 122.92 | 215.66 | 244.93 | 311.78 | 24.91 | 121.66 | 157.07 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | (4.11) | (2.59) | 4.93 | 25.19 | 34.18 | 24.49 | 37.32 | 7.80 | 0.00 |
| PRESTAMOS (%) | (6.88) | (1.99) | (4.41) | (1.20) | 16.34 | 16.04 | 18.49 | 20.19 | 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 | 20.19 | 0.00 |
| DEPOSITOS (%) | (6.63) | 0.88 | 5.04 | 26.64 | 37.72 | 26.49 | 40.25 | 9.66 | 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 | 9.66 | 0.00 |
| PATRIMONIO (%) | 13.24 | 14.68 | 11.88 | 14.56 | 12.27 | 7.45 | (11.16) | (10.14) | 0.00 |
| UTILIDAD NETA (%) | (24.95) | 24.81 | (15.06) | (17.97) | (18.21) | (77.48) | (43.58) | (28.74) | 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 | 162,779.93 | 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 | 1,907.44 | 0.00 |
| SUBNORMAL | 562.28 | 294.96 | 494.59 | 510.59 | 206.84 | 295.14 | 300.22 | 716.42 | 0.00 |
| DUDOSO | 1,039.24 | 1,453.15 | 1,576.05 | 1,682.72 | 1,193.03 | 1,006.58 | 987.11 | 922.25 | 0.00 |
| IRRECUPERABLE | 426.68 | 299.74 | 299.67 | 326.29 | 447.31 | 392.10 | 271.17 | 370.25 | 0.00 |