

BAC INTERNATIONAL BANK INC.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(364,404.55)	(35.45%)	1,027,931.06	939,758.07	884,542.66	828,220.54	996,399.38	1,219,960.23	1,102,359.10	1,268,665.15	1,328,827.65	1,138,077.62	1,069,278.52	800,887.02	663,526.51
Depositos Locales en Bancos	40,184.63	87.82%	45,758.61	70,890.26	63,301.39	50,834.04	50,624.73	67,926.68	63,068.15	63,921.43	71,537.88	77,300.95	92,571.10	73,171.70	85,943.24
A la Vista	37,884.63	99.79%	37,963.61	63,095.26	55,506.39	43,039.04	40,329.73	60,331.68	55,473.15	56,326.43	63,942.88	69,705.95	84,976.10	65,576.70	75,848.24
A Plazo	2,300.00	29.51%	7,795.00	7,795.00	7,795.00	7,795.00	10,295.00	7,595.00	7,595.00	7,595.00	7,595.00	7,595.00	7,595.00	7,595.00	10,095.00
Depositos Extranjeros en Bancos	(413,429.51)	(45.50%)	908,560.85	785,503.05	737,686.33	706,149.52	879,627.11	1,067,790.20	956,965.46	1,131,182.01	1,175,958.65	982,758.64	890,438.54	649,782.31	495,131.34
A la Vista	(494,060.92)	(55.31%)	893,256.63	769,309.44	717,264.05	690,191.49	861,091.32	969,334.34	860,152.64	1,033,151.17	1,078,808.79	885,531.56	793,824.51	552,513.94	399,195.71
A Plazo	80,631.42	526.86%	15,304.22	16,193.61	20,422.29	15,958.03	18,535.79	98,455.87	96,812.82	98,030.84	97,149.86	97,227.08	96,614.02	97,268.36	95,935.64
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	8,840.32	12.01%	73,611.61	83,364.75	83,554.93	71,236.97	66,147.53	84,243.35	82,325.49	73,561.72	81,331.11	78,018.03	86,268.89	77,933.02	82,451.93
CARTERA CREDITICIA	127,465.82	4.14%	3,082,235.91	3,030,222.25	3,019,520.60	3,050,763.35	3,092,591.59	3,004,640.70	3,000,298.31	3,064,805.87	3,095,863.05	3,144,899.70	3,170,770.55	3,282,808.92	3,209,701.73
Locales	139,288.76	4.84%	2,879,671.41	2,828,595.75	2,831,273.01	2,818,967.82	2,846,196.68	2,830,545.91	2,825,815.21	2,894,603.86	2,924,187.67	2,962,489.47	2,985,961.98	3,091,606.63	3,018,960.17
Extranjero	(19,323.11)	(8.05%)	239,917.66	235,060.87	222,123.43	261,151.64	275,431.22	201,015.74	202,315.20	198,264.39	200,165.27	211,851.59	214,354.20	221,733.25	220,594.55
Menos Provisiones	(7,500.17)	(20.08%)	37,353.16	33,434.37	33,875.84	29,356.11	29,036.31	26,920.95	27,832.09	28,062.38	28,489.89	29,441.36	29,545.63	30,530.96	29,852.99
Locales	(8,122.00)	(21.75%)	37,334.72	33,412.04	33,851.30	29,342.98	29,030.81	26,919.85	27,830.23	28,059.30	28,481.85	29,429.97	29,540.37	30,014.10	29,212.71
Extranjero	621.84	3,371.78%	18.44	22.33	24.54	13.13	5.50	1.10	1.86	3.08	8.04	11.39	5.26	516.86	640.28
INVERSIONES EN VALORES	419,764.50	19.85%	2,114,432.78	2,152,268.57	2,197,158.88	2,221,037.45	2,204,986.32	2,151,860.44	2,284,643.67	2,331,870.93	2,355,688.12	2,389,717.04	2,431,412.46	2,453,778.54	2,534,197.28
Locales	8,015.43	6.59%	121,565.73	122,285.45	118,017.68	117,029.00	110,616.17	94,344.66	105,316.46	105,401.52	107,064.79	112,549.89	112,696.30	110,582.39	129,581.15
Extranjero	411,316.45	20.63%	1,993,299.68	2,030,417.50	2,079,577.28	2,104,448.75	2,094,794.05	2,057,968.62	2,179,786.90	2,226,931.67	2,249,088.17	2,277,624.82	2,319,176.40	2,343,658.97	2,404,616.13
Menos Provisiones	(432.62)	(100.00%)	432.62	434.38	436.08	440.29	423.90	452.85	459.69	462.26	464.84	457.66	460.24	462.82	0.00
Locales	(432.62)	(100.00%)	432.62	434.38	436.08	440.29	423.90	452.85	459.69	462.26	464.84	457.66	460.24	462.82	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	18,820.56	14.20%	132,538.52	131,352.90	135,015.38	128,617.72	124,144.72	132,573.16	122,128.18	120,524.12	119,505.42	122,549.41	141,045.87	145,128.00	151,359.08
Locales	18,967.19	16.19%	117,185.75	113,240.57	117,079.93	110,185.02	106,936.29	112,822.98	117,104.82	114,906.22	113,558.97	107,587.43	119,235.60	120,430.33	136,152.94
Extranjero	(146.63)	(0.96%)	15,352.77	18,112.33	17,935.45	18,432.70	17,208.43	19,750.19	5,023.37	5,617.90	5,946.45	14,961.98	21,810.27	24,697.67	15,206.14
TOTAL DE ACTIVOS	201,646.34	3.17%	6,357,138.27	6,253,601.78	6,236,237.52	6,228,639.06	6,418,122.01	6,509,034.53	6,509,429.27	6,785,866.08	6,899,884.24	6,795,243.77	6,812,507.41	6,682,602.49	6,558,784.60
DEPOSITOS	(479,368.92)	(12.30%)	3,897,900.33	3,754,871.75	3,706,777.51	3,673,103.74	3,844,894.99	3,908,614.59	3,827,969.42	3,983,431.29	4,045,710.21	3,855,042.11	3,857,208.05	3,674,860.35	3,418,531.41
Locales	76,994.75	3.49%	2,209,313.40	2,187,505.14	2,159,310.47	2,159,269.96	2,223,399.99	2,244,084.27	2,233,690.44	2,205,495.58	2,224,041.50	2,257,523.87	2,253,360.55	2,244,684.06	2,286,308.14

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			2014 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	20,000.00	0.00%	0.00	0.00	0.00	0.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
De Particulares	144,044.47	6.94%	2,075,472.42	2,059,318.62	2,032,249.53	2,022,190.86	2,037,412.31	2,081,368.50	2,040,487.31	2,033,432.48	2,093,821.93	2,105,592.09	2,163,684.30	2,146,692.75	2,219,516.89
A la Vista	92,116.09	14.39%	640,059.79	628,895.83	626,113.27	590,410.82	614,979.19	643,810.66	592,190.25	583,989.42	652,505.29	638,674.83	689,883.74	675,465.93	732,175.88
A Plazo	38,846.23	3.47%	1,119,347.30	1,119,267.98	1,094,688.52	1,114,578.60	1,105,269.10	1,115,311.90	1,114,431.53	1,120,000.19	1,113,292.51	1,139,345.74	1,151,530.43	1,148,197.94	1,158,193.54
De Ahorros	13,082.14	4.14%	316,065.33	311,154.81	311,447.74	317,201.44	317,164.03	322,245.93	333,865.53	329,442.86	328,024.13	327,571.52	322,270.12	323,028.87	329,147.47
De Bancos	(87,049.72)	(65.04%)	133,840.98	128,186.53	127,060.94	137,079.10	165,987.68	142,715.77	173,203.13	152,063.10	110,219.57	131,931.78	69,676.25	77,991.31	46,791.26
A la Vista	(4,066.92)	(27.09%)	15,014.84	10,756.05	7,001.96	11,587.90	22,675.87	10,694.51	8,280.41	11,536.49	9,798.62	10,537.09	7,480.37	12,451.66	10,947.92
A Plazo	(82,982.80)	(69.84%)	118,826.14	117,430.48	120,058.98	125,491.20	143,311.81	132,021.26	164,922.72	140,526.61	100,420.94	121,394.68	62,195.88	65,539.65	35,843.34
Extranjero	(556,363.66)	(32.95%)	1,688,586.93	1,567,366.60	1,547,467.04	1,513,833.78	1,621,495.00	1,664,530.32	1,594,278.98	1,777,935.71	1,821,668.71	1,597,518.24	1,603,847.51	1,430,176.29	1,132,223.27
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	(23,034.59)	(2.92%)	788,974.51	771,321.75	755,573.01	760,907.91	781,831.49	808,861.57	778,588.31	779,841.33	789,456.45	776,410.87	753,146.41	745,849.76	765,939.92
A la Vista	2,205.36	1.05%	209,485.72	195,742.72	199,255.75	193,805.13	230,120.19	244,790.12	215,495.91	213,470.41	214,846.90	209,682.45	201,655.91	211,137.05	211,691.08
A Plazo	(22,338.27)	(4.27%)	523,386.70	523,200.77	506,168.84	517,852.57	501,237.02	515,453.50	513,126.55	515,796.34	517,898.53	509,467.44	495,463.54	480,997.54	501,048.42
De Ahorros	(2,901.68)	(5.17%)	56,102.10	52,378.26	50,148.42	49,250.21	50,474.28	48,617.95	49,965.85	50,574.59	56,711.02	57,260.99	56,026.96	53,715.17	53,200.41
De Bancos	(533,329.07)	(59.28%)	899,612.42	796,044.85	791,894.03	752,925.87	839,663.51	855,668.75	815,690.66	998,094.38	1,032,212.26	821,107.37	850,701.10	684,326.53	366,283.35
A la Vista	(526,329.07)	(59.46%)	885,112.42	781,544.85	766,894.03	727,699.47	799,435.87	845,668.75	804,960.60	977,363.11	1,011,479.75	810,373.62	849,966.14	668,590.33	358,783.35
A Plazo	(7,000.00)	(48.28%)	14,500.00	14,500.00	25,000.00	25,226.40	40,227.63	10,000.00	10,730.07	20,731.27	20,732.51	10,733.75	734.96	15,736.21	7,500.00
OBLIGACIONES	332,991.94	74.85%	444,864.16	443,515.63	436,535.72	449,261.79	447,833.22	447,304.02	467,130.09	549,360.77	576,181.21	615,911.32	626,076.59	626,133.89	777,856.10
Locales	(6,650.00)	(100.00%)	6,650.00	0.00	6,650.00	6,650.00	6,650.00	6,650.00	6,650.00	6,650.00	6,650.00	6,650.00	6,650.00	6,650.00	0.00
Extranjero	339,641.94	77.51%	438,214.16	443,515.63	429,885.72	442,611.79	441,183.22	440,654.02	460,480.09	542,710.77	569,531.21	609,261.32	619,426.59	619,483.89	777,856.10
OTROS PASIVOS	8,152.77	7.12%	114,461.55	115,977.00	132,018.42	121,143.06	121,776.81	129,381.11	113,848.46	124,221.61	133,491.15	159,906.04	134,851.06	166,878.54	122,614.33
Locales	5,121.33	5.32%	96,296.58	94,613.02	107,958.84	104,901.25	104,579.73	107,677.04	97,588.00	105,982.30	113,872.76	143,211.24	115,027.76	143,155.55	101,417.91
Extranjero	3,031.44	16.69%	18,164.97	21,363.98	24,059.58	16,241.81	17,197.08	21,704.08	16,260.46	18,239.31	19,618.40	16,694.80	19,823.31	23,723.00	21,196.41
PATRIMONIO	339,870.54	17.89%	1,899,912.23	1,939,237.41	1,960,905.86	1,985,130.47	2,003,616.99	2,023,734.81	2,100,481.29	2,128,852.41	2,144,501.66	2,164,384.29	2,194,371.70	2,214,729.69	2,239,782.77
Capital	82,216.32	9.26%	888,231.03	888,231.03	888,231.03	888,059.45	888,059.45	888,027.77	970,592.61	970,562.37	970,447.35	970,447.35	970,447.35	970,447.35	970,447.35
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	93,270.06	(306.83%)	(30,398.08)	(44,268.62)	(42,093.25)	62,588.61	70,557.88	70,873.62	73,186.53	70,576.09	67,032.95	71,446.77	70,985.52	73,929.08	62,871.98
Provisiones Dinámicas	(7,707.90)	(14.75%)	52,247.99	49,591.56	49,591.56	155,579.02	169,152.10	169,152.10	40,895.16	43,227.83	43,227.83	43,227.83	43,227.83	43,227.83	44,540.09
Otras Reservas	100,977.97	(122.18%)	(82,646.07)	(93,860.19)	(91,684.81)	(92,990.41)	(98,594.22)	(98,278.48)	32,291.37	27,348.26	23,805.12	28,218.94	27,757.69	30,701.25	18,331.89

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Utilidad de Periodos Anteriores	177,839.29	25.11%	708,224.16	1,056,756.01	1,056,744.66	949,795.35	935,378.07	928,742.53	898,532.82	898,375.10	898,375.10	893,516.52	893,518.53	887,566.53	886,063.44
Utilidad de Periodo	(9,839.72)	(2.98%)	329,658.05	33,104.00	52,118.30	80,232.98	103,642.56	129,397.66	153,323.19	183,320.45	205,487.42	228,175.53	256,353.90	280,693.45	319,818.33
Ganancia o Perdida en Valores Disponibles para la Venta	(3,615.41)	(86.14%)	4,197.08	5,415.00	5,905.11	4,454.07	5,979.02	6,693.23	4,846.14	6,018.40	3,158.85	798.12	3,066.41	2,093.29	581.67
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	201,646.34	3.17%	6,357,138.27	6,253,601.78	6,236,237.52	6,228,639.06	6,418,122.01	6,509,034.53	6,509,429.27	6,785,866.08	6,899,884.24	6,795,243.77	6,812,507.41	6,682,602.49	6,558,784.60