

BALANCE DE SITUACION
BAC International Bank Inc.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	133,402.40	40.39%	330,285.04	281,557.22	385,538.42	346,488.25	344,406.51	309,451.84	458,783.00	484,721.71	384,944.91	314,544.33	329,646.89	281,631.97	463,687.44
Depositos Locales en Bancos	1,706.37	10.07%	16,945.06	20,153.21	18,632.03	17,356.19	17,305.73	16,502.38	16,998.63	26,971.94	28,397.94	21,856.51	23,641.15	17,583.49	18,651.43
A la Vista	(293.63)	(2.11%)	13,945.06	14,653.21	15,432.03	14,456.19	14,505.73	14,202.38	13,198.63	13,771.94	13,397.94	13,756.51	21,541.15	14,083.49	13,651.43
A Plazo	2,000.00	66.67%	3,000.00	5,500.00	3,200.00	2,900.00	2,800.00	2,300.00	3,800.00	13,200.00	15,000.00	8,100.00	2,100.00	3,500.00	5,000.00
Depositos Extranjeros en Bancos	122,272.78	44.28%	276,151.15	231,897.16	335,312.41	289,440.05	286,271.14	259,537.67	395,659.01	423,703.42	321,024.81	250,563.78	267,006.57	226,672.32	398,423.93
A la Vista	149,122.64	147.72%	100,947.88	76,573.75	173,597.14	145,930.18	170,072.17	156,542.46	178,555.56	137,226.96	135,699.23	83,444.60	171,085.18	128,310.77	250,070.52
A Plazo	(26,849.86)	(15.32%)	175,203.27	155,323.42	161,715.26	143,509.86	116,198.97	102,995.21	217,103.45	286,476.47	185,325.58	167,119.18	95,921.39	98,361.56	148,353.41
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	9,423.25	25.34%	37,188.83	29,506.85	31,593.99	39,692.02	40,829.63	33,411.79	46,125.35	34,046.35	35,522.16	42,124.04	38,999.17	37,376.16	46,612.08
CARTERA CREDITICIA	268,222.54	23.58%	1,137,437.06	1,155,436.26	1,149,636.29	1,205,884.63	1,229,911.05	1,251,274.70	1,258,319.28	1,272,172.87	1,323,758.57	1,336,379.01	1,357,214.92	1,390,553.72	1,405,659.59
Locales	223,191.01	24.28%	919,199.50	931,191.03	918,553.24	955,049.77	981,134.38	1,002,312.62	1,021,047.47	1,029,345.88	1,078,577.24	1,078,386.28	1,104,717.54	1,135,110.95	1,142,390.50
Extranjero	47,517.31	20.30%	234,121.31	240,080.22	247,062.58	267,181.66	265,529.02	265,447.31	253,795.59	259,487.64	261,948.68	274,761.80	269,697.67	273,336.80	281,638.62
Menos Provisiones	2,485.78	15.65%	15,883.75	15,834.99	15,979.53	16,346.80	16,752.35	16,485.23	16,523.78	16,660.66	16,767.34	16,769.07	17,200.29	17,894.04	18,369.53
Locales	2,474.38	15.61%	15,848.13	15,797.95	15,935.38	16,306.76	16,713.99	16,444.77	16,493.03	16,626.77	16,728.88	16,731.36	17,159.46	17,850.07	18,322.51
Extranjero	11.40	32.00%	35.63	37.04	44.15	40.04	38.36	40.46	30.75	33.89	38.46	37.71	40.83	43.97	47.02
INVERSIONES EN VALORES	125,221.53	9.71%	1,290,246.96	1,320,297.21	1,339,947.02	1,346,177.43	1,330,044.31	1,329,106.90	1,321,344.86	1,278,780.50	1,302,834.95	1,323,898.30	1,373,335.03	1,395,929.72	1,415,468.49
Locales	8,232.89	35.72%	23,048.79	22,957.89	22,252.40	22,652.31	22,635.74	22,619.97	22,912.60	24,563.92	24,537.51	24,534.36	30,990.23	31,150.06	31,281.69
Extranjero	116,988.63	9.23%	1,267,198.17	1,297,339.32	1,317,694.62	1,323,525.12	1,307,408.57	1,306,486.93	1,298,432.26	1,254,216.58	1,278,297.44	1,299,363.95	1,342,344.80	1,364,779.66	1,384,186.80
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	9,544.94	17.95%	53,167.76	56,665.80	57,187.95	54,567.34	55,383.80	55,277.76	54,781.62	57,130.43	58,638.43	58,079.01	65,227.92	60,025.13	62,712.70
Locales	8,371.24	16.04%	52,197.47	55,163.43	55,930.64	50,552.36	52,532.84	52,499.79	52,390.49	54,727.16	55,943.74	54,885.14	62,519.04	57,223.14	60,568.71
Extranjero	1,173.70	120.96%	970.29	1,502.37	1,257.31	4,014.98	2,850.97	2,777.97	2,391.13	2,403.27	2,694.68	3,193.88	2,708.88	2,801.99	2,143.98
TOTAL DE ACTIVOS	536,391.40	19.08%	2,811,136.82	2,813,956.49	2,932,309.69	2,953,117.65	2,959,745.67	2,945,111.20	3,093,228.76	3,092,805.52	3,070,176.86	3,032,900.66	3,125,424.76	3,128,140.53	3,347,528.22
DEPOSITOS	378,389.50	25.36%	1,492,126.98	1,463,532.42	1,605,904.10	1,639,898.55	1,632,112.15	1,634,635.49	1,728,741.90	1,647,880.05	1,678,444.68	1,631,698.24	1,711,666.04	1,701,493.49	1,870,516.48
Locales	141,844.44	29.36%	483,054.96	466,920.58	476,645.51	521,158.95	520,037.29	513,084.50	540,537.40	529,678.41	543,426.28	539,541.98	595,717.22	601,026.28	624,899.40

BALANCE DE SITUACION
BAC International Bank Inc.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	91,928.23	19.20%	478,850.92	462,618.58	469,950.03	517,012.72	517,384.16	507,387.48	536,302.44	505,291.61	538,883.97	528,463.92	550,225.77	596,094.83	570,779.15
A la Vista	9,563.39	4.30%	222,414.31	208,693.79	212,007.72	222,513.79	220,347.35	213,298.37	199,702.33	187,550.53	199,573.65	197,718.32	213,919.36	215,380.27	231,977.69
A Plazo	78,211.06	56.46%	138,520.39	138,882.49	144,706.28	183,698.40	185,992.79	186,379.46	228,507.46	210,384.54	229,979.14	223,326.47	226,423.45	263,849.57	216,731.45
De Ahorros	4,153.79	3.52%	117,916.22	115,042.30	113,236.02	110,800.54	111,044.02	107,709.66	108,092.64	107,356.53	109,331.17	107,419.13	109,882.96	116,864.99	122,070.01
De Bancos	49,916.21	1,187.34%	4,204.04	4,302.00	6,695.49	4,146.23	2,653.12	5,697.02	4,234.96	24,386.80	4,542.31	11,078.06	45,491.45	4,931.45	54,120.25
A la Vista	6,966.21	165.70%	4,204.04	4,302.00	6,695.49	4,146.23	2,653.12	5,697.02	4,234.96	14,886.80	4,542.31	4,578.06	4,041.45	4,931.45	11,170.25
A Plazo	42,950.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,500.00	0.00	6,500.00	41,450.00	0.00	42,950.00
Extranjero	236,545.06	23.44%	1,009,072.02	996,611.83	1,129,258.58	1,118,739.60	1,112,074.87	1,121,550.99	1,188,204.50	1,118,201.65	1,135,018.39	1,092,156.25	1,115,948.82	1,100,467.20	1,245,617.08
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	189,304.11	20.77%	911,223.26	889,186.09	1,009,857.80	1,000,082.50	1,002,170.34	1,003,568.64	1,068,010.05	1,004,195.58	1,013,027.01	973,076.64	998,025.20	948,676.53	1,100,527.37
A la Vista	77,186.86	57.45%	134,353.81	134,260.76	132,168.25	123,221.99	127,611.09	133,257.73	204,854.25	175,311.13	169,482.80	173,878.52	156,569.85	163,373.57	211,540.67
A Plazo	27,624.96	7.48%	369,561.94	368,740.41	371,796.76	381,429.33	384,505.93	386,287.54	392,968.43	395,700.07	405,149.76	424,713.54	403,250.24	399,837.82	397,186.90
De Ahorros	84,492.29	20.74%	407,307.51	386,184.92	505,892.80	495,431.18	490,053.33	484,023.37	470,187.37	433,184.38	438,394.46	374,484.58	438,205.11	385,465.14	491,799.80
De Bancos	47,240.95	48.28%	97,848.76	107,425.74	119,400.78	118,657.10	109,904.53	117,982.35	120,194.45	114,006.07	121,991.38	119,079.61	117,923.62	151,790.67	145,089.71
A la Vista	46,727.25	68.55%	68,167.95	77,743.78	89,717.66	88,972.90	80,219.16	88,295.85	90,506.79	84,317.28	92,301.42	89,388.48	88,231.35	121,597.23	114,895.20
A Plazo	513.70	1.73%	29,680.81	29,681.96	29,683.12	29,684.21	29,685.37	29,686.50	29,687.66	29,688.79	29,689.96	29,691.13	29,692.27	30,193.45	30,194.51
OBLIGACIONES	(38,537.42)	(16.57%)	232,581.09	225,398.87	185,793.85	151,269.61	168,169.54	178,206.90	236,940.47	293,200.46	219,206.14	193,977.07	183,072.47	179,033.60	194,043.68
Locales	(195,747.10)	(86.71%)	225,747.10	218,564.89	178,564.89	0.00	5,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	5,000.00	4,300.00	30,000.00
Extranjero	157,209.69	2,300.41%	6,833.99	6,833.99	7,228.97	151,269.61	163,169.54	168,206.90	226,940.47	283,200.46	209,206.14	183,977.07	178,072.47	174,733.60	164,043.68
OTROS PASIVOS	29,015.07	65.34%	44,405.72	53,936.16	49,583.69	48,119.63	61,654.49	45,758.44	48,470.95	48,942.20	49,991.28	63,103.48	57,658.22	57,624.04	73,420.79
Locales	22,427.71	60.81%	36,880.15	46,141.23	41,596.03	38,734.76	50,489.72	36,188.91	37,662.97	37,789.25	37,542.66	50,921.54	44,423.75	43,949.90	59,307.86
Extranjero	6,587.37	87.53%	7,525.57	7,794.93	7,987.66	9,384.88	11,164.78	9,569.52	10,807.98	11,152.94	12,448.62	12,181.93	13,234.47	13,674.14	14,112.94
PATRIMONIO	167,524.24	16.08%	1,042,023.03	1,071,089.04	1,091,028.04	1,113,829.86	1,097,809.48	1,086,510.37	1,079,075.44	1,102,782.80	1,122,534.76	1,144,121.87	1,173,028.03	1,189,989.41	1,209,547.27
Capital	114,500.00	52.50%	218,075.25	218,075.25	218,075.25	218,075.25	218,075.25	218,075.25	218,075.25	218,075.25	218,075.25	218,075.25	218,075.25	262,075.25	332,575.25
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	(88,953.14)	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	(69,914.20)	(73,063.63)	(76,745.61)	(76,167.96)	(74,677.39)	(77,803.41)	(88,953.14)
Utilidad de Periodos Anteriores	344.12	0.05%	699,372.26	913,666.38	913,666.38	913,666.38	880,216.39	850,666.38	821,216.38	821,216.38	821,216.38	821,216.38	821,216.38	770,216.38	699,716.38
Utilidad de Periodo	50,449.82	23.54%	214,294.12	20,113.59	40,795.59	60,358.08	78,324.33	101,060.23	119,657.04	143,790.33	166,498.34	185,798.92	210,312.14	235,851.09	264,743.94

BALANCE DE SITUACION
BAC International Bank Inc.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	91,183.43	(101.63%)	(89,718.61)	(80,766.19)	(81,509.18)	(78,269.86)	(78,806.49)	(83,291.50)	(9,959.04)	(7,235.54)	(6,509.60)	(4,800.73)	(1,898.36)	(349.91)	1,464.83
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	536,391.40	19.08%	2,811,136.82	2,813,956.49	2,932,309.69	2,953,117.65	2,959,745.67	2,945,111.20	3,093,228.76	3,092,805.52	3,070,176.86	3,032,900.66	3,125,424.76	3,128,140.53	3,347,528.22