



**BAC International Bank Inc.**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-1,158,301.15	-3.81	30,434,893.98	29,168,133.49	33,794,380.79	38,091,949.18	44,572,051.33	49,092,131.01	48,563,219.14	61,449,322.32	73,087,634.99	38,007,099.88	45,159,493.51	35,785,108.14	29,276,592.83
Depositos Locales en Bancos	5,446,358.94	217.35	2,505,781.34	3,227,430.08	5,394,656.05	7,604,489.70	6,850,313.99	11,662,170.14	18,528,788.13	17,661,022.24	24,455,128.36	19,133,472.97	15,272,549.70	7,027,890.56	7,952,140.28
A la Vista	2,890,775.44	151.63	1,906,404.71	2,567,053.45	2,975,290.06	2,809,123.71	3,100,948.00	3,024,451.09	3,386,069.08	3,144,734.30	3,502,024.61	3,180,369.22	3,799,122.60	3,993,930.43	4,797,180.15
A Plazo	2,555,583.50	426.37	599,376.63	660,376.63	2,419,365.99	4,795,365.99	3,749,365.99	8,637,719.05	15,142,719.05	14,516,287.94	20,953,103.75	15,953,103.75	11,473,427.10	3,033,960.13	3,154,960.13
Depositos Extranjeros en Bancos	-14,282,697.05	-60.43	23,634,642.52	20,241,151.34	23,209,525.85	24,473,500.04	32,106,390.05	33,372,876.96	26,130,267.27	39,568,187.72	44,830,279.65	13,953,242.54	24,881,661.48	22,240,116.82	9,351,945.47
A la Vista	1,542,302.95	41.02	3,759,642.52	8,291,151.34	10,234,525.85	12,098,500.04	1,256,390.05	10,197,040.10	5,074,367.27	24,343,187.72	25,118,700.58	2,728,242.54	14,831,661.48	17,065,116.82	5,301,945.47
A Plazo	-15,825,000.00	-79.62	19,875,000.00	11,950,000.00	12,975,000.00	12,375,000.00	30,850,000.00	23,175,836.86	21,055,900.00	15,225,000.00	19,711,579.07	11,225,000.00	10,050,000.00	5,175,000.00	4,050,000.00
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	7,678,036.96	178.79	4,294,470.12	5,699,552.07	5,190,198.89	6,013,959.44	5,615,347.29	4,057,083.91	3,904,163.74	4,220,112.36	3,802,226.98	4,920,384.37	5,005,282.33	6,517,100.76	11,972,507.08
<b>CARTERA CREDITICIA</b>	101,845,975.97	39.36	258,749,076.35	267,762,058.54	255,499,197.03	259,223,970.21	249,635,794.18	256,612,792.16	261,993,973.74	284,000,179.16	289,297,842.87	309,887,274.80	345,740,001.78	361,044,442.46	360,595,052.32
Locales	134,996,821.67	120.33	112,189,249.34	115,037,989.08	117,851,752.94	131,677,703.77	134,173,455.76	146,976,290.62	150,319,628.96	163,805,333.69	176,113,718.87	203,788,799.63	223,783,640.14	241,438,272.81	247,186,071.01
Extranjero	-32,502,588.66	-21.67	149,990,530.17	156,221,784.26	141,240,466.44	131,014,484.95	119,030,619.00	112,878,046.94	115,114,450.83	123,825,510.49	116,745,220.54	109,696,771.75	125,972,091.08	123,625,282.58	117,487,941.51
Menos Provisiones	648,257.04	18.90	3,430,703.16	3,497,714.80	3,593,022.35	3,468,218.51	3,568,280.58	3,241,545.40	3,440,106.05	3,630,665.02	3,561,096.54	3,598,296.58	4,015,729.44	4,019,112.93	4,078,960.20
Locales	1,053,772.38	45.61	2,310,375.82	2,245,631.97	2,217,620.11	2,419,308.18	2,661,562.10	2,537,759.77	2,688,047.73	2,780,513.98	2,694,960.20	2,850,602.16	3,142,887.94	3,243,358.93	3,364,148.20
Extranjero	-405,515.34	-36.20	1,120,327.34	1,252,082.83	1,375,402.24	1,048,910.33	906,718.48	703,785.63	752,058.32	850,151.04	866,136.34	747,694.42	872,841.50	775,754.00	714,812.00
<b>INVERSIONES EN VALORES</b>	99,872,393.27	28.52	350,235,079.87	355,014,882.57	354,338,152.09	363,696,810.67	369,544,897.49	371,287,890.97	370,663,406.09	381,709,697.61	390,867,229.96	398,945,660.41	436,883,363.55	450,627,756.67	450,107,473.14
Locales	5,865,535.79	17.62	33,297,807.25	36,234,304.52	36,552,517.52	40,621,494.42	39,039,049.66	35,397,430.21	31,416,111.93	34,014,740.82	39,588,886.58	43,512,306.23	46,931,072.30	39,789,778.28	39,163,343.04
Extranjero	94,006,857.48	29.66	316,937,272.62	318,780,578.05	317,785,634.57	323,075,316.25	330,505,847.83	335,890,460.76	339,247,294.16	347,694,956.79	351,278,343.38	355,433,354.18	389,952,291.25	410,837,978.39	410,944,130.10
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
<b>OTROS ACTIVOS</b>	13,711,882.80	168.28	8,148,112.72	8,138,166.99	12,742,560.47	13,521,795.07	14,052,275.44	13,751,901.57	13,447,863.16	12,031,843.66	11,030,010.05	10,238,118.12	17,048,381.35	25,633,704.21	21,859,995.52
Locales	7,536,170.93	101.32	7,438,344.29	7,301,942.72	11,953,494.81	12,149,149.20	12,288,687.79	12,429,606.09	12,082,171.52	11,108,103.77	10,195,332.27	9,500,999.70	10,635,437.58	17,517,693.37	14,974,515.22
Extranjero	6,175,711.87	870.10	709,768.43	836,224.27	789,065.66	1,372,645.87	1,763,587.65	1,322,295.48	1,365,691.64	923,739.89	834,677.78	737,118.42	6,412,943.77	8,116,010.84	6,885,480.30
<b>TOTAL DE ACTIVOS</b>	214,271,950.89	33.09	647,567,162.92	660,083,241.59	656,374,290.38	674,534,525.13	677,805,018.44	690,744,715.71	694,668,462.13	739,191,042.75	764,282,717.87	757,078,153.21	844,831,240.19	873,091,011.48	861,839,113.81
<b>DEPOSITOS</b>	113,894,650.80	35.05	324,931,747.01	326,765,359.46	323,006,781.15	326,778,176.27	334,662,924.20	334,754,260.36	329,582,031.31	370,604,912.60	386,522,089.62	373,237,978.96	432,481,811.18	451,889,326.83	438,826,397.81
Locales	45,418,679.68	35.06	129,537,224.60	133,909,339.82	140,165,092.29	135,829,780.94	90,568,990.51	97,498,318.25	142,167,402.32	116,129,822.38	144,499,521.93	128,013,690.04	118,579,154.98	197,187,189.39	174,955,904.28
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	47,267,811.27	37.95	124,567,648.56	133,909,339.82	134,602,453.89	131,414,670.72	85,252,976.77	95,609,553.96	137,293,117.18	112,074,041.61	140,471,019.25	124,854,634.88	115,355,995.61	194,479,430.90	171,835,459.83
A la Vista	10,866,105.01	34.95	31,087,520.86	30,078,312.02	29,819,250.23	29,351,433.05	27,519,360.36	27,473,061.73	26,354,425.67	46,414,341.66	37,729,271.41	35,761,507.07	35,462,509.73	35,392,845.61	41,953,625.87
A Plazo	31,380,187.09	73.20	42,870,438.21	46,702,625.88	47,053,671.40	48,921,063.07	53,384,537.35	63,635,597.75	60,893,026.41	59,751,571.82	71,336,616.16	74,707,269.01	73,980,496.24	78,345,459.24	74,250,625.30
De Ahorros	5,021,519.17	9.92	50,609,689.49	57,128,401.92	57,729,532.26	53,142,174.60	4,349,079.06	4,500,894.48	50,045,665.10	5,908,128.13	31,405,131.68	14,385,858.80	5,912,989.64	80,741,126.05	55,631,208.66
De Bancos	-1,849,131.59	-37.21	4,969,576.04	0.00	5,562,638.40	4,415,110.22	5,316,013.74	1,888,764.29	4,874,285.14	4,055,780.77	4,028,502.68	3,159,055.16	3,223,159.37	2,707,758.49	3,120,444.45
A la Vista	383,128.68	19.45	1,969,576.04	0.00	1,062,638.40	911,428.97	1,408,523.16	388,764.29	1,974,285.14	1,148,458.27	2,528,502.68	3,159,055.16	3,223,159.37	2,707,758.49	2,352,704.72
A Plazo	-2,232,260.27	-74.41	3,000,000.00	0.00	4,500,000.00	3,503,681.25	3,907,490.58	1,500,000.00	2,900,000.00	2,907,322.50	1,500,000.00	0.00	0.00	0.00	767,739.73
Extranjero	68,475,971.12	35.04	195,394,522.41	192,856,019.64	182,841,688.86	190,948,395.33	244,093,933.69	237,255,942.11	187,414,628.99	254,475,090.22	242,022,567.69	245,224,288.92	313,902,656.20	254,702,137.44	263,870,493.53
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	45,894,301.97	23.58	194,645,206.27	192,856,019.64	182,429,037.76	182,236,484.99	231,397,791.34	225,075,376.50	174,501,045.93	238,976,640.45	229,785,512.78	202,484,204.79	297,191,332.31	233,602,148.10	240,539,508.24



**BAC International Bank Inc.**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	4,355,035.23	7.03	61,913,768.96	65,954,149.65	61,176,848.24	60,272,236.77	68,471,200.42	49,895,080.82	54,177,690.89	119,597,544.22	77,624,503.74	75,969,975.13	66,274,963.04	62,752,879.28	66,268,804.19
A Plazo	45,585,682.72	36.40	125,240,734.88	124,041,608.54	117,978,840.95	118,492,777.69	107,881,676.97	114,444,410.82	115,190,250.11	114,053,217.10	146,095,760.84	121,994,023.97	145,801,235.55	166,806,888.23	170,826,417.60
De Ahorro	-4,046,415.98	-54.02	7,490,702.43	2,860,261.45	3,273,348.57	3,471,470.53	55,044,913.95	60,735,884.86	5,133,104.93	5,325,879.13	6,065,248.20	4,520,205.69	85,115,133.72	4,042,380.59	3,444,286.45
De Bancos	22,581,669.15	3,013.64	749,316.14	0.00	412,651.10	8,711,910.34	12,696,142.35	12,180,565.61	12,913,583.06	15,498,449.77	12,237,054.91	42,740,084.13	16,711,323.89	21,099,989.34	23,330,985.29
A la Vista	1,986,232.61	265.07	749,316.14	0.00	412,651.10	8,711,910.34	870,705.81	355,129.07	1,088,146.52	3,673,013.23	411,618.37	3,344,647.59	1,385,887.35	504,552.80	2,735,548.75
A Plazo	20,595,436.54	0.00	0.00	0.00	0.00	0.00	11,825,436.54	11,825,436.54	11,825,436.54	11,825,436.54	11,825,436.54	39,395,436.54	15,325,436.54	20,595,436.54	20,595,436.54
<b>OBLIGACIONES</b>	<b>5,065,020.99</b>	<b>27.22</b>	<b>18,607,576.78</b>	<b>29,372,783.15</b>	<b>21,391,072.57</b>	<b>30,562,785.36</b>	<b>26,103,935.59</b>	<b>32,608,204.35</b>	<b>30,632,255.32</b>	<b>25,284,460.50</b>	<b>25,987,521.75</b>	<b>28,549,138.17</b>	<b>24,879,837.68</b>	<b>25,042,079.25</b>	<b>23,672,597.77</b>
Locales	772,331.80	15.15	5,098,068.18	16,064,929.53	8,092,241.80	18,425,941.29	15,419,902.98	11,613,811.96	11,285,726.72	5,979,567.55	5,972,059.34	8,196,959.84	5,956,769.45	5,949,102.58	5,870,399.98
Extranjero	4,292,689.19	31.78	13,509,508.60	13,307,853.62	13,298,830.77	12,136,844.07	10,684,032.61	20,994,392.39	19,346,528.60	19,304,892.95	20,015,462.41	20,352,178.33	18,923,068.23	19,092,976.67	17,802,197.79
<b>OTROS PASIVOS</b>	<b>12,058,365.87</b>	<b>177.11</b>	<b>6,808,363.08</b>	<b>6,142,431.63</b>	<b>11,341,333.30</b>	<b>13,382,560.13</b>	<b>13,612,585.31</b>	<b>13,244,596.85</b>	<b>13,011,174.83</b>	<b>11,238,287.77</b>	<b>15,472,796.04</b>	<b>12,851,563.76</b>	<b>18,346,045.88</b>	<b>26,653,403.01</b>	<b>18,866,728.95</b>
Locales	4,950,985.19	87.83	5,637,067.24	4,731,766.39	10,160,938.86	11,446,895.69	11,634,192.22	11,532,799.79	11,096,911.79	9,647,035.04	14,113,771.78	11,288,939.51	10,984,017.23	16,142,962.56	10,588,052.43
Extranjero	7,107,380.68	606.80	1,171,295.84	1,410,665.24	1,180,394.44	1,935,664.44	1,978,393.09	1,711,797.06	1,914,263.04	1,591,252.73	1,359,024.26	1,562,624.25	7,362,028.65	10,510,440.45	8,278,676.52
<b>PATRIMONIO</b>	<b>83,253,913.23</b>	<b>28.01</b>	<b>297,219,476.05</b>	<b>297,802,667.35</b>	<b>300,635,103.36</b>	<b>303,811,003.37</b>	<b>303,425,573.34</b>	<b>310,137,654.15</b>	<b>321,443,000.67</b>	<b>332,063,381.88</b>	<b>336,300,310.46</b>	<b>342,439,472.32</b>	<b>369,123,545.45</b>	<b>369,506,202.39</b>	<b>380,473,389.28</b>
Capital	26,060,824.79	28.29	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	92,107,541.06	92,107,541.06	92,107,541.06	118,168,365.85	118,168,365.85	118,168,365.85
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	70,503,578.18	44.28	159,230,104.36	241,533,682.54	237,533,682.54	237,533,682.54	229,733,682.54	229,733,682.54	229,733,682.54	229,733,682.54	229,733,682.54	229,733,682.54	229,733,682.54	229,733,682.54	229,733,682.54
Utilidad de Periodo	3,047,047.59	3.47	87,803,578.18	7,240,876.87	13,708,125.78	20,007,450.18	27,371,680.97	33,685,240.87	45,777,743.01	57,257,198.50	62,348,653.52	69,678,816.83	77,277,335.41	78,708,315.74	90,850,625.77
Ganancia o Perdida en Valores Disponible para la Venta	-16,357,537.33	39.02	-41,921,747.55	-43,079,433.12	-42,714,246.02	-45,837,670.41	-45,787,331.23	-45,388,810.32	-46,175,965.94	-47,035,040.22	-47,889,566.66	-49,080,568.11	-56,055,838.35	-57,104,161.74	-58,279,284.88
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>214,271,950.89</b>	<b>33.09</b>	<b>647,567,162.92</b>	<b>660,083,241.59</b>	<b>656,374,290.38</b>	<b>674,534,525.13</b>	<b>677,805,018.44</b>	<b>690,744,715.71</b>	<b>694,668,462.13</b>	<b>739,191,042.75</b>	<b>764,282,717.87</b>	<b>757,078,153.21</b>	<b>844,831,240.19</b>	<b>873,091,011.48</b>	<b>861,839,113.81</b>