



BAC International Bank Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002			2003			2004			
	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	342,692.73	398,542.24	449,390.60	506,838.76	546,846.22	563,868.96	610,514.17	601,746.23	647,549.83	
3 Activos Líquidos	26,678.45	60,031.87	93,983.88	48,272.98	41,033.27	19,225.39	57,224.02	37,472.18	30,434.89	
4 Total de Préstamos	49,923.07	62,575.37	82,378.68	113,348.69	148,617.77	172,411.08	229,564.37	233,108.76	258,749.08	
5 Locales	38,742.92	41,067.63	39,976.57	45,380.49	76,668.81	87,924.95	103,955.85	107,692.66	124,758.55	
6 Extranjeros	11,180.15	21,507.73	42,402.12	67,968.20	71,948.95	84,486.13	125,608.52	125,416.10	133,990.53	
7 Total de Inversiones	257,326.25	268,610.59	267,046.57	338,437.02	349,260.30	357,837.51	316,383.31	323,885.85	350,235.08	
8 Total de Depósitos	168,902.67	210,295.03	242,634.96	272,745.67	291,302.43	289,525.50	321,031.15	305,371.78	324,931.75	
9 Locales	35,025.47	37,176.43	47,647.36	124,289.44	124,349.74	92,749.12	115,894.56	108,362.71	129,537.22	
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	30,034.76	22,019.49	31,892.11	43,423.30	62,697.99	82,592.96	105,935.90	98,719.77	124,567.65	
12 Depósitos de Bancos	4,990.71	15,156.94	15,755.25	80,866.15	61,651.76	10,156.16	9,958.66	9,642.93	4,969.58	
13 Extranjeros	133,877.20	173,118.61	194,987.61	148,456.23	166,952.69	196,776.38	205,136.59	197,009.07	195,394.52	
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	133,085.73	170,399.93	177,981.59	126,009.26	144,022.81	168,810.94	204,242.67	169,467.37	194,645.21	
16 Depósitos de Bancos	791.47	2,718.67	17,006.01	22,446.97	22,929.88	27,965.44	893.92	27,541.70	749.32	
17 Patrimonio Total	170,658.32	183,659.39	202,030.69	221,437.82	251,498.65	267,098.46	277,186.03	286,898.11	297,219.48	
18 PROMEDIO (12 MESES)										
19 Total de Activos	272,383.41	297,420.14	353,033.95	412,047.75	444,769.47	481,205.60	529,952.38	554,292.50	597,198.02	
20 Activos Generadores de Ingresos	247,776.55	252,576.96	293,094.62	378,447.01	402,563.69	430,717.27	447,686.47	504,390.16	553,431.11	
21 Total de Prestamos	54,315.47	55,739.18	65,279.07	82,600.41	99,270.42	117,493.22	155,971.53	173,228.73	203,683.42	
22 Total de Inversiones	193,461.08	196,837.78	227,815.55	295,846.60	303,293.28	313,224.05	291,714.94	331,161.43	349,747.69	
23 Patrimonio Total	149,553.88	157,821.81	172,331.33	188,584.27	211,078.48	225,378.93	239,608.36	254,167.97	274,359.06	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	7,103.54	2,657.22	4,942.73	7,316.95	10,521.43	3,353.95	6,944.81	10,935.60	15,297.61	
26 Egreso de Operaciones	4,239.59	1,584.36	3,161.24	4,525.01	5,971.59	1,560.52	3,449.35	5,598.14	7,826.72	



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27	Ingreso Neto de Intereses	2,863.95	1,072.86	1,781.49	2,791.94	4,549.85	1,793.43	3,495.46	5,337.45	7,470.89	
28	Otros Ingresos	46,194.63	17,304.10	33,668.18	50,439.27	69,359.65	21,825.56	47,868.36	66,408.99	90,171.52	
29	Ingreso de Operaciones	49,058.57	18,376.96	35,449.67	53,231.21	73,909.49	23,618.99	51,363.82	71,746.44	97,642.41	
30	Egresos Generales	4,565.08	1,080.55	2,845.84	4,086.45	6,343.79	1,887.13	4,259.06	6,535.05	8,993.02	
31	Utilidad Antes de Provisiones	44,493.49	17,296.40	32,603.83	49,144.76	67,565.70	21,731.86	47,104.77	65,211.39	88,649.39	
32	Utilidad del Periodo	38,602.33	17,296.40	32,522.92	48,863.85	67,334.79	21,269.86	46,658.77	64,581.39	87,803.63	
33	CALIDAD DE ACTIVOS										
34	Total de Préstamos Vencidos	1,624.52	1,051.65	1,002.11	1,091.06	2,007.49	959.29	258.75	1,000.55	980.05	
35	Total Provisiones Para Préstamos	2,712.35	2,785.75	2,774.31	3,507.34	2,694.39	3,114.68	3,299.49	3,190.94	3,430.70	
36	Préstamos Vencidos / Préstamos Totales (%)	3.25	1.68	1.22	0.96	1.35	0.56	0.11	0.43	0.38	
37	Provisiones / Préstamos Vencidos (%)	166.96	264.89	276.85	321.46	134.22	324.69	1,275.15	318.92	350.05	
38	Provisiones para Préstamos / Préstamos Totales (%)	5.43	4.45	3.37	3.09	1.81	1.81	1.44	1.37	1.33	
39	RAZONES DE CAPITAL										
40	Patrimonio / Activos Totales (%)	49.80	46.08	44.96	43.69	45.99	47.37	45.40	47.68	45.90	
41	Patrimonio / Activos Generadores de Ing. (%)	55.54	55.46	57.82	49.01	50.51	50.37	50.77	51.51	48.81	
42	Patrimonio / Préstamos Totales (%)	341.84	293.50	245.25	195.36	169.23	154.92	120.74	123.07	114.87	
43	LIQUIDEZ										
44	Activos Líquidos / Total de Depósitos (%)	15.80	28.55	38.73	17.70	14.09	6.64	17.83	12.27	9.37	
45	Activos Líquidos / Activos Totales (%)	7.78	15.06	20.91	9.52	7.50	3.41	9.37	6.23	4.70	
46	Activos Líquidos + Inversiones / Depósitos Totales (%)	168.15	156.28	148.80	141.78	133.98	130.23	116.38	118.33	117.15	
47	RENTABILIDAD										
48	Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	15.58	27.39	22.19	17.22	16.73	19.75	20.84	17.07	15.87	
49	Utilidad Neta / Total de Activos (Promedio) (%)	14.17	23.26	18.42	15.81	15.14	17.68	17.61	15.53	14.70	
50	Utilidad Neta / Patrimonio Total (Promedio) (%)	25.81	43.84	37.74	34.55	31.90	37.75	38.95	33.88	32.00	
51	Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.87	4.21	3.37	2.58	2.61	3.11	3.10	2.89	2.76	
52	Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.71	2.51	2.16	1.59	1.48	1.45	1.54	1.48	1.41	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.16	1.70	1.22	0.98	1.13	1.67	1.56	1.41	1.35	
54 Egresos Generales / Ingresos de Operaciones (%)	9.31	5.88	8.03	7.68	8.58	7.99	8.29	9.11	9.21	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	18.64	27.40	22.97	17.77	17.23	20.27	21.38	17.55	16.29	
56 PRODUCTIVIDAD										
57 Número de Empleados	122.00	122.00	128.00	134.00	146.00	146.00	146.00	180.00	207.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	409.21	512.91	643.58	845.89	1,017.93	1,180.90	1,572.36	1,295.05	1,250.00	
60 Depósitos Totales / Empleados	1,384.45	1,723.73	1,895.59	2,035.42	1,995.22	1,983.05	2,198.84	1,696.51	1,569.72	
61 Utilidad Neta / Empleados	316.41	141.77	254.09	364.66	461.20	145.68	319.58	358.79	424.17	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	69.59	103.03	75.08	59.76	59.57	41.48	35.85	18.73	18.42	
64 Préstamos (%)	-14.96	27.96	70.98	118.60	197.69	175.53	178.67	105.66	74.10	
65 Locales (%)	-1.07	51.03	10.06	22.69	97.89	114.10	160.04	137.31	62.72	
66 Extranjeros (%)	-42.80	-0.93	257.64	357.27	543.54	292.82	196.23	84.52	86.23	
67 Depósitos (%)	137.31	236.92	119.58	72.06	72.47	37.68	32.31	11.96	11.54	
68 Locales (%)	-17.40	3.59	37.69	163.94	255.03	149.48	143.23	-12.81	4.17	
69 Extranjeros (%)	365.30	552.58	156.91	33.23	24.71	13.67	5.20	32.71	17.04	
70 Patrimonio (%)	32.86	39.15	41.64	42.19	47.37	45.43	37.20	29.56	18.18	
71 Utilidad Neta (%)	1,949.42	181.40	113.39	124.24	74.43	22.97	43.46	32.17	30.40	