

BAC BANK, INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

| | 2014 | 2015 | | | |
|------------------------------|----------------|----------------|----------------|----------------|----------------|
| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| ACTIVOS LIQUIDOS NETO | 68,904,997.71 | 80,252,348.86 | 106,453,372.47 | 65,859,028.30 | 70,025,897.78 |
| DEPÓSITOS INTERNOS EN BANCOS | 8,078,880.11 | 8,378,505.25 | 4,442,838.88 | 7,173,767.89 | 3,631,082.44 |
| A LA VISTA | 4,070,236.99 | 4,367,936.57 | 430,343.70 | 3,159,345.26 | 3,631,082.44 |
| A PLAZO | 4,008,643.12 | 4,010,568.68 | 4,012,495.18 | 4,014,422.63 | 0.00 |
| DEPÓSITOS EXTERNOS EN BANCOS | 60,826,117.60 | 71,873,843.61 | 102,010,533.59 | 58,685,260.41 | 66,394,815.34 |
| A LA VISTA | 8,024,810.06 | 17,695,052.09 | 57,254,393.01 | 17,575,179.61 | 39,859,617.89 |
| A PLAZO | 52,801,307.54 | 54,178,791.52 | 44,756,140.58 | 41,110,080.80 | 26,535,197.45 |
| OTROS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CARTERA CREDITICIA NETA | 172,109,519.32 | 173,351,928.67 | 174,162,286.06 | 183,565,075.33 | 198,764,766.18 |
| INTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNA | 172,922,574.02 | 174,399,235.86 | 174,744,008.26 | 184,343,632.67 | 199,628,901.82 |
| MENOS PROVISIONES | (813,054.70) | (1,047,307.19) | (581,722.20) | (778,557.34) | (864,135.64) |
| INTERNA | 0.00 | 153,709.52 | 0.00 | 0.00 | 0.00 |
| EXTERNA | (813,054.70) | (1,201,016.71) | (581,722.20) | (778,557.34) | (864,135.64) |
| INVERSIONES EN VALORES NETA | 61,231,545.32 | 53,594,017.94 | 44,668,353.03 | 40,359,432.50 | 28,147,733.66 |
| INTERNAS | 4,112,046.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNAS | 57,119,499.32 | 53,594,017.94 | 44,668,353.03 | 40,359,432.50 | 28,147,733.66 |
| MENOS PROVISIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS ACTIVOS | 3,256,325.09 | 5,779,147.84 | 4,968,271.19 | 4,555,093.61 | 5,439,303.26 |
| INTERNOS | 336,699.54 | 250,222.26 | 250,222.36 | 86,831.01 | 250,000.00 |
| EXTERNOS | 2,919,625.55 | 5,528,925.58 | 4,718,048.83 | 4,468,262.60 | 5,189,303.26 |
| ACTIVO TOTAL NETO | 305,502,387.44 | 312,977,443.31 | 330,252,282.75 | 294,338,629.74 | 302,377,700.88 |
| DEPOSITOS | 265,681,491.31 | 269,038,050.41 | 285,811,216.72 | 251,364,719.79 | 257,973,915.22 |
| INTERNOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

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| | 2014 | 2015 | | | |
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| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| DE PARTICULARES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A LA VISTA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A PLAZO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DE AHORROS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A LA VISTA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A PLAZO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNOS | 265,681,491.31 | 269,038,050.41 | 285,811,216.72 | 251,364,719.79 | 257,973,915.22 |
| OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DE PARTICULARES | 257,273,748.27 | 259,987,872.07 | 261,897,230.98 | 246,175,338.49 | 249,343,114.62 |
| A LA VISTA | 78,630,417.37 | 79,047,044.19 | 80,567,752.42 | 66,906,467.09 | 74,566,080.24 |
| A PLAZO | 161,467,415.94 | 162,613,013.43 | 163,817,085.76 | 163,576,541.98 | 157,002,912.25 |
| DE AHORROS | 17,175,914.96 | 18,327,814.45 | 17,512,392.80 | 15,692,329.42 | 17,774,122.13 |
| DE BANCOS | 8,407,743.04 | 9,050,178.34 | 23,913,985.74 | 5,189,381.30 | 8,630,800.60 |
| A LA VISTA | 8,407,743.04 | 9,050,178.34 | 23,413,984.74 | 4,689,380.30 | 7,380,799.60 |
| A PLAZO | 0.00 | 0.00 | 500,001.00 | 500,001.00 | 1,250,001.00 |
| OBLIGACIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INTERNAS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNAS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS PASIVOS | 8,004,066.34 | 11,893,704.37 | 11,813,120.47 | 10,126,217.51 | 10,711,431.63 |
| INTERNOS | 503,545.12 | 549,265.72 | 552,777.69 | 549,543.80 | 4,951,285.98 |
| EXTERNOS | 7,500,521.22 | 11,344,438.65 | 11,260,342.78 | 9,576,673.71 | 5,760,145.65 |
| PATRIMONIO | 31,816,829.79 | 32,045,688.53 | 32,627,945.56 | 32,847,692.44 | 33,692,354.03 |
| CAPITAL | 25,000,000.00 | 25,000,000.00 | 25,000,000.00 | 25,000,000.00 | 25,000,000.00 |
| RESERVAS DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTRAS RESERVAS | 1,325,869.31 | 2,233,357.18 | 2,211,713.11 | 2,185,719.97 | 2,466,071.23 |
| UTILIDAD DEL PERIODO Y DE PERIODOS | 5,354,706.44 | 4,812,778.31 | 5,479,988.37 | 5,706,785.71 | 6,246,885.16 |

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| ANTERIORES | | | | | |
| GAN/PERD EN INV. DIS. PARA LA VENTA | 136,254.04 | (446.96) | (63,755.92) | (44,813.24) | (20,602.36) |
| DEUDA SUBORDINADA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PASIVO Y PATRIMONIO TOTAL | 305,502,387.44 | 312,977,443.31 | 330,252,282.75 | 294,338,629.74 | 302,377,700.88 |