

**BAC INTERNATIONAL BANK INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2013 A DICIEMBRE 2014**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	517,859.95	101.53%	510,071.12	679,448.78	733,750.92	1,253,952.47	843,624.23	1,094,664.83	837,975.15	752,162.37	922,426.80	922,577.07	679,698.79	686,042.25	1,027,931.06
Depositos Locales en Bancos	391.32	0.86%	45,367.28	41,287.55	31,275.35	35,009.07	41,826.37	59,892.14	53,959.25	103,299.44	132,246.49	80,563.35	30,702.87	28,896.49	45,758.61
A la Vista	(2,403.68)	(5.95%)	40,367.28	36,287.55	18,275.35	30,009.07	36,826.37	54,892.14	48,959.25	98,299.44	127,246.49	75,563.35	25,702.87	23,896.49	37,963.61
A Plazo	2,795.00	55.90%	5,000.00	5,000.00	13,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	7,795.00
Depositos Extranjeros en Bancos	490,482.34	117.32%	418,078.51	585,717.27	646,327.21	1,164,082.94	748,920.10	981,906.53	724,045.82	599,415.92	731,193.16	787,211.06	584,896.22	592,338.63	908,560.85
A la Vista	491,295.64	122.22%	401,960.99	565,684.67	84,106.06	1,148,221.57	733,951.54	966,868.87	709,106.24	582,402.87	710,974.44	768,254.47	569,379.09	565,153.94	893,256.63
A Plazo	(813.30)	(5.05%)	16,117.52	20,032.60	562,221.15	15,861.37	14,968.56	15,037.66	14,939.58	17,013.04	20,218.72	18,956.59	15,517.13	27,184.69	15,304.22
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	26,986.28	57.88%	46,625.33	52,443.96	56,148.36	54,860.46	52,877.76	52,866.17	59,970.08	49,447.02	58,987.15	54,802.66	64,099.69	64,807.13	73,611.61
<b>CARTERA CREDITICIA</b>	1,519,216.51	97.20%	1,563,019.40	1,557,907.38	1,558,566.64	1,543,615.60	1,551,381.79	1,572,588.90	1,580,930.73	1,610,369.08	1,627,212.68	1,707,881.36	1,777,192.43	1,840,827.03	3,082,235.91
Locales	1,528,286.86	113.09%	1,351,384.55	1,326,867.10	1,320,283.12	1,325,993.16	1,350,735.17	1,400,838.40	1,414,884.12	1,424,699.38	1,446,152.18	1,528,637.35	1,569,468.49	1,625,639.45	2,879,671.41
Extranjero	5,525.83	2.36%	234,391.83	253,759.48	260,479.85	240,085.73	223,121.81	195,802.96	189,579.13	209,375.33	205,331.82	204,260.47	233,673.82	241,879.71	239,917.66
Menos Provisiones	14,596.18	64.14%	22,756.98	22,719.21	22,196.33	22,463.29	22,475.18	24,052.46	23,532.51	23,705.63	24,271.33	25,016.46	25,949.89	26,692.12	37,353.16
Locales	14,701.96	64.96%	22,632.76	22,587.31	22,082.11	22,346.68	22,169.12	23,930.88	23,408.27	23,580.72	24,141.90	24,883.23	25,815.03	26,551.79	37,334.72
Extranjero	(105.78)	(85.15%)	124.22	131.90	114.22	116.61	306.06	121.59	124.24	124.91	129.43	133.23	134.86	140.33	18.44
<b>INVERSIONES EN VALORES</b>	367,737.19	21.05%	1,746,695.59	1,751,694.27	1,766,476.23	1,798,495.21	1,812,430.26	1,856,779.69	1,851,876.55	1,880,454.97	1,903,643.03	1,873,530.69	1,935,224.29	1,951,352.38	2,114,432.78
Locales	95,599.43	368.17%	25,966.30	47,717.59	68,047.84	68,612.74	69,995.35	70,778.99	39,912.10	41,161.62	41,393.06	52,810.68	76,220.17	76,436.96	121,565.73
Extranjero	272,570.38	15.84%	1,720,729.29	1,703,976.68	1,698,428.39	1,729,882.47	1,742,434.91	1,786,000.71	1,811,964.45	1,839,293.34	1,862,249.97	1,820,720.00	1,859,004.12	1,874,915.42	1,993,299.68
Menos Provisiones	432.62	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	432.62
Locales	432.62	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	432.62
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
<b>OTROS ACTIVOS</b>	55,627.41	70.82%	78,546.65	103,878.39	95,270.80	94,117.40	88,642.49	82,896.81	83,344.34	84,500.92	93,916.03	84,055.76	89,849.04	85,943.73	134,174.06
Locales	40,955.22	53.73%	76,230.53	78,976.19	82,623.70	67,588.45	66,392.95	79,522.94	79,763.63	80,573.31	90,150.80	79,204.30	82,823.77	77,998.87	117,185.75
Extranjero	14,672.19	633.48%	2,316.11	24,902.19	12,647.09	26,528.94	22,249.53	3,373.87	3,580.70	3,927.61	3,765.22	4,851.46	7,025.27	7,944.85	16,988.31
<b>TOTAL DE ACTIVOS</b>	2,460,441.06	63.12%	3,898,332.75	4,092,928.81	4,154,064.59	4,690,180.68	4,296,078.77	4,606,930.24	4,354,126.78	4,327,487.33	4,547,198.53	4,588,044.87	4,481,964.54	4,564,165.39	6,358,773.81
<b>DEPOSITOS</b>	1,975,254.70	102.74%	1,922,645.63	2,124,785.70	2,183,868.13	2,686,853.50	2,271,184.24	2,566,169.97	2,288,643.46	2,226,509.72	2,439,643.64	2,493,950.79	2,363,020.74	2,413,588.75	3,897,900.33
Locales	1,464,461.82	196.61%	744,851.58	985,347.59	1,065,214.84	1,078,712.66	1,084,462.54	1,070,229.23	1,057,029.55	995,655.31	1,083,465.57	1,127,205.49	1,100,002.38	1,067,371.21	2,209,313.40

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			2013 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	1,355,935.03	188.45%	719,537.39	701,233.51	722,601.27	733,749.65	734,946.05	761,903.88	740,389.72	714,140.69	736,873.84	732,539.43	776,897.84	784,497.73	2,075,472.42
A la Vista	350,963.07	121.40%	289,096.72	279,726.90	281,373.00	270,538.22	267,347.25	301,797.99	277,942.27	268,131.03	286,498.11	274,214.91	295,529.55	290,870.23	640,059.79
A Plazo	840,976.95	302.11%	278,370.36	269,949.90	283,251.17	301,529.22	304,018.50	296,956.35	301,024.06	286,811.53	288,053.81	294,250.73	318,127.25	327,820.48	1,119,347.30
De Ahorros	163,995.01	107.84%	152,070.32	151,556.71	157,977.09	161,682.20	163,580.31	163,149.54	161,423.39	159,198.13	162,321.92	164,073.79	163,241.04	165,807.02	316,065.33
De Bancos	108,526.80	428.72%	25,314.18	284,114.08	342,613.57	344,963.01	349,516.49	308,325.35	316,639.83	281,514.62	346,591.73	394,666.06	323,104.54	282,873.49	133,840.98
A la Vista	8,654.57	136.07%	6,360.27	270,161.83	328,661.32	336,010.49	313,315.33	265,371.53	260,610.29	218,557.57	287,562.57	336,655.34	267,928.23	231,355.04	15,014.84
A Plazo	99,872.23	526.92%	18,953.91	13,952.25	13,952.25	8,952.52	36,201.16	42,953.82	56,029.54	62,957.05	59,029.16	58,010.72	55,176.30	51,518.45	118,826.14
Extranjero	510,792.87	43.37%	1,177,794.05	1,139,438.11	1,118,653.29	1,608,140.84	1,186,721.70	1,495,940.75	1,231,613.90	1,230,854.41	1,356,178.07	1,366,745.30	1,263,018.36	1,346,217.54	1,688,586.93
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	(284,181.30)	(26.48%)	1,073,155.80	1,037,813.16	1,008,499.40	1,512,923.76	1,098,084.53	1,401,575.04	657,353.79	1,132,442.82	671,438.02	663,236.89	682,990.95	1,259,946.06	788,974.51
A la Vista	53,272.83	34.10%	156,212.89	158,444.00	164,393.04	149,572.32	160,247.04	186,954.54	177,114.44	176,754.15	187,661.42	177,237.66	194,735.53	777,340.11	209,485.72
A Plazo	72,684.55	16.13%	450,702.14	448,069.58	443,705.16	447,245.40	446,336.00	438,346.44	438,764.58	441,219.86	442,423.65	443,486.26	446,232.02	441,621.09	523,386.70
De Ahorros	(410,138.67)	(87.97%)	466,240.77	431,299.58	400,401.20	916,106.04	491,501.49	776,274.06	41,474.77	514,468.81	41,352.94	42,512.98	42,023.40	40,984.87	56,102.10
De Bancos	794,974.17	759.74%	104,638.25	101,624.95	110,153.89	95,217.08	88,637.17	94,365.70	574,260.11	98,411.59	684,740.05	703,508.41	580,027.41	86,271.48	899,612.42
A la Vista	795,682.66	889.73%	89,429.76	86,415.26	94,942.99	80,717.08	73,423.97	79,151.33	559,044.52	83,194.83	669,522.08	688,289.21	564,807.03	71,049.88	885,112.42
A Plazo	(708.49)	(4.66%)	15,208.49	15,209.69	15,210.90	14,500.00	15,213.20	15,214.37	15,215.58	15,216.76	15,217.98	15,219.20	15,220.38	15,221.60	14,500.00
OBLIGACIONES	(35,058.02)	(7.30%)	479,922.18	444,979.77	432,982.61	432,753.54	436,094.28	435,565.08	429,018.06	424,304.46	393,146.97	375,368.96	374,816.65	374,816.65	444,864.16
Locales	(15,016.67)	(69.31%)	21,666.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,650.00
Extranjero	(20,041.35)	(4.37%)	458,255.51	444,979.77	432,982.61	432,753.54	436,094.28	435,565.08	429,018.06	424,304.46	393,146.97	375,368.96	374,816.65	374,816.65	438,214.16
OTROS PASIVOS	55,209.32	93.18%	59,252.24	60,239.62	71,169.77	71,716.29	73,449.01	70,903.31	78,269.83	96,057.15	114,176.56	96,486.35	99,081.38	120,160.56	114,461.55
Locales	53,842.97	126.83%	42,453.61	40,813.51	50,036.27	53,422.89	53,433.53	49,996.64	59,741.71	75,702.11	94,991.15	78,833.75	80,930.96	99,307.29	96,296.58
Extranjero	1,366.34	8.13%	16,798.63	19,426.11	21,133.51	18,293.40	20,015.47	20,906.66	18,528.11	20,355.04	19,185.41	17,652.60	18,150.41	20,853.28	18,164.97
PATRIMONIO	465,035.06	32.37%	1,436,512.71	1,462,923.72	1,466,044.07	1,498,857.35	1,515,351.24	1,534,291.88	1,558,195.43	1,580,616.00	1,600,231.36	1,622,238.77	1,645,045.77	1,655,599.42	1,901,547.77
Capital	326,655.78	58.17%	561,575.25	561,575.25	561,575.25	636,575.25	636,575.25	636,575.25	708,075.25	710,575.25	710,575.25	710,575.25	789,575.25	789,575.25	888,231.03
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	65,397.40	(68.04%)	(96,113.34)	(107,878.75)	(141,580.93)	(141,697.16)	(145,276.05)	(155,467.36)	(147,631.05)	(145,116.08)	(146,592.99)	(142,662.47)	(139,933.91)	(100,580.27)	(30,715.94)
Provisiones Dinámicas	52,247.99	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,117.57	1,117.57	40,629.58	52,247.99
Otras Reservas	13,149.41	(13.68%)	(96,113.34)	(107,878.75)	(141,580.93)	(141,697.16)	(145,276.05)	(155,467.36)	(147,631.05)	(145,116.08)	(146,592.99)	(143,780.03)	(141,051.48)	(141,209.86)	(82,963.93)

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Utilidad de Periodos Anteriores	33,267.22	4.91%	676,910.33	975,028.11	975,028.11	900,028.11	897,028.11	891,028.11	819,528.11	817,018.56	817,009.74	815,892.17	736,894.16	691,382.14	710,177.55
Utilidad de Periodo	31,540.27	10.58%	298,117.78	36,845.22	67,196.86	97,616.04	119,234.05	149,385.68	168,190.16	188,989.32	208,787.94	230,493.31	252,090.34	272,212.82	329,658.05
Ganancia o Perdida en Valores Disponibles para la Venta	8,174.39	(205.53%)	(3,977.31)	(2,646.11)	3,824.78	6,335.10	7,789.87	12,770.21	10,032.96	9,148.95	10,451.41	7,940.50	6,419.94	3,009.48	4,197.08
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
<b>PASIVO Y PATRIMONIO</b>	<b>2,460,441.06</b>	<b>63.12%</b>	<b>3,898,332.75</b>	<b>4,092,928.81</b>	<b>4,154,064.59</b>	<b>4,690,180.68</b>	<b>4,296,078.77</b>	<b>4,606,930.24</b>	<b>4,354,126.78</b>	<b>4,327,487.33</b>	<b>4,547,198.53</b>	<b>4,588,044.87</b>	<b>4,481,964.54</b>	<b>4,564,165.39</b>	<b>6,358,773.81</b>