



BAC International Bank Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	202,074.08	196,298.05	256,677.30	317,256.75	342,692.73	398,542.24	449,390.60	506,838.76	546,615.89	
3 Activos Líquidos	7,561.75	15,568.68	10,951.12	5,360.34	26,678.45	60,031.87	93,983.88	48,272.98	41,033.27	
4 Total de Préstamos	58,707.88	48,902.99	48,179.45	51,852.14	49,923.07	62,575.37	82,378.68	113,348.69	136,307.78	
5 Locales	39,163.60	27,192.55	36,323.45	36,988.07	38,742.92	41,067.63	39,976.57	45,380.49	55,290.21	
6 Extranjeros	19,544.28	21,710.44	11,856.00	14,864.07	11,180.15	21,507.73	42,402.12	67,968.20	81,017.57	
7 Total de Inversiones	129,595.90	125,064.98	188,584.54	253,256.19	257,326.25	268,610.59	267,046.57	338,437.02	361,199.96	
8 Total de Depósitos	71,174.46	62,416.85	110,501.62	158,518.18	168,902.67	210,295.03	242,634.96	272,745.67	291,302.43	
9 Locales	42,402.35	35,888.50	34,604.69	47,090.56	35,025.47	37,176.43	47,647.36	124,289.44	122,593.29	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	25,514.82	25,499.15	23,516.38	40,551.79	30,034.76	22,019.49	31,892.11	43,423.30	60,941.53	
12 Depósitos de Bancos	16,887.53	10,389.35	11,088.31	6,538.77	4,990.71	15,156.94	15,755.25	80,866.15	61,651.76	
13 Extranjeros	28,772.11	26,528.35	75,896.93	111,427.62	133,877.20	173,118.61	194,987.61	148,456.23	168,709.15	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	28,761.27	26,472.51	71,085.17	109,172.15	133,085.73	170,399.93	177,981.59	126,009.26	145,779.26	
16 Depósitos de Bancos	10.84	55.84	4,811.76	2,255.48	791.47	2,718.67	17,006.01	22,446.97	22,929.88	
17 Patrimonio Total	128,449.44	131,984.23	142,631.98	155,730.71	170,658.32	183,659.39	202,030.69	221,437.82	251,112.03	
18 PROMEDIO (12 MESES)										
19 Total de Activos	202,074.08	196,298.05	256,677.30	317,256.75	272,383.41	297,420.14	353,033.95	412,047.75	444,654.31	
20 Activos Generadores de Ingresos	188,303.78	173,967.97	236,763.99	305,108.32	247,776.55	252,576.96	293,094.62	378,447.01	402,378.53	
21 Total de Prestamos	58,707.88	48,902.99	48,179.45	51,852.14	54,315.47	55,739.18	65,279.07	82,600.41	93,115.42	
22 Total de Inversiones	129,595.90	125,064.98	188,584.54	253,256.19	193,461.08	196,837.78	227,815.55	295,846.60	309,263.10	
23 Patrimonio Total	128,449.44	131,984.23	142,631.98	155,730.71	149,553.88	157,821.81	172,331.33	188,584.27	210,885.18	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	7,245.24	1,136.68	2,475.58	4,786.80	7,103.54	2,657.22	4,942.73	7,316.95	10,521.43	
26 Egreso de Operaciones	4,681.42	767.44	1,657.48	2,858.26	4,239.59	1,584.36	3,161.24	4,525.01	5,971.59	



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27 Ingreso Neto de Intereses	2,563.82	369.23	818.10	1,928.54	2,863.95	1,072.86	1,781.49	2,791.94	4,549.85	
28 Otros Ingresos	47,324.17	10,333.60	22,764.37	29,228.88	46,194.63	17,304.10	33,668.18	50,439.27	69,065.61	
29 Ingreso de Operaciones	49,887.99	10,702.83	23,582.47	31,157.42	49,058.57	18,376.96	35,449.67	53,231.21	73,615.46	
30 Egresos Generales	5,380.16	1,206.69	2,450.01	3,475.06	4,565.08	1,080.55	2,845.84	4,086.45	6,343.80	
31 Utilidad antes de Provisiones	44,507.83	9,496.14	21,132.46	27,682.36	44,493.49	17,296.40	32,603.83	49,144.76	67,271.66	
32 Utilidad del Periodo	39,059.28	6,146.59	15,241.29	21,791.19	38,602.33	17,296.40	32,522.92	48,863.85	67,040.75	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	7,791.73	10,154.29	9,095.46	8,634.47	1,624.52	1,051.65	1,002.11	1,091.06	596.24	
35 Total Provisiones Para Préstamos	3,511.47	6,860.91	9,332.21	7,249.81	2,712.35	2,785.75	2,774.31	3,507.34	2,569.39	
36 Préstamos Vencidos / Préstamos Totales (%)	13.27	20.76	18.88	16.65	3.25	1.68	1.22	0.96	0.44	
37 Provisiones / Préstamos Vencidos (%)	45.07	67.57	102.60	83.96	166.96	264.89	276.85	321.46	430.93	
38 Provisiones para Préstamos / Préstamos Totales (%)	5.98	14.03	19.37	13.98	5.43	4.45	3.37	3.09	1.88	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	63.57	67.24	55.57	49.09	49.80	46.08	44.96	43.69	45.94	
41 Patrimonio / Activos Generadores de Ing. (%)	68.21	75.87	60.24	51.04	55.54	55.46	57.82	49.01	50.47	
42 Patrimonio / Préstamos Totales (%)	218.79	269.89	296.04	300.34	341.84	293.50	245.25	195.36	184.22	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	10.62	24.94	9.91	3.38	15.80	28.55	38.73	17.70	14.09	
45 Activos Líquidos / Activos Totales (%)	3.74	7.93	4.27	1.69	7.78	15.06	20.91	9.52	7.51	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	192.71	225.31	180.57	163.15	168.15	156.28	148.80	141.78	138.08	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	14.13	12.87	9.52	15.58	27.39	22.19	17.22	16.66	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	12.53	11.88	9.16	14.17	23.26	18.42	15.81	15.08	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	18.63	21.37	18.66	25.81	43.84	37.74	34.55	31.79	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.61	2.09	2.09	2.87	4.21	3.37	2.58	2.61	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.76	1.40	1.25	1.71	2.51	2.16	1.59	1.48	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.85	0.69	0.84	1.16	1.70	1.22	0.98	1.13	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	11.27	10.39	11.15	9.31	5.88	8.03	7.68	8.62	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	23.76	19.23	12.77	18.64	27.40	22.97	17.77	17.16	
56 PRODUCTIVIDAD										
57 Número de Empleados	166.00	122.00	122.00	122.00	122.00	122.00	128.00	134.00	146.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
59 Préstamos / Empleados	353.66	400.84	394.91	425.02	409.21	512.91	643.58	845.89	933.61	
60 Depósitos Totales / Empleados	428.76	511.61	905.75	1,299.33	1,384.45	1,723.73	1,895.59	2,035.42	1,995.22	
61 Utilidad Neta / Empleados	0.00	50.38	124.93	178.62	316.41	141.77	254.09	364.66	459.18	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	69.59	103.03	75.08	59.76	59.51	
64 Préstamos (%)	0.00	0.00	0.00	0.00	-14.96	27.96	70.98	118.60	173.04	
65 Locales (%)	0.00	0.00	0.00	0.00	-1.07	51.03	10.06	22.69	42.71	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-42.80	-0.93	257.64	357.27	624.66	
67 Depósitos (%)	0.00	0.00	0.00	0.00	137.31	236.92	119.58	72.06	72.47	
68 Locales (%)	0.00	0.00	0.00	0.00	-17.40	3.59	37.69	163.94	250.01	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	365.30	552.58	156.91	33.23	26.02	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	32.86	39.15	41.64	42.19	47.14	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	181.40	113.39	124.24	73.67	