



BAC Bank, Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

| | 2007 | | 2008 | | | | 2009 | | | |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | |
| BALANCE DE SITUACION | | | | | | | | | | |
| Total de Activos | 148,428.78 | 151,089.57 | 166,938.01 | 169,077.82 | 173,042.45 | 177,867.33 | 192,028.20 | 0.00 | 0.00 | |
| Activos Líquidos | 31,885.84 | 38,313.46 | 22,173.44 | 40,611.71 | 22,610.78 | 26,162.20 | 38,254.77 | 0.00 | 0.00 | |
| Total de Préstamos | 112,063.26 | 109,750.01 | 128,434.86 | 124,000.16 | 135,358.80 | 128,824.23 | 124,398.34 | 0.00 | 0.00 | |
| Locales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Extranjeros | 112,063.26 | 109,750.01 | 128,434.86 | 124,000.16 | 135,358.80 | 128,824.23 | 124,398.34 | 0.00 | 0.00 | |
| Total de Inversiones | 3,295.38 | 1,796.12 | 15,161.25 | 2,857.58 | 12,228.16 | 21,084.73 | 27,598.86 | 0.00 | 0.00 | |
| Total de Depósitos | 128,125.34 | 134,056.09 | 148,686.63 | 149,717.85 | 154,300.42 | 158,323.82 | 171,765.20 | 0.00 | 0.00 | |
| Locales | 0.00 | 0.00 | 0.00 | 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 | 0.00 | 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 | 128,125.34 | 134,056.09 | 148,686.63 | 149,717.85 | 154,300.42 | 158,323.82 | 171,765.20 | 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 | 111,013.55 | 114,042.87 | 148,686.63 | 149,717.85 | 154,300.42 | 158,323.82 | 171,765.20 | 0.00 | 0.00 | |
| Depósitos de Bancos | 17,111.80 | 20,013.22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Patrimonio Total | 15,019.49 | 15,367.71 | 15,761.40 | 15,790.85 | 15,887.38 | 17,422.53 | 18,450.34 | 0.00 | 0.00 | |
| PROMEDIO (12 MESES) | | | | | | | | | | |
| Total de Activos | 149,627.03 | 145,304.17 | 152,691.62 | 156,559.91 | 160,735.62 | 164,478.45 | 179,483.10 | 0.00 | 0.00 | |
| Activos Generadores de Ingresos | 106,646.75 | 113,045.67 | 133,936.64 | 122,945.54 | 131,472.80 | 130,727.54 | 147,796.65 | 0.00 | 0.00 | |
| Total de Prestamos | 90,701.96 | 101,626.29 | 116,142.11 | 120,265.40 | 123,711.03 | 119,287.12 | 126,416.60 | 0.00 | 0.00 | |
| Total de Inversiones | 15,944.79 | 11,419.38 | 17,794.53 | 2,680.14 | 7,761.77 | 11,440.42 | 21,380.05 | 0.00 | 0.00 | |
| Patrimonio Total | 14,210.36 | 14,551.42 | 14,998.62 | 15,196.41 | 15,453.44 | 16,395.12 | 17,105.87 | 0.00 | 0.00 | |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| Ingreso por Intereses | 9,011.77 | 2,232.66 | 4,465.23 | 7,001.61 | 9,763.02 | 2,901.00 | 5,862.96 | 0.00 | 0.00 | |
| Egreso de Operaciones | 5,353.13 | 1,435.98 | 2,945.77 | 4,563.41 | 6,207.48 | 1,649.80 | 3,447.14 | 0.00 | 0.00 | |



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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 | 3,658.64 | 796.69 | 1,519.46 | 2,438.20 | 3,555.54 | 1,251.20 | 2,415.82 | 0.00 | 0.00 |
| Otros Ingresos | 153.76 | 41.24 | 74.05 | 94.71 | 152.07 | 39.33 | 72.20 | 0.00 | 0.00 |
| Ingreso de Operaciones | 3,812.40 | 837.92 | 1,593.50 | 2,532.91 | 3,707.62 | 1,290.54 | 2,488.02 | 0.00 | 0.00 |
| Egresos Generales | 1,650.48 | 413.65 | 855.67 | 1,269.33 | 1,723.33 | 398.89 | 824.72 | 0.00 | 0.00 |
| Utilidad Antes de Provisiones | 2,161.92 | 424.27 | 737.84 | 1,263.58 | 1,984.29 | 891.65 | 1,663.31 | 0.00 | 0.00 |
| Utilidad del Periodo | 1,637.40 | 375.60 | 332.34 | 363.31 | 477.25 | 1,158.33 | 1,939.17 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| Total de Préstamos Vencidos | 681.46 | 956.40 | 2,352.39 | 677.86 | 1,217.35 | 3,167.93 | 2,083.61 | 0.00 | 0.00 |
| Total Provisiones Para Préstamos | 1,264.36 | 1,338.68 | 1,245.65 | 1,739.97 | 2,217.09 | 2,150.45 | 1,049.39 | 0.00 | 0.00 |
| Préstamos Vencidos / Préstamos Totales (%) | 0.61 | 0.87 | 1.83 | 0.55 | 0.90 | 2.46 | 1.67 | 0.00 | 0.00 |
| Provisiones / Préstamos Vencidos (%) | 185.54 | 139.97 | 52.95 | 256.69 | 182.12 | 67.88 | 50.36 | 0.00 | 0.00 |
| Provisiones Para Préstamos / Préstamos Totales (%) | 1.13 | 1.22 | 0.97 | 1.40 | 1.64 | 1.67 | 0.84 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| Patrimonio / Activos Totales (%) | 10.12 | 10.17 | 9.44 | 9.34 | 9.18 | 9.80 | 9.61 | 0.00 | 0.00 |
| Patrimonio / Activos Generadores de Ing. (%) | 13.02 | 13.78 | 10.98 | 12.45 | 10.76 | 11.62 | 12.14 | 0.00 | 0.00 |
| Patrimonio / Préstamos Totales (%) | 13.40 | 14.00 | 12.27 | 12.73 | 11.74 | 13.52 | 14.83 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| Activos Líquidos / Total de Depósitos (%) | 24.89 | 28.58 | 14.91 | 27.13 | 14.65 | 16.52 | 22.27 | 0.00 | 0.00 |
| Activos Líquidos / Activos Totales (%) | 21.48 | 25.36 | 13.28 | 24.02 | 13.07 | 14.71 | 19.92 | 0.00 | 0.00 |
| Activos Líquidos + Inversiones / Depósitos Totales (%) | 27.46 | 29.92 | 25.11 | 29.03 | 22.58 | 29.84 | 38.34 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 1.54 | 1.33 | 0.50 | 0.39 | 0.36 | 3.54 | 2.62 | 0.00 | 0.00 |
| Utilidad Neta / Total de Activos (Promedio) (%) | 1.09 | 1.03 | 0.44 | 0.31 | 0.30 | 2.82 | 2.16 | 0.00 | 0.00 |
| Utilidad Neta / Patrimonio Total (Promedio) (%) | 11.52 | 10.32 | 4.43 | 3.19 | 3.09 | 28.26 | 22.67 | 0.00 | 0.00 |
| Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 8.45 | 7.90 | 6.67 | 7.59 | 7.43 | 8.88 | 7.93 | 0.00 | 0.00 |
| Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 5.02 | 5.08 | 4.40 | 4.95 | 4.72 | 5.05 | 4.66 | 0.00 | 0.00 |
| Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 3.43 | 2.82 | 2.27 | 2.64 | 2.70 | 3.83 | 3.27 | 0.00 | 0.00 |



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|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Egresos Generales / Ingresos de Operaciones (%) | 43.29 | 49.37 | 53.70 | 50.11 | 46.48 | 30.91 | 33.15 | 0.00 | 0.00 |
| Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.14 | 0.15 | 0.11 | 0.10 | 0.12 | 0.12 | 0.10 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| Número de Empleados | 9.00 | 11.00 | 11.00 | 11.00 | 11.00 | 11.00 | 10.00 | 0.00 | 0.00 |
| Número de Sucursales | 1.00 | 1.00 | 1.00 | 1.00 | 0.00 | 1.00 | 1.00 | 0.00 | 0.00 |
| Préstamos / Empleados | 12,451.47 | 9,977.27 | 11,675.90 | 11,272.74 | 12,305.35 | 11,711.29 | 12,439.83 | 0.00 | 0.00 |
| Depósitos Totales / Empleados | 14,236.15 | 12,186.92 | 13,516.97 | 13,610.71 | 14,027.31 | 14,393.07 | 17,176.52 | 0.00 | 0.00 |
| Utilidad Neta / Empleados | 181.93 | 34.15 | 30.21 | 33.03 | 43.39 | 105.30 | 193.92 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| Activos (%) | -1.59 | 8.29 | 20.58 | 17.38 | 16.58 | 17.72 | 15.03 | 0.00 | 0.00 |
| Préstamos (%) | 61.61 | 17.38 | 23.67 | 6.41 | 20.79 | 17.38 | -3.14 | 0.00 | 0.00 |
| Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extranjeros (%) | 61.61 | 17.38 | 23.67 | 6.41 | 20.79 | 17.38 | -3.14 | 0.00 | 0.00 |
| Depósitos (%) | 0.40 | 12.10 | 21.09 | 17.22 | 20.43 | 18.10 | 15.52 | 0.00 | 0.00 |
| Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extranjeros (%) | 0.40 | 12.10 | 21.59 | 17.22 | 20.43 | 18.10 | 15.52 | 0.00 | 0.00 |
| Patrimonio (%) | 12.08 | 11.89 | 10.72 | 8.14 | 5.78 | 13.37 | 17.06 | 0.00 | 0.00 |
| Utilidad Neta (%) | 7.94 | -13.42 | -62.08 | -70.21 | -70.85 | 208.39 | 483.48 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Normal | 111,700.46 | 107,892.20 | 126,364.35 | 119,669.26 | 134,468.56 | 126,170.36 | 122,108.52 | 0.00 | 0.00 |
| Mencion Especial | 436.73 | 1,776.66 | 1,769.34 | 2,585.69 | 1,249.90 | 2,667.56 | 2,010.68 | 0.00 | 0.00 |
| Subnormal | 711.07 | 253.86 | 693.49 | 1,709.89 | 512.27 | 349.98 | 273.97 | 0.00 | 0.00 |
| Dudoso | 348.58 | 921.93 | 723.16 | 1,495.25 | 249.84 | 227.23 | 589.93 | 0.00 | 0.00 |
| Irrecuperable | 130.77 | 244.04 | 130.16 | 280.05 | 1,095.33 | 1,559.55 | 464.64 | 0.00 | 0.00 |