

BALANCE DE SITUACION
BAC International Bank Inc.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(129,316.94)	(28.14%)	459,601.99	715,504.54	441,071.13	453,970.08	239,317.62	234,074.12	309,268.31	177,002.88	262,594.36	285,140.68	302,525.63	237,343.05	330,285.04
Depositos Locales en Bancos	(3,282.45)	(16.23%)	20,227.51	25,932.20	24,789.09	13,016.73	24,026.25	24,922.06	31,593.96	21,141.65	16,325.44	22,185.76	17,883.85	15,010.35	16,945.06
A la Vista	3,448.37	32.85%	10,496.69	14,263.35	13,428.17	12,954.23	14,960.96	13,558.75	14,034.31	11,683.09	12,966.16	22,130.51	12,926.28	11,955.08	13,945.06
A Plazo	(6,730.82)	(69.17%)	9,730.82	11,668.85	11,360.92	62.50	9,065.29	11,363.30	17,559.65	9,458.56	3,359.28	55.25	4,957.58	3,055.27	3,000.00
Depositos Extranjeros en Bancos	(139,973.49)	(33.64%)	416,124.64	660,854.63	387,802.02	413,378.87	183,725.12	181,362.98	251,614.18	123,985.62	221,612.62	234,527.78	249,212.60	190,311.83	276,151.15
A la Vista	(149,789.35)	(59.74%)	250,737.23	431,486.13	330,012.18	362,809.02	132,613.47	53,716.16	134,686.92	84,676.78	178,887.20	136,402.54	149,627.87	98,656.41	100,947.88
A Plazo	9,815.87	5.94%	165,387.40	229,368.50	57,789.84	50,569.85	51,111.65	127,646.82	116,927.26	39,308.84	42,725.43	98,125.24	99,584.73	91,655.42	175,203.27
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	13,938.99	59.95%	23,249.84	28,717.71	28,480.03	27,574.49	31,566.25	27,789.09	26,060.17	31,875.62	24,656.30	28,427.14	35,429.18	32,020.87	37,188.83
CARTERA CREDITICIA	176,756.27	18.40%	960,680.78	961,638.40	965,412.40	972,140.93	987,165.65	993,771.51	994,371.31	1,032,872.19	1,038,697.59	1,033,089.11	1,071,803.95	1,101,786.52	1,137,437.06
Locales	154,367.99	20.18%	764,831.50	768,192.18	772,483.98	787,752.00	804,365.09	810,326.14	810,335.65	849,484.51	858,487.47	865,630.17	903,867.00	920,011.88	919,199.50
Extranjero	23,527.21	11.17%	210,594.11	208,272.92	206,718.31	198,129.50	197,419.92	197,888.89	198,397.43	198,152.76	194,727.96	182,317.59	183,224.04	197,672.90	234,121.31
Menos Provisiones	1,138.93	7.72%	14,744.83	14,826.70	13,789.89	13,740.58	14,619.36	14,443.53	14,361.78	14,765.08	14,517.84	14,858.65	15,287.09	15,898.26	15,883.75
Locales	1,155.09	7.86%	14,693.04	14,805.52	13,738.73	13,474.33	14,330.86	14,423.94	14,169.07	14,552.84	14,504.22	14,841.79	15,148.06	15,867.80	15,848.13
Extranjero	(16.17)	(31.21%)	51.79	21.18	51.16	266.25	288.50	19.59	192.70	212.23	13.62	16.87	139.03	30.46	35.63
INVERSIONES EN VALORES	216,178.42	20.13%	1,074,068.54	1,104,539.66	1,194,932.33	1,231,725.90	1,230,261.55	1,132,342.44	1,122,931.94	1,174,146.79	1,229,787.12	1,235,331.19	1,264,636.85	1,270,960.68	1,290,246.96
Locales	5,146.63	28.75%	17,902.16	17,945.41	70,634.69	71,119.27	71,220.45	39,667.60	18,015.20	22,988.71	22,943.45	22,977.90	22,746.01	22,731.32	23,048.79
Extranjero	211,031.79	19.98%	1,056,166.38	1,086,594.25	1,124,297.64	1,160,606.63	1,159,041.11	1,092,674.84	1,104,916.74	1,151,158.08	1,206,843.67	1,212,353.29	1,241,890.85	1,248,229.36	1,267,198.17
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	2,272.79	4.47%	50,894.97	53,555.33	54,271.99	56,137.70	51,924.61	53,586.09	52,490.73	53,015.08	51,795.22	105,338.44	53,389.72	52,779.95	53,167.76
Locales	2,351.18	4.72%	49,846.30	53,020.91	53,699.43	52,036.09	49,508.56	50,913.63	50,329.04	50,799.88	49,678.51	104,178.30	52,576.07	51,964.31	52,197.47
Extranjero	(78.38)	(7.47%)	1,048.67	534.42	572.56	4,101.61	2,416.05	2,672.46	2,161.69	2,215.20	2,116.71	1,160.14	813.66	815.64	970.29
TOTAL DE ACTIVOS	265,890.54	10.45%	2,545,246.28	2,835,237.93	2,655,687.85	2,713,974.62	2,508,669.43	2,413,774.15	2,479,062.28	2,437,036.95	2,582,874.30	2,658,899.42	2,692,356.17	2,662,870.21	2,811,136.82
DEPOSITOS	(69,087.97)	(4.43%)	1,561,214.95	1,827,341.65	1,623,097.96	1,648,970.78	1,461,382.72	1,387,373.60	1,455,759.28	1,390,752.15	1,488,634.21	1,501,312.88	1,490,207.85	1,433,134.52	1,492,126.98
Locales	60,225.19	14.24%	422,829.76	424,049.70	415,737.95	407,484.20	413,826.62	415,237.03	402,483.69	415,612.27	400,111.57	405,362.22	432,200.47	437,858.00	483,054.96

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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	68,976.12	16.83%	409,874.80	411,002.76	411,293.35	397,745.08	407,021.96	410,457.54	398,223.97	402,065.85	395,227.06	398,236.42	424,712.05	431,937.27	478,850.92
A la Vista	13,267.36	6.34%	209,146.95	197,300.61	193,348.10	182,145.07	188,196.04	190,509.72	171,322.86	176,997.13	169,234.24	170,290.52	191,862.64	180,293.94	222,414.31
A Plazo	42,793.86	44.70%	95,726.53	109,460.50	113,245.98	109,874.25	109,690.33	111,062.99	114,837.88	113,172.52	111,480.65	111,314.18	118,773.45	135,097.74	138,520.39
De Ahorros	12,914.90	12.30%	105,001.32	104,241.65	104,699.27	105,725.77	109,135.59	108,884.83	112,063.24	111,896.20	114,512.17	116,631.73	114,075.97	116,545.59	117,916.22
De Bancos	(8,750.93)	(67.55%)	12,954.97	13,046.94	4,444.61	9,739.11	6,804.66	4,779.48	4,259.71	13,546.43	4,884.51	7,125.80	7,488.41	5,920.73	4,204.04
A la Vista	(4,350.93)	(50.86%)	8,554.97	5,313.60	4,444.61	6,749.00	4,464.29	4,779.48	4,259.71	13,546.43	4,884.51	7,125.80	7,488.41	5,920.73	4,204.04
A Plazo	(4,400.00)	(100.00%)	4,400.00	7,733.33	0.00	2,990.11	2,340.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(129,313.17)	(11.36%)	1,138,385.19	1,403,291.95	1,207,360.01	1,241,486.58	1,047,556.10	972,136.58	1,053,275.59	975,139.88	1,088,522.64	1,095,950.66	1,058,007.38	995,276.53	1,009,072.02
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	(161,737.35)	(15.07%)	1,072,960.61	1,334,558.40	1,140,913.03	1,175,949.80	977,402.49	906,100.30	990,331.35	912,509.96	988,037.59	1,015,068.93	958,424.01	897,482.19	911,223.26
A la Vista	(51,958.38)	(27.89%)	186,312.19	151,823.86	142,896.46	141,344.50	158,209.83	138,433.48	146,792.71	161,302.50	149,457.95	139,303.47	135,415.08	131,255.63	134,353.81
A Plazo	(43,469.26)	(10.52%)	413,031.20	422,987.30	415,503.32	411,948.16	406,994.02	402,603.95	382,410.94	373,518.68	368,694.63	368,220.16	375,656.33	372,667.21	369,561.94
De Ahorros	(66,309.71)	(14.00%)	473,617.22	759,747.24	582,513.24	622,657.14	412,198.64	365,062.87	461,127.71	377,688.79	469,885.02	507,545.30	447,352.60	393,559.35	407,307.51
De Bancos	32,424.18	49.56%	65,424.58	68,733.55	66,446.98	65,536.78	70,153.60	66,036.27	62,944.24	62,629.92	100,485.04	80,881.73	99,583.36	97,794.33	97,848.76
A la Vista	51,753.75	315.30%	16,414.20	19,722.08	17,434.37	16,523.14	21,138.83	17,120.40	14,027.22	13,711.79	51,565.77	51,204.30	69,904.83	68,114.64	68,167.95
A Plazo	(19,329.57)	(39.44%)	49,010.37	49,011.47	49,012.61	49,013.63	49,014.77	48,915.88	48,917.02	48,918.13	48,919.27	29,677.42	29,678.54	29,679.69	29,680.81
OBLIGACIONES	213,087.40	1,093.11%	19,493.69	19,479.61	20,144.95	18,232.93	18,839.99	17,140.80	16,905.84	16,976.99	68,415.18	122,737.51	138,286.62	153,361.01	232,581.09
Locales	214,287.54	1,869.94%	11,459.57	11,459.35	10,618.99	10,618.76	10,618.54	9,600.44	9,600.42	9,600.19	60,875.20	115,674.45	130,959.94	146,297.94	225,747.10
Extranjero	(1,200.13)	(14.94%)	8,034.12	8,020.26	9,525.97	7,614.17	8,221.45	7,540.36	7,305.41	7,376.80	7,539.98	7,063.06	7,326.68	7,063.06	6,833.99
OTROS PASIVOS	4,096.53	10.16%	40,309.19	39,838.95	43,795.51	60,774.09	49,858.98	46,857.47	50,213.29	52,603.50	41,772.32	45,137.44	48,666.82	48,259.00	44,405.72
Locales	(420.23)	(1.13%)	37,300.38	36,376.42	39,729.96	38,528.14	36,712.86	33,667.42	40,801.26	42,139.92	34,862.92	37,398.70	40,859.14	41,581.35	36,880.15
Extranjero	4,516.76	150.12%	3,008.81	3,462.53	4,065.55	22,245.95	13,146.12	13,190.05	9,412.03	10,463.59	6,909.39	7,738.73	7,807.68	6,677.65	7,525.57
PATRIMONIO	117,794.59	12.75%	924,228.44	948,577.72	968,649.43	985,996.82	978,587.74	962,402.27	956,183.88	976,704.31	984,052.59	989,711.59	1,015,194.88	1,028,115.68	1,042,023.03
Capital	104,510.00	92.03%	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	(38,353.24)	(5.20%)	737,725.50	889,221.02	889,221.02	889,221.02	864,007.26	833,882.26	808,882.26	808,882.26	808,882.26	808,882.26	808,882.26	766,372.26	699,372.26
Utilidad de Periodo	63,262.91	41.89%	151,031.21	14,378.55	28,832.74	43,813.62	58,249.52	79,436.35	99,453.03	121,285.54	141,392.34	159,241.93	179,535.45	196,271.01	214,294.12

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Ganancia o Perdida en Valores Disponible para la Venta	(11,625.08)	14.89%	(78,093.52)	(68,587.10)	(62,969.58)	(60,603.07)	(57,234.29)	(64,481.59)	(65,716.67)	(67,028.75)	(79,787.27)	(91,977.85)	(86,788.09)	(90,602.85)	(89,718.61)
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	265,890.54	10.45%	2,545,246.28	2,835,237.93	2,655,687.85	2,713,974.62	2,508,669.43	2,413,774.15	2,479,062.28	2,437,036.95	2,582,874.30	2,658,899.42	2,692,356.17	2,662,870.21	2,811,136.82