



BAC International Bank Inc.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-10,598,374.23	-25.83	41,033,268.21	10,346,895.04	14,388,085.52	19,225,386.54	19,969,911.91	13,762,396.93	57,224,020.99	41,686,010.53	36,054,350.78	37,472,183.83	41,041,799.00	43,849,539.92	30,434,893.98
Depositos Locales en Bancos	1,029,050.35	69.68	1,476,730.99	1,426,772.30	2,371,385.47	2,966,983.65	3,739,932.45	2,128,100.09	4,252,912.41	3,452,201.30	2,935,448.12	2,496,189.88	4,120,969.85	3,137,935.16	2,505,781.34
A la Vista	429,673.72	29.10	1,476,730.99	1,426,772.30	1,826,385.47	2,466,983.65	2,888,932.45	2,128,100.09	2,047,978.46	2,422,267.35	2,263,001.74	1,838,743.50	1,963,446.39	1,932,558.53	1,906,404.71
A Plazo	599,376.63	0.00	0.00	0.00	545,000.00	500,000.00	851,000.00	0.00	2,204,933.95	1,029,933.95	672,446.38	657,446.38	2,157,523.46	1,205,376.63	599,376.63
Depositos Extranjeros en Bancos	-12,440,798.77	-34.49	36,075,441.29	4,994,821.11	7,536,492.81	12,501,255.07	13,916,548.37	8,740,061.61	50,541,700.56	35,387,203.12	28,491,473.26	29,940,589.19	31,658,051.26	36,195,920.28	23,634,642.52
A la Vista	-22,415,798.77	-85.64	26,175,441.29	3,394,821.11	3,536,492.81	9,726,255.07	10,016,548.37	4,540,061.61	16,966,700.56	5,587,203.12	3,941,473.26	5,215,589.19	13,533,051.26	13,545,920.28	3,759,642.52
A Plazo	9,975,000.00	100.76	9,900,000.00	1,600,000.00	4,000,000.00	2,775,000.00	3,900,000.00	4,200,000.00	33,575,000.00	29,800,000.00	24,550,000.00	24,725,000.00	18,125,000.00	22,650,000.00	19,875,000.00
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	813,374.19	23.37	3,481,095.93	3,925,301.63	4,480,207.24	3,757,147.82	2,313,431.09	2,894,235.23	2,429,408.02	2,846,606.11	4,627,429.40	5,035,404.76	5,262,777.89	4,515,684.48	4,294,470.12
CARTERA CREDITICIA	110,131,311.01	74.10	148,617,765.34	149,952,246.28	158,501,623.70	172,411,080.51	184,352,749.59	195,370,607.94	229,564,369.02	233,746,506.84	237,832,366.16	233,108,764.49	240,017,891.90	245,022,464.86	258,749,076.35
Locales	48,826,040.77	61.52	79,363,208.57	74,593,081.39	81,213,818.48	91,039,628.96	93,702,114.73	98,707,375.85	107,255,339.29	112,082,956.75	95,076,601.38	110,883,600.64	118,158,062.48	118,768,328.15	128,189,249.34
Extranjero	62,041,579.40	86.23	71,948,950.77	78,103,305.18	80,008,001.24	84,486,133.28	93,765,710.80	99,878,494.73	125,608,520.57	124,939,101.83	146,144,885.79	125,416,104.45	125,093,923.89	129,466,574.97	133,990,530.17
Menos Provisiones	736,309.16	27.33	2,694,394.00	2,744,140.29	2,720,196.02	3,114,681.73	3,115,075.94	3,215,262.64	3,299,490.84	3,275,551.74	3,389,121.01	3,190,940.60	3,234,094.47	3,212,438.26	3,430,703.16
Locales	736,309.16	27.33	2,694,394.00	3,037,689.46	2,699,651.66	3,114,681.73	3,432,704.59	3,215,262.64	3,299,490.84	3,275,551.74	3,389,121.01	3,190,940.60	3,234,094.47	3,212,438.26	3,430,703.16
Extranjero	0.00	0.00	0.00	-293,549.17	20,544.36	0.00	-317,628.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	974,780.49	0.28	349,260,299.38	354,967,446.05	358,220,237.87	357,837,514.37	349,332,948.23	359,307,767.66	316,383,310.46	320,573,744.01	332,969,745.85	323,885,851.54	337,914,983.19	343,347,118.25	350,235,079.87
Locales	-24,062,975.93	-41.95	57,360,783.18	56,436,392.56	55,764,535.57	56,467,930.00	38,373,848.53	36,670,116.28	26,917,518.60	27,411,033.07	30,387,589.87	27,924,092.91	28,076,628.53	35,192,311.28	33,297,807.25
Extranjero	25,037,756.42	8.58	291,899,516.20	298,531,053.49	302,455,702.30	301,369,584.37	310,959,099.70	322,637,651.38	289,465,791.86	293,162,710.94	302,582,155.98	295,961,758.63	309,838,354.66	308,154,806.97	316,937,272.62
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	195,894.51	2.47	7,934,883.63	7,445,073.21	7,791,414.44	14,394,980.48	11,870,205.16	10,771,321.03	7,342,464.78	7,254,149.17	7,299,898.72	7,279,430.51	7,798,490.41	8,148,148.02	8,130,778.14
Locales	285,581.90	4.00	7,146,870.07	6,695,488.03	7,019,132.92	9,813,703.56	7,645,851.66	6,899,711.02	6,482,028.73	6,693,893.49	6,644,366.82	6,651,954.56	7,066,832.77	7,479,863.34	7,432,451.97
Extranjero	-89,687.39	-11.38	788,013.56	749,585.18	772,281.52	4,581,276.92	4,224,353.50	3,871,610.01	860,436.05	560,255.68	655,531.90	627,475.95	731,657.64	668,284.68	698,326.17
TOTAL DE ACTIVOS	100,703,611.78	18.42	546,846,216.56	522,711,660.58	538,901,361.53	563,868,961.90	565,525,814.89	579,212,093.56	610,514,165.25	603,260,410.55	614,156,361.51	601,746,230.37	626,773,164.50	640,367,271.05	647,549,828.34
DEPOSITOS	33,629,312.29	11.54	291,302,434.72	258,710,038.53	256,884,211.17	289,525,498.17	287,815,798.24	291,855,969.25	321,031,146.68	317,699,082.83	311,225,596.77	305,371,776.06	322,768,131.64	332,062,083.51	324,931,747.01
Locales	5,187,481.34	4.17	124,349,743.26	91,280,193.95	74,919,722.13	92,749,118.23	79,863,947.05	101,783,017.02	115,894,559.76	110,846,108.42	106,069,105.42	108,362,707.00	127,752,407.73	137,423,995.04	129,537,224.60
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
De Particulares	61,869,662.20	98.68	62,697,986.36	58,021,777.91	62,593,441.61	82,592,956.94	70,810,609.63	91,010,170.02	105,935,902.16	102,241,582.19	95,543,821.23	98,719,772.67	125,909,682.29	135,555,245.52	124,567,648.56
A la Vista	4,570,248.26	17.23	26,517,272.60	20,899,728.39	21,285,583.11	22,456,886.39	25,556,350.61	23,200,428.71	20,553,140.73	24,435,279.49	21,836,940.84	24,114,310.74	27,596,321.56	30,049,795.58	31,087,520.86
A Plazo	9,020,492.14	26.65	33,849,946.07	32,359,251.29	37,199,215.33	37,944,042.47	41,289,637.77	41,602,070.81	42,737,460.17	44,123,456.80	38,665,316.51	35,814,153.61	41,031,392.50	43,811,357.44	42,870,438.21
De Ahorros	48,278,921.80	2,071.37	2,330,767.69	4,762,798.23	4,108,643.17	22,192,028.08	3,964,621.25	26,207,670.50	42,645,301.26	33,682,845.90	35,041,563.88	38,791,308.32	57,281,968.23	61,694,092.50	50,609,689.49
De Bancos	-56,682,180.86	-91.94	61,651,756.90	33,258,416.04	12,326,280.52	10,156,161.29	9,053,337.42	10,772,847.00	9,958,657.60	8,604,526.23	10,525,284.19	9,642,934.33	1,842,725.44	1,868,749.52	4,969,576.04
A la Vista	-37,855,379.91	-95.05	39,824,955.95	9,410,707.72	4,738,834.22	2,565,097.65	1,558,054.74	3,274,360.31	2,983,657.60	1,776,202.62	1,619,500.84	1,737,295.43	841,502.66	865,703.44	1,969,576.04
A Plazo	-18,826,800.95	-86.26	21,826,800.95	23,847,708.32	7,587,446.30	7,591,063.64	7,495,282.68	7,498,486.69	6,975,000.00	6,828,323.61	8,905,783.35	7,905,638.90	1,001,222.78	1,003,046.08	3,000,000.00
Extranjero	28,441,830.95	17.04	166,952,691.46	167,429,844.58	181,964,489.04	196,776,379.94	207,951,851.19	190,072,952.23	205,136,586.92	206,852,974.41	205,156,491.35	197,009,069.06	195,015,723.91	194,638,088.47	195,394,522.41
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	50,622,399.07	35.15	144,022,807.20	144,500,077.21	154,075,618.74	168,810,936.30	205,777,331.59	188,101,130.20	204,242,667.92	182,844,343.21	204,318,828.51	169,467,373.07	168,466,615.87	165,554,346.38	194,645,206.27



BAC International Bank Inc.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	4,226,767.03	7.33	57,687,001.93	60,925,099.40	63,725,138.87	64,971,742.09	68,201,576.82	69,026,621.64	63,007,691.27	64,537,492.63	62,173,451.31	54,014,108.42	54,524,357.11	52,933,939.00	61,913,768.96
A Plazo	46,552,431.91	59.16	78,688,302.97	78,875,521.89	80,858,064.18	83,358,814.82	110,373,394.78	113,850,034.90	133,879,933.13	112,084,019.50	134,462,059.63	107,386,211.29	105,898,412.68	105,463,459.41	125,240,734.88
De Ahorro	-156,799.87	-2.05	7,647,502.30	4,699,455.92	9,492,415.69	20,480,379.39	27,202,359.99	5,224,473.66	7,355,043.52	6,222,831.08	7,683,317.57	8,067,053.36	8,043,846.08	7,156,947.97	7,490,702.43
De Bancos	-22,180,568.12	-96.73	22,929,884.26	22,929,767.37	27,888,870.30	27,965,443.64	2,174,519.60	1,971,822.03	893,919.00	24,008,631.20	837,662.84	27,541,695.99	26,549,108.04	29,083,742.09	749,316.14
A la Vista	-499,096.12	-39.98	1,248,412.26	1,248,295.37	1,707,398.30	1,783,971.64	2,174,519.60	1,971,822.03	893,919.00	2,402,881.52	837,662.84	1,435,946.31	443,358.36	2,977,992.41	749,316.14
A Plazo	-21,681,472.00	-100.00	21,681,472.00	21,681,472.00	26,181,472.00	26,181,472.00	0.00	0.00	0.00	21,605,749.68	0.00	26,105,749.68	26,105,749.68	26,105,749.68	0.00
OBLIGACIONES	18,607,576.78	0.00	0.00	0.00	9,211,888.00	0.00	1,165,758.46	9,570,497.89	8,089,291.87	4,824,277.02	17,525,000.00	4,865,647.61	5,406,191.74	6,785,584.83	18,607,576.78
Locales	5,098,068.18	0.00	0.00	0.00	0.00	0.00	708,503.78	6,246,000.00	1,700,000.00	1,705,190.65	14,525,000.00	1,713,770.63	1,700,000.00	6,232,274.14	5,098,068.18
Extranjero	13,509,508.60	0.00	0.00	0.00	9,211,888.00	0.00	457,254.68	3,324,497.89	6,389,291.87	3,119,086.37	3,000,000.00	3,151,876.98	3,706,191.74	553,310.69	13,509,508.60
OTROS PASIVOS	2,745,892.66	67.88	4,045,135.84	4,346,986.32	6,410,363.74	7,245,005.51	6,937,054.28	7,761,807.32	4,207,698.83	4,887,452.24	4,316,195.39	4,610,700.94	9,212,449.62	6,162,367.11	6,791,028.50
Locales	2,393,522.96	74.19	3,226,209.70	3,245,830.30	4,992,832.37	3,089,058.01	3,396,042.56	4,278,728.53	3,227,612.01	3,824,555.28	3,239,975.30	3,446,200.85	7,945,737.98	4,896,503.01	5,619,732.66
Extranjero	352,369.70	43.03	818,926.14	1,101,156.02	1,417,531.37	4,155,947.50	3,541,011.72	3,483,078.79	980,086.82	1,062,896.96	1,076,220.09	1,164,500.09	1,266,711.64	1,265,864.10	1,171,295.84
PATRIMONIO	45,720,830.05	18.18	251,498,646.00	259,654,635.73	266,394,898.62	267,098,458.22	269,607,203.90	270,023,819.10	277,186,027.87	275,849,598.46	281,089,569.35	286,898,105.76	289,386,391.50	295,357,235.60	297,219,476.05
Capital	0.06	0.00	92,107,541.00	87,808,595.06	87,808,595.06	87,808,595.06	87,808,595.06	87,808,595.06	92,107,541.06	92,107,541.06	92,107,541.06	92,107,541.06	92,107,541.06	92,107,541.06	92,107,541.06
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	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
Utilidad de Periodos Anteriores	37,134,790.77	30.41	122,095,313.59	193,729,050.36	193,729,050.36	185,329,050.36	185,329,050.36	185,329,050.36	181,030,104.36	172,630,104.36	172,630,104.36	172,630,104.36	164,630,104.36	164,630,104.36	159,230,104.36
Utilidad de Periodo	20,468,786.77	30.40	67,334,791.41	7,765,094.33	14,591,272.29	21,269,864.95	30,882,120.83	40,156,557.46	46,658,765.38	52,698,515.72	59,065,224.52	64,581,341.32	74,362,301.42	80,376,263.51	87,803,578.18
Ganancia o Perdida en Valores Disponible para la Venta	-11,882,747.55	39.56	-30,039,000.00	-29,648,104.02	-29,734,019.09	-27,309,052.15	-34,412,562.35	-43,270,383.78	-42,610,382.93	-41,586,562.68	-42,713,300.59	-42,420,880.98	-41,713,555.34	-41,756,673.33	-41,921,747.55
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	100,703,611.78	18.42	546,846,216.56	522,711,660.58	538,901,361.53	563,868,961.90	565,525,814.88	579,212,093.56	610,514,165.25	603,260,410.55	614,156,361.51	601,746,230.37	626,773,164.50	640,367,271.05	647,549,828.34