

BALANCE DE SITUACION
BAC International Bank Inc.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	93,506.68	25.54%	366,095.30	125,061.24	153,338.89	116,458.26	156,023.07	119,097.98	108,918.48	164,048.18	158,599.57	227,496.00	203,705.16	304,113.25	459,601.99
Depositos Locales en Bancos	3,567.33	21.41%	16,660.19	14,069.79	14,250.56	12,615.68	16,072.77	24,090.73	14,709.36	16,162.44	25,008.28	29,074.69	24,064.03	24,668.55	20,227.51
A la Vista	661.27	6.72%	9,835.43	11,135.69	10,350.16	11,422.09	11,498.97	11,192.57	11,422.20	9,793.84	9,835.64	10,656.25	10,911.25	13,453.69	10,496.69
A Plazo	2,906.06	42.58%	6,824.76	2,934.09	3,900.40	1,193.59	4,573.81	12,898.16	3,287.16	6,368.61	15,172.64	18,418.44	13,152.78	11,214.86	9,730.82
Depositos Extranjeros en Bancos	86,569.25	26.27%	329,555.38	87,547.57	114,962.29	78,567.22	118,265.39	69,254.39	71,821.10	122,638.56	111,647.77	175,904.02	150,781.74	249,987.84	416,124.64
A la Vista	4,613.79	1.87%	246,123.44	20,859.80	63,204.03	45,437.51	63,343.35	32,101.39	29,340.11	38,125.92	65,882.74	70,775.15	81,540.67	170,684.86	250,737.23
A Plazo	81,955.46	98.23%	83,431.94	66,687.77	51,758.26	33,129.71	54,922.04	37,152.99	42,480.99	84,512.64	45,765.03	105,128.87	69,241.07	79,302.98	165,387.40
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	3,370.11	16.95%	19,879.73	23,443.89	24,126.05	25,275.36	21,684.90	25,752.86	22,388.03	25,247.18	21,943.52	22,517.30	28,859.39	29,456.86	23,249.84
CARTERA CREDITICIA	(32,581.73)	(3.28%)	993,262.52	967,166.39	959,526.77	937,238.23	841,084.80	929,796.59	957,818.68	892,140.61	903,515.77	920,906.47	940,906.98	953,207.77	960,680.78
Locales	79,047.24	11.53%	685,784.26	657,204.05	655,884.72	663,474.48	572,685.38	657,900.14	683,626.86	692,098.66	704,380.99	724,295.55	746,125.30	759,165.75	764,831.50
Extranjero	(105,859.68)	(33.45%)	316,453.78	318,884.62	312,274.14	282,193.52	281,014.89	282,676.94	284,972.24	213,135.14	212,483.30	210,746.63	209,830.70	209,395.90	210,594.11
Menos Provisiones	5,769.30	64.28%	8,975.53	8,922.28	8,632.09	8,429.77	12,615.46	10,780.50	10,780.42	13,093.19	13,348.52	14,135.71	15,049.02	15,353.88	14,744.83
Locales	5,771.21	64.69%	8,921.83	8,803.86	8,572.62	8,239.69	12,596.74	10,760.42	10,777.33	13,089.22	13,312.22	14,005.68	15,042.82	15,335.37	14,693.04
Extranjero	(1.91)	(3.56%)	53.71	118.43	59.47	190.08	18.73	20.08	3.09	3.96	36.30	130.03	6.20	18.51	51.79
INVERSIONES EN VALORES	43,301.15	4.20%	1,030,767.40	1,084,514.82	1,093,403.75	1,073,220.72	1,063,814.87	1,077,721.90	1,110,381.92	1,044,830.95	1,055,654.83	1,036,182.87	1,034,403.30	1,008,497.73	1,074,068.54
Locales	(13,078.32)	(42.21%)	30,980.49	30,955.76	31,012.83	31,000.88	31,029.04	35,864.41	40,572.15	6,989.37	7,098.51	18,022.28	23,128.40	22,976.24	17,902.16
Extranjero	56,379.47	5.64%	999,786.91	1,053,559.06	1,062,390.92	1,042,219.84	1,032,785.83	1,041,857.48	1,069,809.77	1,037,841.59	1,048,556.32	1,018,160.59	1,011,274.90	985,521.48	1,056,166.38
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	17,143.12	50.79%	33,751.85	36,687.98	37,095.31	37,361.49	156,303.74	70,593.91	52,867.29	52,513.74	48,053.62	45,917.11	46,248.70	48,092.39	50,894.97
Locales	17,646.98	54.81%	32,199.31	35,665.47	35,933.63	36,023.78	154,945.80	69,697.62	51,893.48	45,538.92	47,219.47	45,167.88	45,504.07	46,990.59	49,846.30
Extranjero	(503.86)	(32.45%)	1,552.53	1,022.52	1,161.69	1,337.71	1,357.94	896.30	973.81	6,974.82	834.15	749.23	744.63	1,101.81	1,048.67
TOTAL DE ACTIVOS	121,369.22	5.01%	2,423,877.06	2,213,430.43	2,243,364.72	2,164,278.70	2,217,226.47	2,197,210.37	2,229,986.37	2,153,533.48	2,165,823.79	2,230,502.45	2,225,264.12	2,313,911.14	2,545,246.28
DEPOSITOS	67,725.71	4.53%	1,493,489.24	1,242,086.65	1,268,912.93	1,215,942.10	1,243,956.43	1,220,330.79	1,212,749.25	1,207,580.39	1,213,865.71	1,260,626.64	1,254,110.89	1,343,243.37	1,561,214.95
Locales	75,244.08	21.65%	347,585.68	329,086.62	322,060.41	323,256.85	354,328.00	343,690.73	328,295.15	334,391.78	335,330.96	331,133.36	341,721.01	369,167.05	422,829.76

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Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	69,052.85	20.26%	340,821.94	319,209.12	314,100.74	318,233.96	319,993.15	318,074.06	319,019.93	314,468.89	315,561.15	310,622.80	323,447.90	341,744.95	409,874.80
A la Vista	51,401.25	32.58%	157,745.70	140,926.05	137,656.17	137,422.04	133,434.10	135,096.08	129,715.63	127,645.75	131,999.02	130,290.98	144,974.17	158,899.02	209,146.95
A Plazo	14,301.29	17.56%	81,425.24	79,114.67	80,604.83	84,685.83	87,254.35	84,754.80	91,318.54	88,632.71	84,553.41	80,360.86	78,383.09	81,758.27	95,726.53
De Ahorros	3,350.31	3.30%	101,651.01	99,168.39	95,839.74	96,126.10	99,304.70	98,223.18	97,985.77	98,190.43	99,008.71	99,970.96	100,090.64	101,087.65	105,001.32
De Bancos	6,191.23	91.54%	6,763.74	9,877.50	7,959.67	5,022.89	34,334.86	25,616.68	9,275.21	19,922.90	19,769.81	20,510.55	18,273.11	27,422.10	12,954.97
A la Vista	2,941.23	52.39%	5,613.74	6,227.50	7,309.67	4,372.89	24,976.36	16,903.85	3,157.90	14,401.24	14,243.64	12,979.87	13,873.11	20,022.10	8,554.97
A Plazo	3,250.00	282.61%	1,150.00	3,650.00	650.00	650.00	9,358.49	8,712.83	6,117.31	5,521.66	5,526.17	7,530.68	4,400.00	7,400.00	4,400.00
Extranjero	(7,518.37)	(0.66%)	1,145,903.56	913,000.02	946,852.52	892,685.25	889,628.43	876,640.05	884,454.10	873,188.60	878,534.75	929,493.29	912,389.89	974,076.32	1,138,385.19
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	8,123.32	0.76%	1,064,837.29	846,175.48	871,211.68	821,814.74	814,308.25	809,613.32	810,540.87	833,873.00	853,896.12	905,351.26	893,953.13	943,218.15	1,072,960.61
A la Vista	68,742.15	58.47%	117,570.05	119,106.75	108,510.21	100,671.95	99,864.30	111,392.70	112,977.55	107,075.58	111,308.25	138,194.26	149,935.74	122,904.02	186,312.19
A Plazo	(41,474.85)	(9.13%)	454,506.05	441,294.13	416,570.09	413,942.68	412,133.94	413,796.72	413,653.96	447,099.20	462,821.30	456,878.44	448,627.90	438,562.81	413,031.20
De Ahorros	(19,143.97)	(3.89%)	492,761.19	285,774.59	346,131.38	307,200.10	302,310.01	284,423.89	283,909.37	279,698.22	279,766.57	310,278.56	295,389.49	381,751.32	473,617.22
De Bancos	(15,641.69)	(19.29%)	81,066.27	66,824.55	75,640.84	70,870.51	75,320.18	67,026.73	73,913.23	39,315.60	24,638.63	24,142.02	18,436.75	30,858.17	65,424.58
A la Vista	(26,404.90)	(61.67%)	42,819.10	28,576.27	26,641.45	21,870.11	26,318.66	18,024.13	24,909.51	23,353.79	23,875.70	23,377.96	17,671.61	15,029.81	16,414.20
A Plazo	10,763.20	28.14%	38,247.17	38,248.28	48,999.39	49,000.40	49,001.52	49,002.60	49,003.72	15,961.81	762.93	764.06	765.15	15,828.36	49,010.37
OBLIGACIONES	(86,124.50)	(81.54%)	105,618.19	106,430.15	101,643.26	103,385.15	111,961.57	108,085.37	110,094.17	38,210.42	35,348.26	32,798.51	24,253.86	20,022.85	19,493.69
Locales	(22,207.83)	(65.96%)	33,667.39	33,667.19	28,916.99	28,916.78	28,916.57	27,898.70	27,898.49	27,898.28	27,057.93	24,818.31	16,226.74	11,950.09	11,459.57
Extranjero	(63,916.67)	(88.83%)	71,950.80	72,762.96	72,726.27	74,468.37	83,045.00	80,186.67	82,195.68	10,312.14	8,290.33	7,980.20	8,027.12	8,072.76	8,034.12
OTROS PASIVOS	10,161.63	33.71%	30,147.57	42,583.49	36,427.02	34,859.34	34,803.73	37,524.97	60,174.19	42,282.39	37,950.39	47,293.71	45,197.52	52,487.74	40,309.19
Locales	11,704.38	45.73%	25,596.00	37,925.59	31,460.02	29,420.97	29,833.02	32,506.35	55,273.57	38,096.32	33,455.83	43,140.36	41,512.89	43,055.85	37,300.38
Extranjero	(1,542.76)	(33.90%)	4,551.57	4,657.90	4,967.00	5,438.37	4,970.71	5,018.62	4,900.62	4,186.07	4,494.56	4,153.35	3,684.63	9,431.89	3,008.81
PATRIMONIO	129,606.38	16.31%	794,622.06	822,330.14	836,381.52	810,092.11	826,504.73	831,269.24	846,968.76	865,460.28	878,659.43	889,783.59	901,701.85	898,157.17	924,228.44
Capital	0.00	0.00%	113,565.25	113,565.25	113,565.25	113,565.25	113,565.25	113,565.25	113,565.25	113,565.25	113,565.25	113,565.25	113,565.25	113,565.25	113,565.25
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	97,355.92	15.20%	640,369.58	790,725.50	790,725.50	737,725.50	737,725.50	737,725.50	737,725.50	737,725.50	737,725.50	737,725.50	737,725.50	737,725.50	737,725.50
Utilidad de Periodo	13,915.04	10.15%	137,116.16	16,730.89	29,655.23	36,878.72	46,920.45	71,348.54	84,191.06	89,662.73	99,743.12	112,861.56	126,183.94	122,742.52	151,031.21

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Ganancia o Perdida en Valores Disponible para la Venta	18,335.41	(19.01%)	(96,428.94)	(98,691.50)	(97,564.47)	(78,077.36)	(71,706.47)	(91,370.05)	(88,513.06)	(75,493.21)	(72,374.44)	(74,368.73)	(75,772.85)	(75,876.11)	(78,093.52)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	121,369.22	5.01%	2,423,877.06	2,213,430.43	2,243,364.72	2,164,278.70	2,217,226.47	2,197,210.37	2,229,986.37	2,153,533.48	2,165,823.79	2,230,502.45	2,225,264.12	2,313,911.14	2,545,246.28