

BAC INTERNATIONAL BANK INC.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016												
			2015 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	160,719.70	24.18%	664,749.01	627,151.84	585,695.44	578,532.83	659,359.94	605,859.55	495,452.23	567,289.32	578,256.61	473,974.66	581,109.21	671,537.97	825,468.71
Depositos Locales en Bancos	1,201.43	1.40%	85,943.24	96,246.52	76,014.20	63,948.53	61,148.08	119,260.90	63,301.24	85,776.68	74,342.11	61,906.68	69,793.92	89,973.63	87,144.67
A la Vista	1,876.43	2.47%	75,848.24	88,651.52	68,419.20	57,028.53	51,728.08	112,340.90	56,381.24	78,856.68	67,422.11	54,986.68	62,873.92	83,053.63	77,724.67
A Plazo	(675.00)	(6.69%)	10,095.00	7,595.00	7,595.00	6,920.00	9,420.00	6,920.00	6,920.00	6,920.00	6,920.00	6,920.00	6,920.00	6,920.00	9,420.00
Depositos Extranjeros en Bancos	142,434.32	28.77%	495,131.34	458,208.54	432,546.89	442,832.35	522,786.40	416,641.59	365,469.95	402,412.31	416,572.41	347,084.69	439,353.71	511,713.47	637,565.66
A la Vista	34,069.08	8.53%	399,195.71	361,813.40	336,028.37	345,910.24	445,203.68	335,791.12	308,446.69	329,384.40	210,875.61	167,048.75	220,509.46	238,347.14	433,264.78
A Plazo	108,365.24	112.96%	95,935.64	96,395.15	96,518.52	96,922.11	77,582.72	80,850.47	57,023.26	73,027.91	205,696.80	180,035.94	218,844.26	273,366.32	204,300.88
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	17,083.96	20.42%	83,674.43	72,696.78	77,134.35	71,751.95	75,425.46	69,957.06	66,681.04	79,100.33	87,342.10	64,983.29	71,961.57	69,850.88	100,758.39
CARTERA CREDITICIA	301,658.74	9.40%	3,209,701.73	3,229,743.55	3,199,020.05	3,198,503.73	3,215,800.37	3,193,335.38	3,255,261.38	3,382,368.81	3,443,051.61	3,463,563.71	3,509,877.13	3,541,299.68	3,511,360.47
Locales	287,502.08	9.52%	3,018,960.17	3,040,841.05	3,008,019.35	3,008,373.67	3,020,081.18	3,013,856.64	3,076,339.48	3,179,377.92	3,237,133.99	3,251,879.98	3,300,663.97	3,329,676.18	3,306,462.25
Extranjero	19,894.70	9.02%	220,594.55	219,067.52	221,635.41	221,021.49	226,759.47	210,227.49	211,174.64	235,801.02	239,969.04	245,514.69	243,411.60	248,352.81	240,489.25
Menos Provisiones	5,738.03	19.22%	29,852.99	30,165.02	30,634.71	30,891.42	31,040.28	30,748.74	32,252.74	32,810.13	34,051.42	33,830.96	34,198.45	36,729.30	35,591.03
Locales	5,711.02	19.55%	29,212.71	29,490.85	29,972.90	30,240.54	30,290.23	30,123.25	31,566.02	32,092.15	33,305.30	33,166.90	33,546.85	36,056.72	34,923.74
Extranjero	27.01	4.22%	640.28	674.16	661.80	650.88	750.06	625.50	686.72	717.98	746.12	664.06	651.59	672.58	667.29
INVERSIONES EN VALORES	318,979.19	12.59%	2,534,197.28	2,549,328.05	2,565,732.53	2,598,965.01	2,627,811.38	2,665,986.23	2,677,633.53	2,693,683.18	2,689,222.97	2,819,660.70	2,842,437.02	2,819,761.87	2,853,176.47
Locales	61,449.96	47.42%	129,581.15	129,991.53	138,461.95	106,990.92	112,256.97	123,608.42	123,055.65	100,140.91	125,976.30	180,500.16	179,691.74	185,298.96	191,031.11
Extranjero	257,529.23	10.71%	2,404,616.13	2,419,336.52	2,427,270.58	2,491,974.09	2,515,554.40	2,542,377.81	2,554,577.88	2,593,542.27	2,563,246.67	2,639,160.54	2,662,745.28	2,634,462.91	2,662,145.36
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	(2,970.63)	(1.99%)	149,601.90	158,917.30	159,594.24	168,264.07	162,311.41	154,917.01	155,135.27	136,076.95	190,485.02	148,332.08	164,376.60	149,272.78	146,631.27
Locales	(8,873.76)	(6.60%)	134,395.76	143,431.28	136,132.70	143,151.00	137,023.74	128,827.83	130,301.71	112,603.46	168,578.08	127,247.50	141,305.31	114,283.55	125,522.01
Extranjero	5,903.12	38.82%	15,206.14	15,486.02	23,461.54	25,113.07	25,287.68	26,089.18	24,833.56	23,473.48	21,906.94	21,084.58	23,071.29	34,989.23	21,109.27
TOTAL DE ACTIVOS	778,387.00	11.87%	6,558,249.93	6,565,140.74	6,510,042.27	6,544,265.65	6,665,283.10	6,620,098.17	6,583,482.42	6,779,418.26	6,901,016.21	6,905,531.15	7,097,799.95	7,181,872.30	7,336,636.93
DEPOSITOS	577,155.77	16.88%	3,418,531.41	3,455,872.80	3,392,598.03	3,453,010.59	3,462,988.35	3,473,346.58	3,446,000.65	3,515,521.16	3,586,455.52	3,607,821.25	3,667,906.99	3,889,628.36	3,995,687.18
Locales	72,869.43	3.19%	2,286,308.14	2,319,494.55	2,261,677.79	2,242,961.79	2,252,539.06	2,280,405.43	2,224,245.86	2,253,120.47	2,373,631.95	2,314,189.38	2,327,049.22	2,454,645.50	2,359,177.57

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Oficiales	66,120.00	330.60%	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00
De Particulares	(15,397.15)	(0.69%)	2,219,516.89	2,232,047.46	2,189,067.40	2,187,496.51	2,212,968.78	2,228,875.54	2,171,553.45	2,109,211.08	2,213,351.17	2,128,621.50	2,142,614.06	2,311,416.71	2,204,119.73	
A la Vista	10,160.73	1.39%	732,175.88	747,012.55	716,879.28	674,695.15	690,492.71	694,771.45	639,081.87	639,475.92	736,861.67	676,740.46	688,119.51	865,769.92	742,336.61	
A Plazo	(29,666.99)	(2.56%)	1,158,193.54	1,150,248.75	1,145,007.10	1,181,058.40	1,185,553.06	1,196,871.94	1,191,300.79	1,132,781.55	1,137,432.78	1,112,239.53	1,116,155.17	1,108,568.82	1,128,526.54	
De Ahorros	4,109.11	1.25%	329,147.47	334,786.16	327,181.03	331,742.95	336,923.01	337,232.16	341,170.79	336,953.61	339,056.72	339,641.51	338,339.38	337,077.96	333,256.58	
De Bancos	22,146.58	47.33%	46,791.26	67,447.09	52,610.39	35,465.28	19,570.28	31,529.89	32,692.41	57,789.39	74,160.78	99,447.88	98,315.16	57,108.79	68,937.84	
A la Vista	(775.33)	(7.08%)	10,947.92	9,732.74	14,296.62	22,877.96	17,607.96	12,571.80	10,001.03	10,387.72	20,760.22	10,716.68	10,816.95	11,015.13	10,172.59	
A Plazo	22,921.91	63.95%	35,843.34	57,714.35	38,313.76	12,587.32	1,962.32	18,958.09	22,691.38	47,401.67	53,400.56	88,731.20	87,498.21	46,093.66	58,765.25	
Extranjero	504,286.34	44.54%	1,132,223.27	1,136,378.25	1,130,920.24	1,210,048.81	1,210,449.29	1,192,941.15	1,221,754.79	1,262,400.69	1,212,823.57	1,293,631.87	1,340,857.77	1,434,982.86	1,636,509.60	
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	0.00
De Particulares	125,101.99	16.33%	765,939.92	746,315.69	751,112.03	760,679.61	776,577.30	774,922.92	763,942.60	750,789.19	748,769.25	790,090.65	793,125.42	874,744.35	891,041.91	
A la Vista	(763.44)	(0.36%)	211,691.08	209,140.71	216,029.43	224,010.94	237,404.91	241,557.41	223,622.74	209,119.11	208,268.46	220,163.93	214,799.92	216,299.82	210,927.64	
A Plazo	125,695.27	25.09%	501,048.42	482,586.79	487,039.20	488,452.24	488,683.99	481,968.90	489,386.04	493,493.08	493,800.74	517,511.84	524,468.79	608,172.36	626,743.69	
De Ahorros	170.16	0.32%	53,200.41	54,588.19	48,043.40	48,216.43	50,488.40	51,396.60	50,933.83	48,177.00	46,700.05	52,414.88	53,856.70	50,272.16	53,370.57	
De Bancos	379,184.34	103.52%	366,283.35	390,062.57	379,808.21	449,369.19	433,871.99	418,018.24	457,812.18	511,611.50	464,054.32	503,541.22	547,732.35	560,238.51	745,467.70	
A la Vista	385,932.04	107.57%	358,783.35	374,323.94	364,068.32	433,628.13	418,129.67	402,274.70	442,067.38	495,865.47	448,307.03	502,792.65	546,982.56	559,487.45	744,715.39	
A Plazo	(6,747.70)	(89.97%)	7,500.00	15,738.63	15,739.89	15,741.06	15,742.32	15,743.54	15,744.80	15,746.03	15,747.30	748.56	749.80	751.07	752.30	
OBLIGACIONES	60,893.86	7.83%	777,856.10	700,377.48	638,374.58	638,292.41	636,948.78	637,035.41	616,945.83	715,370.12	729,137.07	721,379.94	783,343.62	792,790.48	838,749.95	
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	0.00
Extranjero	60,893.86	7.83%	777,856.10	700,377.48	638,374.58	638,292.41	636,948.78	637,035.41	616,945.83	715,370.12	729,137.07	721,379.94	783,343.62	792,790.48	838,749.95	
OTROS PASIVOS	7,051.09	5.78%	122,079.65	142,958.49	186,807.04	132,740.45	218,923.72	139,615.52	135,634.36	132,842.62	147,584.11	114,849.74	157,389.23	155,362.36	129,130.74	
Locales	20,817.92	20.64%	100,861.12	119,826.81	163,902.07	112,546.96	196,826.81	116,976.48	115,914.25	112,380.49	124,499.88	95,952.22	137,631.76	132,463.74	121,679.04	
Extranjero	(13,766.84)	(64.88%)	21,218.53	23,131.68	22,904.97	20,193.48	22,096.92	22,639.04	19,720.11	20,462.13	23,084.24	18,897.52	19,757.47	22,898.62	7,451.69	
PATRIMONIO	133,286.29	5.95%	2,239,782.77	2,265,931.96	2,292,262.61	2,320,222.19	2,346,422.24	2,370,100.67	2,384,901.58	2,415,684.36	2,437,839.50	2,461,480.22	2,489,160.10	2,344,091.11	2,373,069.06	
Capital	(6.73)	0.00%	970,447.35	970,447.35	970,440.62	970,440.62	970,440.62	970,440.62	970,440.62	970,440.62	970,440.62	970,440.62	970,440.62	970,440.62	970,440.62	
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	(25,000.63)	33.70%	(74,190.77)	57,107.64	58,214.09	(80,372.77)	(84,844.08)	(82,481.45)	(99,933.01)	(100,534.39)	(105,583.58)	(90,430.83)	(93,765.68)	(96,419.91)	(99,191.40)	
Provisiones Dinámicas	17,975.81	42.62%	42,174.45	44,540.09	44,540.09	43,370.87	43,370.87	43,370.87	43,370.87	43,370.87	43,370.87	60,150.25	60,150.25	60,150.25	60,150.25	
Otras Reservas	(42,976.44)	36.93%	(116,365.22)	12,567.56	13,674.01	(123,743.64)	(128,214.95)	(125,852.32)	(143,303.88)	(143,905.26)	(148,954.45)	(150,581.08)	(153,915.93)	(156,570.16)	(159,341.66)	

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Utilidad de Periodos Anteriores	135,584.30	13.25%	1,023,126.19	1,205,857.88	1,205,968.38	1,341,295.93	1,341,291.75	1,335,333.91	1,335,333.91	1,335,351.00	1,335,348.21	1,318,568.82	1,318,568.82	1,158,516.06	1,158,710.49
Utilidad de Periodo	25,342.62	7.92%	319,818.33	32,371.61	54,883.02	82,890.28	112,912.47	141,829.72	173,721.36	203,322.45	230,391.14	257,364.15	288,830.95	312,104.06	345,160.95
Ganancia o Perdida en Valores Disponibles para la Venta	(2,633.26)	(452.71%)	581.67	147.48	2,756.51	5,968.14	6,621.48	4,977.87	5,338.70	7,104.69	7,243.12	5,537.46	5,085.39	(549.72)	(2,051.59)
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	778,387.00	11.87%	6,558,249.93	6,565,140.74	6,510,042.27	6,544,265.65	6,665,283.10	6,620,098.17	6,583,482.42	6,779,418.26	6,901,016.21	6,905,531.15	7,097,799.95	7,181,872.30	7,336,636.93