

BAC INTERNATIONAL BANK INC.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	46,383.68	10.00%	463,687.44	346,295.84	339,753.84	333,530.80	523,105.66	364,810.53	382,829.88	379,273.13	486,088.50	504,189.70	376,618.73	762,589.07	510,071.12
Depositos Locales en Bancos	26,715.85	143.24%	18,651.43	19,038.35	27,174.56	18,017.32	19,723.94	27,163.84	27,798.79	30,795.01	33,759.83	28,516.23	19,152.96	19,741.67	45,367.28
A la Vista	26,715.85	195.70%	13,651.43	14,838.35	16,374.56	16,517.32	15,223.94	16,163.84	19,798.79	15,995.01	14,759.83	20,316.23	15,652.96	19,741.67	40,367.28
A Plazo	0.00	0.00%	5,000.00	4,200.00	10,800.00	1,500.00	4,500.00	11,000.00	8,000.00	14,800.00	19,000.00	8,200.00	3,500.00	0.00	5,000.00
Depositos Extranjeros en Bancos	19,654.58	4.93%	398,423.93	291,131.13	279,166.27	283,353.42	458,469.02	295,250.87	311,304.31	312,103.32	405,081.37	413,249.49	311,737.43	693,561.11	418,078.51
A la Vista	151,890.47	60.74%	250,070.52	151,628.41	142,211.87	150,847.06	340,655.57	155,717.64	55,711.00	108,546.26	200,789.64	195,054.72	58,261.94	267,589.90	401,960.99
A Plazo	(132,235.89)	(89.14%)	148,353.41	139,502.72	136,954.40	132,506.36	117,813.44	139,533.23	255,593.30	203,557.06	204,291.73	218,194.77	253,475.49	425,971.21	16,117.52
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	13.25	0.03%	46,612.08	36,126.35	33,413.01	32,160.07	44,912.71	42,395.82	43,726.79	36,374.81	47,247.30	62,423.98	45,728.34	49,286.29	46,625.33
CARTERA CREDITICIA	157,359.81	11.19%	1,405,659.59	1,432,368.82	1,442,326.20	1,446,690.51	1,464,234.51	1,487,214.28	1,468,733.91	1,496,152.87	1,523,681.16	1,531,185.48	1,522,169.98	1,567,772.56	1,563,019.40
Locales	208,994.05	18.29%	1,142,390.50	1,163,400.13	1,207,612.90	1,220,350.62	1,193,333.15	1,216,960.42	1,227,004.82	1,256,526.66	1,271,500.92	1,279,811.99	1,308,931.87	1,311,945.15	1,351,384.55
Extranjero	(47,246.79)	(16.78%)	281,638.62	287,690.43	253,675.68	245,764.70	290,889.05	290,527.28	261,807.72	259,500.23	272,856.96	272,601.78	234,682.66	278,325.86	234,391.83
Menos Provisiones	4,387.45	23.88%	18,369.53	18,721.74	18,962.37	19,424.81	19,987.68	20,273.41	20,078.63	19,874.02	20,676.72	21,228.29	21,444.55	22,498.46	22,756.98
Locales	4,310.26	23.52%	18,322.51	18,662.35	18,906.72	19,361.93	19,900.83	20,237.04	20,045.51	19,829.73	20,634.49	21,105.92	21,312.08	22,375.83	22,632.76
Extranjero	77.20	164.16%	47.02	59.39	55.65	62.88	86.86	36.37	33.12	44.28	42.23	122.37	132.47	122.62	124.22
INVERSIONES EN VALORES	331,227.10	23.40%	1,415,468.49	1,421,692.55	1,471,495.67	1,477,883.20	1,508,695.49	1,474,777.08	1,542,179.99	1,565,933.57	1,588,433.17	1,619,548.81	1,680,859.56	1,713,509.48	1,746,695.59
Locales	(5,315.39)	(16.99%)	31,281.69	31,227.73	32,427.26	32,726.42	32,811.03	27,572.46	25,426.91	25,443.01	25,491.42	25,333.04	25,590.99	25,799.15	25,966.30
Extranjero	336,542.49	24.31%	1,384,186.80	1,390,464.83	1,439,068.40	1,445,156.78	1,475,884.46	1,447,204.62	1,516,753.08	1,540,490.56	1,562,941.75	1,594,215.77	1,655,268.57	1,687,710.33	1,720,729.29
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	15,833.95	25.25%	62,712.70	63,941.17	64,181.19	83,789.59	81,257.42	65,094.64	65,034.83	68,176.80	69,536.24	71,189.00	78,160.65	74,136.80	78,546.65
Locales	15,661.82	25.86%	60,568.71	61,542.72	62,509.29	66,760.58	65,256.35	62,128.59	62,381.09	64,674.23	65,730.38	67,652.19	69,768.93	71,143.39	76,230.53
Extranjero	172.13	8.03%	2,143.98	2,398.45	1,671.90	17,029.01	16,001.07	2,966.05	2,653.74	3,502.58	3,805.86	3,536.81	8,391.71	2,993.41	2,316.11
TOTAL DE ACTIVOS	550,804.53	16.45%	3,347,528.22	3,264,298.39	3,317,756.90	3,341,894.10	3,577,293.09	3,391,896.54	3,458,778.62	3,509,536.38	3,667,739.07	3,726,112.99	3,657,808.93	4,118,007.91	3,898,332.75
DEPOSITOS	52,129.15	2.79%	1,870,516.48	1,789,309.84	1,782,172.03	1,754,663.17	1,942,298.91	1,797,494.86	1,867,509.04	1,955,961.22	2,085,287.64	2,093,247.99	1,982,048.90	2,414,152.17	1,922,645.63
Locales	119,952.17	19.20%	624,899.40	616,830.12	627,397.66	600,425.77	604,480.92	664,711.14	649,645.06	688,443.59	701,346.88	722,850.25	738,028.36	730,272.20	744,851.58

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			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	148,758.24	26.06%	570,779.15	562,545.23	589,611.25	560,040.46	583,210.55	608,933.90	610,952.27	648,484.62	654,426.26	675,658.32	684,770.42	722,294.13	719,537.39
A la Vista	57,119.02	24.62%	231,977.69	232,787.35	237,854.74	215,494.81	222,699.52	237,274.62	226,716.37	257,673.82	250,012.51	264,315.23	267,865.81	257,489.00	289,096.72
A Plazo	61,638.91	28.44%	216,731.45	203,728.40	221,111.82	209,394.54	222,670.47	235,271.55	245,096.87	248,788.36	258,335.68	264,872.47	269,172.45	317,175.53	278,370.36
De Ahorros	30,000.31	24.58%	122,070.01	126,029.48	130,644.68	135,151.11	137,840.57	136,387.73	139,139.03	142,022.44	146,078.07	146,470.62	147,732.16	147,629.61	152,070.32
De Bancos	(28,806.07)	(53.23%)	54,120.25	54,284.89	37,786.41	40,385.31	21,270.37	55,777.24	38,692.80	39,958.98	46,920.62	47,191.92	53,257.94	7,978.07	25,314.18
A la Vista	(4,809.98)	(43.06%)	11,170.25	6,304.89	4,836.41	6,985.31	7,320.37	6,827.24	2,742.80	6,008.12	4,969.77	5,240.25	9,305.34	7,978.07	6,360.27
A Plazo	(23,996.09)	(55.87%)	42,950.00	47,980.00	32,950.00	33,400.00	13,950.00	48,950.00	35,950.00	33,950.85	41,950.85	41,951.68	43,952.60	0.00	18,953.91
Extranjero	(67,823.03)	(5.44%)	1,245,617.08	1,172,479.72	1,154,774.38	1,154,237.39	1,337,817.99	1,132,783.72	1,217,863.97	1,267,517.62	1,383,940.75	1,370,397.74	1,244,020.54	1,683,879.97	1,177,794.05
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	(27,371.56)	(2.49%)	1,100,527.37	1,031,423.30	1,021,893.47	1,013,156.53	1,214,436.82	1,016,920.20	1,106,238.57	1,156,267.64	1,268,336.73	1,277,911.55	1,148,877.63	1,595,768.28	1,073,155.80
A la Vista	(55,327.78)	(26.15%)	211,540.67	214,341.55	218,903.10	213,406.09	215,441.58	184,710.65	171,448.96	176,192.67	172,957.67	169,221.72	172,373.93	161,236.61	156,212.89
A Plazo	53,515.24	13.47%	397,186.90	396,911.90	396,657.78	395,821.59	397,422.36	398,999.35	419,829.91	421,675.22	436,193.80	437,894.80	447,563.85	447,867.33	450,702.14
De Ahorros	(25,559.03)	(5.20%)	491,799.80	420,169.85	406,332.60	403,928.85	601,572.88	433,210.20	514,959.70	558,399.75	659,185.26	670,795.03	528,939.86	986,664.34	466,240.77
De Bancos	(40,451.46)	(27.88%)	145,089.71	141,056.42	132,880.91	141,080.87	123,381.17	115,863.52	111,625.40	111,249.98	115,604.02	92,486.19	95,142.91	88,111.68	104,638.25
A la Vista	(25,465.44)	(22.16%)	114,895.20	110,857.07	102,680.38	110,879.27	93,178.38	85,659.58	81,420.28	81,547.40	100,400.25	77,281.22	79,936.78	72,904.36	89,429.76
A Plazo	(14,986.02)	(49.63%)	30,194.51	30,199.35	30,200.53	30,201.60	30,202.79	30,203.94	30,205.12	29,702.58	15,203.77	15,204.97	15,206.13	15,207.33	15,208.49
OBLIGACIONES	285,878.50	147.33%	194,043.68	184,813.52	218,813.52	251,584.45	256,584.45	237,642.85	209,283.78	169,283.78	178,301.13	193,116.80	213,527.13	213,527.13	479,922.18
Locales	(8,333.33)	(27.78%)	30,000.00	25,000.00	35,000.00	68,000.00	68,000.00	68,000.00	68,000.00	63,000.00	61,333.33	56,666.67	56,666.67	56,666.67	21,666.67
Extranjero	294,211.83	179.35%	164,043.68	159,813.52	183,813.52	183,584.45	188,584.45	169,642.85	151,283.78	106,283.78	116,967.80	136,450.14	156,860.46	156,860.46	458,255.51
OTROS PASIVOS	(14,168.55)	(19.30%)	73,420.79	50,190.16	55,110.48	50,350.84	68,286.18	63,161.39	81,468.57	58,994.54	64,417.72	77,581.77	73,866.96	85,942.27	59,252.24
Locales	(16,854.25)	(28.42%)	59,307.86	36,148.22	40,562.48	35,228.78	51,576.67	46,261.96	64,032.14	46,844.04	47,275.00	60,436.75	56,959.70	57,436.82	42,453.61
Extranjero	2,685.69	19.03%	14,112.94	14,041.94	14,548.00	15,122.06	16,709.51	16,899.43	17,436.43	12,150.50	17,142.72	17,145.01	16,907.27	28,505.45	16,798.63
PATRIMONIO	226,965.44	18.76%	1,209,547.27	1,239,984.87	1,261,660.87	1,285,295.65	1,310,123.56	1,293,597.45	1,300,517.23	1,325,296.85	1,339,732.58	1,362,166.43	1,388,365.93	1,404,386.35	1,436,512.71
Capital	229,000.00	68.86%	332,575.25	332,575.25	332,575.25	332,575.25	407,575.25	407,575.25	437,575.25	437,575.25	437,575.25	437,575.25	437,575.25	499,575.25	561,575.25
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	(7,160.20)	8.05%	(88,953.14)	(83,792.82)	(84,738.47)	(81,583.49)	(83,875.44)	(85,585.18)	(88,042.49)	(89,171.71)	(97,719.08)	(94,320.60)	(94,472.94)	(94,605.68)	(96,113.34)
Utilidad de Periodos Anteriores	(22,806.05)	(3.26%)	699,716.38	964,460.32	964,460.32	964,460.32	889,460.32	851,910.32	813,910.32	813,910.33	813,910.33	813,910.33	807,910.33	738,910.33	676,910.33
Utilidad de Periodo	33,373.83	12.61%	264,743.94	25,352.89	46,342.69	68,662.94	96,683.50	120,241.14	142,422.52	166,431.21	190,787.56	210,010.79	240,505.61	264,558.56	298,117.78

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Ganancia o Perdida en Valores Disponible para la Venta	(5,442.14)	(371.52%)	1,464.83	1,389.23	3,021.07	1,180.61	279.92	(544.09)	(5,348.38)	(3,448.24)	(4,821.49)	(5,009.34)	(3,152.33)	(4,052.11)	(3,977.31)
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	550,804.53	16.45%	3,347,528.22	3,264,298.39	3,317,756.90	3,341,894.10	3,577,293.09	3,391,896.54	3,458,778.62	3,509,536.38	3,667,739.07	3,726,112.99	3,657,808.93	4,118,007.91	3,898,332.75