



BAC Bank, INC.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2003			2004			2005			
	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	141,040.32	146,472.87	145,658.29	120,603.56	113,511.68	111,959.15	103,562.84	111,463.42	116,871.67	
3 Activos Líquidos	73,654.02	72,180.30	43,117.25	18,975.26	32,354.94	16,603.48	11,231.67	6,833.89	10,135.60	
4 Total de Préstamos	36,647.18	37,019.20	36,761.93	40,682.45	41,008.22	39,410.59	36,285.08	42,171.70	48,324.90	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	36,647.18	37,019.20	36,761.93	40,682.45	41,008.22	39,410.59	36,285.08	42,171.70	48,324.90	
7 Total de Inversiones	29,140.63	35,550.38	63,876.50	59,465.73	38,911.04	54,643.81	53,523.02	61,243.59	56,488.58	
8 Total de Depósitos	134,207.90	139,503.91	135,590.84	107,897.27	100,142.75	99,886.54	90,386.63	95,847.76	103,643.79	
9 Locales	0.00	0.00	0.00	1,000.00	0.00	0.00	0.00	0.00	0.00	
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	0.00	0.00	0.00	1,000.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	134,207.90	139,503.91	135,590.84	106,897.27	100,142.75	99,886.54	90,386.63	95,847.76	103,643.79	
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	134,207.90	139,503.91	135,590.84	106,897.27	100,142.75	99,886.54	90,386.63	95,547.76	103,643.79	
16 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.00	0.00	
17 Patrimonio Total	5,968.12	6,281.19	9,288.54	10,140.07	10,317.36	10,137.50	11,135.92	11,485.52	11,581.41	
18 PROMEDIO (12 MESES)										
19 Total de Activos	70,520.16	75,866.93	109,032.75	137,085.97	127,276.00	129,216.01	124,610.57	116,033.49	115,191.67	
20 Activos Generadores de Ingresos	32,893.90	36,284.79	80,347.91	76,998.94	72,853.54	83,311.98	95,223.26	101,781.74	92,366.37	
21 Total de Prestamos	18,323.59	18,509.60	18,381.06	29,774.13	38,827.70	38,214.89	36,523.50	41,427.07	44,666.56	
22 Total de Inversiones	14,570.32	17,775.19	61,966.85	47,224.81	34,025.84	45,097.09	58,699.76	60,354.66	47,699.81	
23 Patrimonio Total	2,984.06	4,606.26	7,472.44	7,973.90	8,142.74	8,209.35	10,212.23	10,812.80	10,949.38	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	2,586.78	1,098.80	2,376.72	3,740.09	5,096.46	1,358.82	2,750.77	4,183.13	5,775.28	
26 Egreso de Operaciones	1,670.83	715.05	1,460.34	2,091.86	2,750.14	687.55	1,526.79	2,251.62	3,103.13	



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27 Ingreso Neto de Intereses	915.95	383.76	916.39	1,648.23	2,346.32	671.27	1,223.98	1,931.51	2,672.15	
28 Otros Ingresos	187.79	66.87	132.83	198.58	244.33	36.51	83.41	122.60	165.92	
29 Ingreso de Operaciones	1,103.74	450.63	1,049.22	1,846.81	2,590.65	707.78	1,307.39	2,054.11	2,838.07	
30 Egresos Generales	848.03	362.00	792.42	1,289.59	1,857.43	343.51	653.24	1,054.71	1,451.40	
31 Utilidad Antes de Provisiones	255.72	88.63	256.80	557.22	733.21	364.26	654.15	999.40	1,386.67	
32 Utilidad del Periodo	40.99	11.23	30.94	244.03	198.88	363.52	957.51	1,302.76	1,662.34	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	243.73	243.22	472.00	339.41	733.92	322.72	10.15	23.94	134.27	
35 Total Provisiones Para Préstamos	439.00	469.00	513.18	842.58	1,012.58	1,012.58	524.22	524.22	539.70	
36 Préstamos Vencidos / Préstamos Totales (%)	0.67	0.66	1.28	0.83	1.79	0.82	0.03	0.06	0.28	
37 Provisiones / Préstamos Vencidos (%)	180.12	192.83	108.73	248.25	137.97	313.77	5,165.30	2,189.55	401.96	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.20	1.27	1.40	2.07	2.47	2.57	1.44	1.24	1.12	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	4.23	4.29	6.38	8.41	9.09	9.05	10.75	10.30	9.91	
41 Patrimonio / Activos Generadores de Ing. (%)	9.07	8.66	9.23	10.13	12.91	10.78	12.40	11.11	11.05	
42 Patrimonio / Préstamos Totales (%)	16.29	16.97	25.27	24.92	25.16	25.72	30.69	27.24	23.97	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	54.88	51.74	31.80	17.59	32.31	16.62	12.43	7.13	9.78	
45 Activos Líquidos / Activos Totales (%)	52.22	49.28	29.60	15.73	28.50	14.83	10.85	6.13	8.67	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	76.59	77.22	78.91	72.70	71.16	71.33	71.64	71.03	64.28	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.12	0.12	0.08	0.42	0.27	1.75	2.01	1.71	1.80	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.06	0.06	0.06	0.24	0.16	1.13	1.54	1.50	1.44	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	1.37	0.97	0.83	4.08	2.44	17.71	18.75	16.06	15.18	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.86	12.11	5.92	6.48	7.00	6.52	5.78	5.48	6.25	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.08	7.88	3.64	3.62	3.77	3.30	3.21	2.95	3.36	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.78	4.23	2.28	2.85	3.22	3.22	2.57	2.53	2.89	
54 Egresos Generales / Ingresos de Operaciones (%)	76.83	80.33	75.52	69.83	71.70	48.53	49.97	51.35	51.14	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.57	0.74	0.33	0.34	0.34	0.18	0.18	0.16	0.18	
56 PRODUCTIVIDAD										
57 Número de Empleados	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	12,215.73	12,339.73	12,253.98	13,560.82	13,669.41	13,136.86	12,095.03	14,057.23	16,108.30	
60 Depósitos Totales / Empleados	44,735.97	46,501.30	45,196.95	35,965.76	33,380.92	33,295.51	30,128.88	31,949.25	34,547.93	
61 Utilidad Neta / Empleados	13.66	3.74	10.31	81.34	66.29	121.17	319.17	434.25	554.11	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	2,684.14	101.17	-21.47	-19.52	-23.56	-28.90	-7.58	2.96	
64 Préstamos (%)	0.00	0.00	19,396,263.75	115.64	11.90	6.46	-1.30	3.66	17.84	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	0.00	0.00	19,396,263.75	115.64	11.90	6.46	-1.30	3.66	17.84	
67 Depósitos (%)	0.00	5,909.72	103.43	-26.45	-25.38	-28.40	-33.34	-11.17	3.50	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	0.00	5,909.72	103.43	-27.13	-25.38	-28.40	-33.34	-10.34	3.50	
70 Patrimonio (%)	0.00	114.28	64.21	74.60	72.87	61.39	19.89	13.27	12.25	
71 Utilidad Neta (%)	0.00	-135.36	-85.46	-18.50	385.16	3,138.45	2,994.23	433.85	735.85	