



BAC Bank, Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	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	150,825.28	139,518.76	138,445.23	144,042.00	148,428.78	151,089.57	166,938.01	169,077.82	173,042.45	
Activos Líquidos	51,208.88	23,805.36	12,592.06	23,834.25	31,885.84	38,313.46	22,173.44	40,611.71	22,610.78	
Total de Préstamos	69,340.65	93,502.56	103,849.36	116,530.64	112,063.26	109,750.01	128,434.86	124,000.16	135,358.80	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	69,340.65	93,502.56	103,849.36	116,530.64	112,063.26	109,750.01	128,434.86	124,000.16	135,358.80	
Total de Inversiones	28,594.21	21,042.65	20,427.80	2,502.70	3,295.38	1,796.12	15,161.25	2,857.58	12,228.16	
Total de Depósitos	127,616.06	119,581.66	122,787.04	127,723.00	128,125.34	134,056.09	148,686.63	149,717.85	154,300.42	
Locales	0.00	0.00	503.92	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	503.92	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	127,616.06	119,581.66	122,283.12	127,723.00	128,125.34	134,056.09	148,686.63	149,717.85	154,300.42	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	127,616.06	119,581.66	122,283.12	127,723.00	111,013.55	114,042.87	148,686.63	149,717.85	154,300.42	
Depósitos de Bancos	0.00	0.00	0.00	0.00	17,111.80	20,013.22	0.00	0.00	0.00	
Patrimonio Total	13,401.23	13,735.13	14,235.85	14,601.97	15,019.49	15,367.71	15,761.40	15,790.85	15,887.38	
PROMEDIO (12 MESES)										
Total de Activos	133,848.48	130,519.79	129,805.01	141,132.84	149,627.03	145,304.17	152,691.62	156,559.91	160,735.62	
Activos Generadores de Ingresos	101,374.17	113,172.66	116,412.33	118,641.45	106,646.75	113,045.67	133,936.64	122,945.54	131,472.80	
Total de Prestamos	58,832.78	71,971.88	79,209.64	87,707.28	90,701.96	101,626.29	116,142.11	120,265.40	123,711.03	
Total de Inversiones	42,541.39	41,200.78	37,202.69	30,934.17	15,944.79	11,419.38	17,794.53	2,680.14	7,761.77	
Patrimonio Total	12,491.32	12,766.56	13,228.77	13,679.13	14,210.36	14,551.42	14,998.62	15,196.41	15,453.44	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	7,444.64	2,207.14	4,432.23	6,725.00	9,011.77	2,232.66	4,465.23	7,001.61	9,763.02	
Egreso de Operaciones	4,150.28	1,272.89	2,583.52	3,936.34	5,353.13	1,435.98	2,945.77	4,563.41	6,207.48	



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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	3,294.36	934.24	1,848.71	2,788.66	3,658.64	796.69	1,519.46	2,438.20	3,555.54
Otros Ingresos	145.47	40.65	75.67	117.37	153.76	41.24	74.05	94.71	152.07
Ingreso de Operaciones	3,439.82	974.89	1,924.39	2,906.03	3,812.40	837.92	1,593.50	2,532.91	3,707.62
Egresos Generales	1,683.63	395.86	829.77	1,234.13	1,650.48	413.65	855.67	1,269.33	1,723.33
Utilidad Antes de Provisiones	1,756.19	579.03	1,094.61	1,671.91	2,161.92	424.27	737.84	1,263.58	1,984.29
Utilidad del Periodo	1,517.01	433.80	876.38	1,219.49	1,637.40	375.60	332.34	363.31	477.25
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	886.99	342.33	404.56	615.05	681.46	956.40	2,352.39	677.86	1,217.35
Total Provisiones Para Préstamos	744.90	894.94	959.73	1,194.62	1,264.36	1,338.68	1,245.65	1,739.97	2,217.09
Préstamos Vencidos / Préstamos Totales (%)	1.28	0.37	0.39	0.53	0.61	0.87	1.83	0.55	0.90
Provisiones / Préstamos Vencidos (%)	83.98	261.42	237.23	194.23	185.54	139.97	52.95	256.69	182.12
Provisiones para Préstamos / Préstamos Totales (%)	1.07	0.96	0.92	1.03	1.13	1.22	0.97	1.40	1.64
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	8.89	9.84	10.28	10.14	10.12	10.17	9.44	9.34	9.18
Patrimonio / Activos Generadores de Ing. (%)	13.68	11.99	11.45	12.27	13.02	13.78	10.98	12.45	10.76
Patrimonio / Préstamos Totales (%)	19.33	14.69	13.71	12.53	13.40	14.00	12.27	12.73	11.74
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	40.13	19.91	10.26	18.66	24.89	28.58	14.91	27.13	14.65
Activos Líquidos / Activos Totales (%)	33.95	17.06	9.10	16.55	21.48	25.36	13.28	24.02	13.07
Activos Líquidos + Inversiones / Depósitos Totales (%)	62.53	37.50	26.89	20.62	27.46	29.92	25.11	29.03	22.58
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.50	1.53	1.51	1.37	1.54	1.33	0.50	0.39	0.36
Utilidad Neta / Total de Activos (Promedio) (%)	1.13	1.33	1.35	1.15	1.09	1.03	0.44	0.31	0.30
Utilidad Neta / Patrimonio Total (Promedio) (%)	12.14	13.59	13.25	11.89	11.52	10.32	4.43	3.19	3.09
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.34	7.80	7.61	7.56	8.45	7.90	6.67	7.59	7.43
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.09	4.50	4.44	4.42	5.02	5.08	4.40	4.95	4.72
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.25	3.30	3.18	3.13	3.43	2.82	2.27	2.64	2.70
Egresos Generales / Ingresos de Operaciones (%)	48.95	40.61	43.12	42.47	43.29	49.37	53.70	50.11	46.48



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.14	0.14	0.13	0.13	0.14	0.15	0.11	0.10	0.12
PRODUCTIVIDAD									
Número de Empleados	3.00	3.00	3.00	3.00	9.00	11.00	11.00	11.00	11.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	23,113.55	31,167.52	34,616.45	38,843.55	12,451.47	9,977.27	11,675.90	11,272.74	12,305.35
Depósitos Totales / Empleados	42,538.69	39,860.55	40,929.01	42,574.33	14,236.15	12,186.92	13,516.97	13,610.71	14,027.31
Utilidad Neta / Empleados	505.67	144.60	292.13	406.50	181.93	34.15	30.21	33.03	43.39
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	29.05	14.81	14.26	4.21	-1.59	8.29	20.58	17.38	16.58
Préstamos (%)	43.49	85.37	90.31	97.90	61.61	17.38	23.67	6.41	20.79
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	43.49	85.37	90.31	97.90	61.61	17.38	23.67	6.41	20.79
Depósitos (%)	23.13	11.00	14.44	2.82	0.40	12.10	21.09	17.22	20.43
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	23.13	11.00	13.98	2.82	0.40	12.10	21.59	17.22	20.43
Patrimonio (%)	15.71	16.42	16.48	14.47	12.08	11.89	10.72	8.14	5.78
Utilidad Neta (%)	-8.74	78.79	35.47	13.99	7.94	-13.42	-62.08	-70.21	-70.85
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	69,443.21	93,864.93	104,217.52	116,738.97	111,700.46	107,892.20	126,364.35	119,669.26	134,468.56
Mencion Especial	193.23	190.17	186.75	195.72	436.73	1,776.66	1,769.34	2,585.69	1,249.90
Subnormal	318.95	54.42	117.88	346.71	711.07	253.86	693.49	1,709.89	512.27
Dudoso	0.00	157.75	156.53	313.26	348.58	921.93	723.16	1,495.25	249.84
Irrecuperable	130.16	130.23	130.41	130.59	130.77	244.04	130.16	280.05	1,095.33