



**BAC International Bank Inc.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	1,051,365.15	1,143,263.64	1,259,250.13	1,318,597.92	1,434,401.98	1,570,726.46	1,662,864.31	1,917,271.94	2,182,764.05	
Activos Líquidos	31,253.88	77,160.58	71,408.89	32,017.13	34,465.25	107,079.12	108,521.54	169,947.05	121,908.42	
Total de Préstamos	496,724.92	514,601.90	605,825.89	683,737.13	727,094.95	761,479.25	816,918.95	939,589.92	1,166,813.82	
Locales	393,753.20	413,407.16	471,974.30	532,537.19	545,377.55	567,353.31	582,282.65	605,490.75	544,843.59	
Extranjeros	102,971.72	101,194.74	133,851.59	151,199.94	181,717.40	194,125.93	234,636.30	334,099.17	621,970.23	
Total de Inversiones	507,121.39	536,091.49	566,373.99	583,807.91	648,257.77	675,662.24	711,173.05	781,055.36	863,236.99	
Total de Depósitos	514,657.24	573,855.12	653,455.87	698,565.25	731,205.76	755,327.31	789,980.11	825,055.11	1,051,421.72	
Locales	176,713.55	177,062.05	185,548.07	206,670.19	317,740.02	227,228.62	266,076.90	274,349.57	308,350.78	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	165,825.52	166,909.94	181,684.94	199,462.88	289,325.80	222,395.78	243,474.97	256,108.93	293,551.38	
Depósitos de Bancos	10,888.02	10,152.11	3,863.13	7,207.31	28,414.22	4,832.84	22,601.92	18,240.65	14,799.40	
Extranjeros	337,943.70	396,793.07	467,907.80	491,895.05	413,465.74	528,098.69	523,903.21	550,705.54	743,070.94	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	284,983.94	326,842.87	397,903.67	432,794.67	322,386.10	415,414.21	455,089.76	490,520.43	609,476.09	
Depósitos de Bancos	52,959.76	69,950.20	70,004.13	59,100.38	91,079.64	112,684.49	68,813.45	60,185.11	133,594.85	
Patrimonio Total	459,593.29	495,008.94	523,859.35	548,058.70	609,402.86	666,260.12	692,476.11	753,745.04	751,237.21	
PROMEDIO (12 MESES)										
Total de Activos	956,602.13	1,032,960.16	1,117,802.66	1,178,594.93	1,242,883.57	1,356,995.05	1,461,057.22	1,617,934.93	1,808,583.02	
Activos Generadores de Ingresos	907,274.42	954,952.13	1,041,670.90	1,119,492.98	1,189,599.52	1,243,917.44	1,350,145.94	1,494,095.16	1,702,701.77	
Total de Prestamos	428,659.99	449,864.57	519,612.27	583,006.79	611,909.94	638,040.57	711,372.42	811,663.52	946,954.38	
Total de Inversiones	478,614.43	505,087.56	522,058.63	536,486.19	577,689.58	605,876.87	638,773.52	682,431.63	755,747.38	
Patrimonio Total	420,033.34	448,765.07	469,603.00	489,951.84	534,498.07	580,634.53	608,167.73	650,901.87	680,320.03	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	39,093.97	11,260.01	24,071.90	38,390.95	51,373.23	14,807.93	29,594.24	46,881.67	71,079.18	
Egreso de Operaciones	21,505.35	6,331.73	13,434.11	21,544.24	29,886.24	8,536.05	16,101.73	24,811.23	38,779.31	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	17,588.63	4,928.28	10,637.78	16,846.71	21,487.00	6,271.88	13,492.51	22,070.44	32,299.87
Otros Ingresos	122,794.03	37,726.28	69,537.60	113,532.70	183,258.59	54,599.59	115,166.82	193,394.43	219,964.74
Ingreso de Operaciones	140,382.66	42,654.56	80,175.38	130,379.41	204,745.59	60,871.47	128,659.33	215,464.87	252,264.61
Egresos Generales	17,199.19	5,030.28	10,751.74	16,707.65	23,070.86	6,285.99	12,894.73	20,448.21	28,672.97
Utilidad Antes de Provisiones	123,183.47	37,624.28	69,423.65	113,671.76	181,674.73	54,585.49	115,764.61	195,016.66	223,591.64
Utilidad del Periodo	121,655.52	37,115.55	68,337.78	111,272.47	179,279.14	53,366.39	113,194.73	190,542.74	216,964.92
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	186.54	233.73	465.73	1,378.45	3,265.54	397.29	863.15	1,719.28	1,786.23
Total Provisiones Para Préstamos	5,173.34	5,672.19	6,158.82	6,969.41	6,784.36	7,531.80	8,550.97	10,083.65	11,887.98
Préstamos Vencidos / Préstamos Totales (%)	0.04	0.05	0.08	0.20	0.45	0.05	0.11	0.18	0.15
Provisiones / Préstamos Vencidos (%)	2,773.26	2,426.85	1,322.39	505.60	207.76	1,895.79	990.67	586.50	665.53
Provisiones para Préstamos / Préstamos Totales (%)	1.04	1.10	1.02	1.02	0.93	0.99	1.05	1.07	1.02
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	43.71	43.30	41.60	41.56	42.48	42.42	41.64	39.31	34.42
Patrimonio / Activos Generadores de Ing. (%)	45.78	47.11	44.69	43.24	44.31	46.36	45.32	43.81	37.01
Patrimonio / Préstamos Totales (%)	92.52	96.19	86.47	80.16	83.81	87.50	84.77	80.22	64.38
Indice de Adecuacion de Capital	13.20	13.99	9.82	9.66	9.19	10.61	10.84	11.54	11.40
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	6.07	13.45	10.93	4.58	4.71	14.18	13.74	20.60	11.59
Activos Líquidos / Activos Totales (%)	2.97	6.75	5.67	2.43	2.40	6.82	6.53	8.86	5.59
Activos Líquidos + Inversiones / Depósitos Totales (%)	104.61	106.87	97.60	88.16	93.37	103.63	103.76	115.27	93.70
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	13.41	15.55	13.12	13.25	15.07	17.16	16.77	17.00	12.74
Utilidad Neta / Total de Activos (Promedio) (%)	12.72	14.37	12.23	12.59	14.42	15.73	15.49	15.70	12.00
Utilidad Neta / Patrimonio Total (Promedio) (%)	28.96	33.08	29.10	30.28	33.54	36.76	37.22	39.03	31.89
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.31	4.72	4.62	4.57	4.32	4.76	4.38	4.18	4.17
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.37	2.65	2.58	2.57	2.51	2.74	2.39	2.21	2.28
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.94	2.06	2.04	2.01	1.81	2.02	2.00	1.97	1.90



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Egresos Generales / Ingresos de Operaciones (%)	12.25	11.79	13.41	12.81	11.27	10.33	10.02	9.49	11.37
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	13.53	15.80	13.35	13.52	15.41	17.56	17.06	17.26	12.92
PRODUCTIVIDAD									
Número de Empleados	409.00	420.00	517.00	567.00	622.00	694.00	721.00	759.00	767.00
Número de Sucursales	10.00	11.00	11.00	11.00	12.00	12.00	12.00	12.00	12.00
Préstamos / Empleados	1,214.49	1,225.24	1,171.81	1,205.89	1,168.96	1,097.23	1,133.04	1,237.93	1,521.27
Depósitos Totales / Empleados	1,258.33	1,366.32	1,263.94	1,232.04	1,175.57	1,088.37	1,095.67	1,087.03	1,370.82
Utilidad Neta / Empleados	297.45	88.37	132.18	196.25	288.23	76.90	157.00	251.04	282.87
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	21.99	23.91	28.97	26.96	36.43	37.39	32.05	45.40	52.17
Préstamos (%)	37.75	33.62	39.78	41.77	46.38	47.97	34.84	37.42	60.48
Locales (%)	61.49	46.05	38.74	36.88	38.51	37.24	23.37	13.70	-0.10
Extranjeros (%)	-11.82	-0.86	43.61	62.19	76.47	91.83	75.30	120.97	242.27
Depósitos (%)	17.28	19.78	35.57	33.13	42.08	31.62	20.89	18.11	43.79
Locales (%)	1.00	37.86	36.58	47.16	79.81	28.33	43.40	32.75	-2.96
Extranjeros (%)	28.07	13.16	35.18	28.00	22.35	33.09	11.97	11.96	79.72
Patrimonio (%)	20.80	22.98	26.13	26.91	32.60	34.60	32.19	37.53	23.27
Utilidad Neta (%)	33.95	46.79	16.02	28.92	47.37	43.78	65.64	71.24	21.02
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	500,243.76	518,264.87	609,591.44	687,821.88	732,154.22	766,084.04	822,559.25	946,326.20	1,174,615.05
Mención Especial	163.62	332.83	181.97	723.00	494.68	1,292.50	1,085.46	1,137.19	1,551.31
Subnormal	1,307.40	1,233.52	1,674.49	1,597.97	555.27	1,241.11	1,468.18	1,262.28	1,364.67
Dudoso	31.65	161.11	323.76	324.52	440.69	166.66	222.30	637.91	761.26
Irrecuperable	151.83	281.76	213.05	239.17	234.46	226.73	134.72	309.99	409.52
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	7.47	7.31	7.02	7.22	7.10	7.34	7.15	7.41	9.63
Resto del País	7.93	7.63	7.47	8.46	8.83	7.97	6.71	8.00	5.34



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Al por Menor	6.06	6.38	9.23	9.23	9.55	10.40	10.04	10.27	11.65
Consumo									
Vivienda Hipotecaria	3.33	3.33	3.51	3.62	3.62	3.69	3.88	3.40	3.08
Prestamo Personal Auto	6.62	6.70	6.73	6.73	7.09	7.06	7.08	7.24	7.38
Prestamo Personal	18.91	30.51	35.54	30.79	32.01	33.12	35.14	39.08	34.72
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.06	4.11
TASA DE INTERES PASIVA									
Persona Natural	4.62	4.77	4.92	0.00	5.10	4.91	4.66	0.00	4.13
Persona Juridica	5.00	5.29	5.34	0.00	5.30	4.64	4.52	0.00	4.30