

BAC INTERNATIONAL BANK INC.
BALANCE DE SITUACION
DE DICIEMBRE 2018 A JULIO 2019
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2018		2019										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(101,448.08)	(9.55%)	1,062,643.87	1,013,912.82	1,040,098.36	995,730.34	1,136,605.06	1,010,813.67	1,048,731.09	961,195.80	0.00	0.00	0.00	0.00	0.00
Depositos Locales en Bancos	9,520.18	19.71%	48,303.59	68,216.29	71,026.38	46,667.76	48,691.03	58,877.27	73,973.35	57,823.76	0.00	0.00	0.00	0.00	0.00
A la Vista	9,530.18	22.97%	41,493.59	61,406.29	64,216.38	39,867.76	41,891.03	52,077.27	64,673.35	51,023.76	0.00	0.00	0.00	0.00	0.00
A Plazo	(10.00)	(0.15%)	6,810.00	6,810.00	6,810.00	6,800.00	6,800.00	6,800.00	9,300.00	6,800.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(75,599.99)	(8.44%)	895,256.82	862,829.99	882,043.16	864,785.04	996,012.84	874,256.97	888,028.24	819,656.83	0.00	0.00	0.00	0.00	0.00
A la Vista	(48,698.13)	(24.31%)	200,360.85	159,866.86	201,947.39	142,777.28	258,891.24	190,248.07	194,237.56	151,662.71	0.00	0.00	0.00	0.00	0.00
A Plazo	(26,901.86)	(3.87%)	694,895.97	702,963.14	680,095.78	722,007.75	737,121.60	684,008.89	693,790.68	667,994.12	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.59	9.94%	5.91	26.49	23.41	20.08	16.77	13.35	10.04	6.50	0.00	0.00	0.00	0.00	0.00
Locales	0.59	9.94%	5.91	26.49	23.41	20.08	16.77	13.35	10.04	6.50	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	(35,367.68)	(29.70%)	119,089.38	82,893.03	87,052.23	84,297.63	91,917.96	77,692.78	86,739.54	83,721.70	0.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA	(176,686.03)	(4.54%)	3,887,797.21	3,871,128.73	3,861,802.35	3,821,590.93	3,777,510.43	3,741,786.34	3,712,770.80	3,711,111.18	0.00	0.00	0.00	0.00	0.00
Locales	(150,822.23)	(4.02%)	3,749,597.20	3,740,312.16	3,744,071.81	3,740,223.54	3,656,349.82	3,619,902.29	3,592,046.92	3,598,774.96	0.00	0.00	0.00	0.00	0.00
Extranjero	(19,024.01)	(7.65%)	248,735.14	240,145.23	231,967.64	197,210.21	236,334.31	236,027.45	237,384.73	229,711.12	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	6,839.78	6.19%	110,535.12	109,328.65	114,237.10	115,842.82	115,173.70	114,143.39	116,660.85	117,374.90	0.00	0.00	0.00	0.00	0.00
Locales	6,846.21	6.25%	109,624.33	108,520.22	113,402.60	115,208.70	114,284.05	113,251.73	115,709.60	116,470.54	0.00	0.00	0.00	0.00	0.00
Extranjero	(6.43)	(0.71%)	910.79	808.44	834.50	634.12	889.65	891.66	951.25	904.36	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	324,311.70	9.72%	3,335,448.19	3,391,704.58	3,407,803.36	3,471,756.91	3,513,501.92	3,555,942.63	3,593,284.14	3,659,759.90	0.00	0.00	0.00	0.00	0.00
Locales	33,181.14	20.38%	162,822.63	162,868.23	162,596.33	172,904.62	172,687.66	176,752.43	180,913.57	196,003.76	0.00	0.00	0.00	0.00	0.00
Extranjero	291,130.57	9.18%	3,172,625.56	3,228,836.35	3,245,207.03	3,298,852.29	3,340,814.26	3,379,190.20	3,412,370.56	3,463,756.13	0.00	0.00	0.00	0.00	0.00
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	28,761.40	17.03%	168,926.82	204,508.16	209,842.00	223,858.73	210,883.80	211,769.03	220,629.46	197,688.22	0.00	0.00	0.00	0.00	0.00
Locales	32,542.79	21.09%	154,315.23	194,503.61	198,071.46	209,996.20	197,770.37	196,718.63	203,569.67	186,858.02	0.00	0.00	0.00	0.00	0.00
Extranjero	(3,781.39)	(25.88%)	14,611.59	10,004.54	11,770.53	13,862.53	13,113.43	15,050.40	17,059.78	10,830.20	0.00	0.00	0.00	0.00	0.00
TOTAL DE ACTIVOS	74,939.00	0.89%	8,454,816.10	8,481,254.29	8,519,546.06	8,512,936.90	8,638,501.21	8,520,311.67	8,575,415.47	8,529,755.10	0.00	0.00	0.00	0.00	0.00
DEPOSITOS	(107,688.81)	(2.30%)	4,675,518.48	4,610,308.09	4,648,346.44	4,566,911.39	4,654,433.00	4,587,482.35	4,591,515.98	4,567,829.67	0.00	0.00	0.00	0.00	0.00
Locales	(55,108.84)	(2.24%)	2,465,630.35	2,451,023.28	2,495,140.14	2,399,958.62	2,448,862.44	2,418,676.04	2,400,582.04	2,410,521.51	0.00	0.00	0.00	0.00	0.00

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	65,550.00	76.11%	86,120.00	86,120.00	86,120.00	151,670.00	141,670.00	151,670.00	151,670.00	151,670.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(96,451.19)	(4.11%)	2,348,347.01	2,323,765.77	2,349,607.03	2,197,373.37	2,255,726.93	2,233,528.42	2,238,502.69	2,251,895.82	0.00	0.00	0.00	0.00	0.00
A la Vista	(17,303.74)	(2.29%)	754,238.69	736,089.51	734,901.29	704,870.92	753,314.40	741,380.14	721,426.39	736,934.95	0.00	0.00	0.00	0.00	0.00
A Plazo	(78,350.10)	(6.50%)	1,206,203.98	1,206,190.13	1,222,466.43	1,113,613.08	1,108,168.60	1,107,109.61	1,123,802.41	1,127,853.88	0.00	0.00	0.00	0.00	0.00
De Ahorros	(797.35)	(0.21%)	387,904.34	381,486.13	392,239.32	378,889.37	394,243.93	385,038.66	393,273.89	387,106.99	0.00	0.00	0.00	0.00	0.00
De Bancos	(24,207.65)	(77.68%)	31,163.34	41,137.51	59,413.10	50,915.25	51,465.51	33,477.62	10,409.35	6,955.69	0.00	0.00	0.00	0.00	0.00
A la Vista	2,025.98	47.20%	4,292.61	7,096.41	8,372.00	4,874.15	5,424.41	7,440.52	4,372.25	6,318.59	0.00	0.00	0.00	0.00	0.00
A Plazo	(26,233.63)	(97.63%)	26,870.74	34,041.10	51,041.10	46,041.10	46,041.10	26,037.10	6,037.10	637.10	0.00	0.00	0.00	0.00	0.00
Extranjero	(52,579.97)	(2.38%)	2,209,888.13	2,159,284.81	2,153,206.31	2,166,952.77	2,205,570.56	2,168,806.31	2,190,933.94	2,157,308.16	0.00	0.00	0.00	0.00	0.00
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	(63,012.28)	(3.54%)	1,777,530.86	1,772,749.69	1,699,783.01	1,704,139.85	1,734,893.60	1,728,760.93	1,736,571.99	1,714,518.58	0.00	0.00	0.00	0.00	0.00
A la Vista	(33,802.73)	(13.91%)	242,964.34	228,618.03	236,575.47	232,239.02	245,329.70	232,715.15	224,215.44	209,161.61	0.00	0.00	0.00	0.00	0.00
A Plazo	(30,025.67)	(2.04%)	1,471,642.29	1,482,383.70	1,400,831.07	1,409,123.84	1,429,958.29	1,437,246.16	1,446,236.89	1,441,616.61	0.00	0.00	0.00	0.00	0.00
De Ahorros	816.12	1.30%	62,924.24	61,747.96	62,376.46	62,776.99	59,605.61	58,799.62	66,119.66	63,740.36	0.00	0.00	0.00	0.00	0.00
De Bancos	10,432.31	2.41%	432,357.27	386,535.12	453,423.30	462,812.92	470,676.96	440,045.38	454,361.95	442,789.58	0.00	0.00	0.00	0.00	0.00
A la Vista	(179,581.61)	(41.61%)	431,564.46	385,740.29	362,626.44	272,014.23	279,876.24	249,242.68	263,557.21	251,982.85	0.00	0.00	0.00	0.00	0.00
A Plazo	190,013.92	23,967.21%	792.81	794.83	90,796.85	190,798.69	190,800.72	190,802.70	190,804.74	190,806.73	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(115,341.43)	(12.32%)	935,909.47	985,489.66	936,409.07	950,410.62	971,680.07	888,022.65	867,846.59	820,568.04	0.00	0.00	0.00	0.00	0.00
Locales	46,386.71	0.00%	0.00	40,940.74	40,673.50	40,130.66	48,710.58	49,593.40	48,772.10	46,386.71	0.00	0.00	0.00	0.00	0.00
Extranjero	(161,728.14)	(17.28%)	935,909.47	944,548.92	895,735.57	910,279.96	922,969.49	838,429.26	819,074.49	774,181.34	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	(13,058.16)	(8.60%)	151,840.26	154,136.04	177,332.13	185,450.16	153,568.93	144,616.31	165,062.64	138,782.10	0.00	0.00	0.00	0.00	0.00
Locales	(12,608.18)	(9.36%)	134,671.18	138,895.43	158,889.60	168,043.22	138,067.18	124,771.89	146,432.67	122,063.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(449.98)	(2.62%)	17,169.08	15,240.61	18,442.53	17,406.94	15,501.75	19,844.42	18,629.97	16,719.11	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	311,027.40	11.56%	2,691,547.88	2,731,320.50	2,757,458.41	2,810,164.73	2,858,819.20	2,900,190.35	2,950,990.26	3,002,575.28	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00%	970,387.12	970,387.12	970,387.12	970,387.12	970,387.12	970,387.12	970,387.12	970,387.12	0.00	0.00	0.00	0.00	0.00
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	53,237.48	(18.11%)	(293,922.76)	(301,846.26)	(296,835.82)	(282,631.93)	(277,672.20)	(270,179.49)	(257,745.49)	(240,685.28)	0.00	0.00	0.00	0.00	0.00
Provisiones Dinámicas	0.00	0.00%	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	0.00	0.00	0.00	0.00	0.00
Otras Reservas	53,237.48	(15.04%)	(354,073.02)	(361,996.51)	(356,986.07)	(342,782.18)	(337,822.45)	(330,329.74)	(317,895.74)	(300,835.54)	0.00	0.00	0.00	0.00	0.00

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Utilidad de Periodos Anteriores	398,793.01	24.64%	1,618,510.08	2,023,762.22	2,023,762.22	2,023,824.73	2,023,812.08	2,017,272.11	2,017,208.18	2,017,303.09	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	(194,760.29)	(48.06%)	405,252.14	42,672.32	61,680.85	94,715.89	124,176.40	156,934.99	190,732.08	210,491.85	0.00	0.00	0.00	0.00	0.00
Ganancia o Perdida en Valores Disponibles para la Venta	53,757.20	(619.42%)	(8,678.69)	(3,654.90)	(1,535.96)	3,868.92	18,115.81	25,775.62	30,408.38	45,078.51	0.00	0.00	0.00	0.00	0.00
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	74,939.00	0.89%	8,454,816.10	8,481,254.29	8,519,546.06	8,512,936.90	8,638,501.21	8,520,311.67	8,575,415.47	8,529,755.10	0.00	0.00	0.00	0.00	0.00