



BAC International Bank Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	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	1,434,401.98	1,570,726.46	1,662,864.31	1,917,271.94	2,201,712.51	2,249,059.82	2,405,185.60	2,235,665.68	2,423,877.06	
Activos Líquidos	34,465.25	107,079.12	108,521.54	169,947.05	121,908.42	280,112.84	417,402.79	336,614.43	366,095.30	
Total de Préstamos	727,094.95	761,479.25	816,918.95	939,589.92	1,166,813.82	1,076,825.17	1,055,084.14	938,079.54	993,262.52	
Locales	545,377.55	567,353.31	582,282.65	605,490.75	544,843.59	561,407.01	601,307.38	608,732.27	676,862.44	
Extranjeros	181,717.40	194,125.93	234,636.30	334,099.17	621,970.23	515,418.16	453,776.76	329,347.27	316,400.08	
Total de Inversiones	648,257.77	675,662.24	711,173.05	781,055.36	882,185.45	861,576.47	900,573.89	927,614.48	1,030,767.40	
Total de Depósitos	731,205.76	755,327.31	789,980.11	825,055.11	1,051,383.68	1,161,258.79	1,411,119.57	1,309,719.04	1,493,489.24	
Locales	317,740.02	227,228.62	266,076.90	274,349.57	308,312.74	303,045.15	336,875.90	335,594.86	347,585.68	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	289,325.80	222,395.78	243,474.97	256,108.93	293,523.90	289,811.63	324,976.76	322,200.91	340,821.94	
Depósitos de Bancos	28,414.22	4,832.84	22,601.92	18,240.65	14,788.84	13,233.52	11,899.15	13,393.95	6,763.74	
Extranjeros	413,465.74	528,098.69	523,903.21	550,705.54	743,070.94	858,213.64	1,074,243.67	974,124.18	1,145,903.56	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	322,386.10	415,414.21	455,089.76	490,520.43	609,476.09	707,627.99	906,732.57	903,073.20	1,064,837.29	
Depósitos de Bancos	91,079.64	112,684.49	68,813.45	60,185.11	133,594.85	150,585.66	167,511.10	71,050.98	81,066.27	
Patrimonio Total	609,402.86	666,260.12	692,476.11	753,745.04	770,185.66	779,900.09	737,026.66	767,067.66	794,622.06	
PROMEDIO (12 MESES)										
Total de Activos	1,242,883.57	1,356,995.05	1,461,057.22	1,617,934.93	1,818,057.24	1,909,893.14	2,034,024.95	2,076,468.81	2,312,794.78	
Activos Generadores de Ingresos	1,189,599.52	1,243,917.44	1,350,145.94	1,494,095.16	1,712,176.00	1,687,771.56	1,741,875.01	1,793,169.65	2,036,514.59	
Total de Prestamos	611,909.94	638,040.57	711,372.42	811,663.52	946,954.38	919,152.21	936,001.55	938,834.73	1,080,038.17	
Total de Inversiones	577,689.58	605,876.87	638,773.52	682,431.63	765,221.61	768,619.36	805,873.47	854,334.92	956,476.42	
Patrimonio Total	534,498.07	580,634.53	608,167.73	650,901.87	689,794.26	723,080.11	714,751.39	760,406.35	782,403.86	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	51,373.23	14,807.93	29,594.24	46,881.67	71,079.18	22,782.27	44,594.20	64,428.81	82,019.96	
Egreso de Operaciones	29,886.24	8,536.05	16,101.73	24,811.23	38,779.31	13,314.10	27,975.35	40,500.45	50,565.43	



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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	21,487.00	6,271.88	13,492.51	22,070.44	32,299.87	9,468.17	16,618.86	23,928.36	31,454.53
Otros Ingresos	183,258.59	54,599.59	115,166.82	193,394.43	244,654.39	41,102.20	83,858.09	125,056.76	139,163.42
Ingreso de Operaciones	204,745.59	60,871.47	128,659.33	215,464.87	276,954.26	50,570.37	100,476.95	148,985.12	170,617.95
Egresos Generales	23,070.86	6,285.99	12,894.73	20,448.21	28,672.97	6,940.30	15,544.81	23,754.74	32,086.38
Utilidad Antes de Provisiones	181,674.73	54,585.49	115,764.61	195,016.66	248,281.29	43,630.07	84,932.15	125,230.38	138,531.57
Utilidad del Periodo	179,279.14	53,366.39	113,194.73	190,542.74	241,654.57	43,746.55	85,956.76	126,970.60	136,866.16
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	3,265.54	397.29	863.15	1,719.28	1,786.23	1,990.82	2,311.51	2,508.94	218.84
Total Provisiones Para Préstamos	6,784.36	7,531.80	8,550.97	10,083.65	11,887.98	11,251.82	9,467.25	8,358.68	8,975.53
Préstamos Vencidos / Préstamos Totales (%)	0.45	0.05	0.11	0.18	0.15	0.18	0.22	0.27	0.02
Provisiones / Préstamos Vencidos (%)	207.76	1,895.79	990.67	586.50	665.53	565.18	409.57	333.16	4,101.41
Provisiones para Préstamos / Préstamos Totales (%)	0.93	0.99	1.05	1.07	1.02	1.04	0.90	0.89	0.90
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	42.48	42.42	41.64	39.31	34.98	34.68	30.64	34.31	32.78
Patrimonio / Activos Generadores de Ing. (%)	44.31	46.36	45.32	43.81	37.59	40.23	37.69	41.11	39.26
Patrimonio / Préstamos Totales (%)	83.81	87.50	84.77	80.22	66.01	72.43	69.85	81.77	80.00
Indice de Adecuacion de Capital	9.19	10.61	10.84	11.54	0.00	11.80	11.00	16.12	15.52
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	4.71	14.18	13.74	20.60	11.60	24.12	29.58	25.70	24.51
Activos Líquidos / Activos Totales (%)	2.40	6.82	6.53	8.86	5.54	12.45	17.35	15.06	15.10
Activos Líquidos + Inversiones / Depósitos Totales (%)	93.37	103.63	103.76	115.27	95.50	98.31	93.40	96.53	93.53
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	15.07	17.16	16.77	17.00	14.11	10.37	9.87	9.44	6.72
Utilidad Neta / Total de Activos (Promedio) (%)	14.42	15.73	15.49	15.70	13.29	9.16	8.45	8.15	5.92
Utilidad Neta / Patrimonio Total (Promedio) (%)	33.54	36.76	37.22	39.03	35.03	24.20	24.05	22.26	17.49
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.32	4.76	4.38	4.18	4.15	5.40	5.12	4.79	4.03
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.51	2.74	2.39	2.21	2.26	3.16	3.21	3.01	2.48



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.81	2.02	2.00	1.97	1.89	2.24	1.91	1.78	1.54
Egresos Generales / Ingresos de Operaciones (%)	11.27	10.33	10.02	9.49	10.35	13.72	15.47	15.94	18.81
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	15.41	17.56	17.06	17.26	14.29	9.74	9.63	9.30	6.83
PRODUCTIVIDAD									
Número de Empleados	622.00	694.00	721.00	759.00	767.00	772.00	790.00	844.00	899.00
Número de Sucursales	12.00	12.00	12.00	12.00	12.00	0.00	12.00	0.00	0.00
Préstamos / Empleados	1,168.96	1,097.23	1,133.04	1,237.93	1,521.27	1,394.85	1,335.55	1,111.47	1,104.85
Depósitos Totales / Empleados	1,175.57	1,088.37	1,095.67	1,087.03	1,370.77	1,504.22	1,786.23	1,551.80	1,661.28
Utilidad Neta / Empleados	288.23	76.90	157.00	251.04	315.06	56.67	108.81	150.44	152.24
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	36.43	37.39	32.05	45.40	53.49	43.19	44.64	16.61	10.09
Préstamos (%)	46.38	47.97	34.84	37.42	60.48	41.41	29.15	-0.16	-14.87
Locales (%)	38.51	37.24	23.37	13.70	-0.10	-1.05	3.27	0.54	24.23
Extranjeros (%)	76.47	91.83	75.30	120.97	242.27	165.51	93.40	-1.42	-49.13
Depósitos (%)	42.08	31.62	20.89	18.11	43.79	53.74	78.63	58.74	42.05
Locales (%)	79.81	28.33	43.40	32.75	-2.97	33.37	26.61	22.32	12.74
Extranjeros (%)	22.35	33.09	11.97	11.96	79.72	62.51	105.05	76.89	54.21
Patrimonio (%)	32.60	34.60	32.19	37.53	26.38	17.06	6.43	1.77	3.17
Utilidad Neta (%)	47.37	43.78	65.64	71.24	34.79	-18.03	-24.06	-33.36	-43.36
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	732,154.22	766,084.04	822,559.25	946,326.20	1,174,615.05	1,084,062.83	1,059,265.87	941,104.64	996,752.42
Mencion Especial	494.68	1,292.50	1,085.46	1,137.19	1,551.31	1,394.76	2,112.55	1,179.90	3,576.27
Subnormal	555.27	1,241.11	1,468.18	1,262.28	1,364.67	1,266.71	1,586.11	2,324.76	233.12
Dudoso	440.69	166.66	222.30	637.91	761.26	669.76	722.37	778.68	1,216.94
Irrecuperable	234.46	226.73	134.72	309.99	409.52	682.93	864.50	1,050.25	459.29
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	7.84	9.82	8.15	10.06	7.40	8.38	8.00	7.67	7.00
Resto del País	10.20	8.00	7.60	10.17	8.29	8.83	8.40	7.83	7.17
Al por Menor	9.75	10.13	9.89	10.13	10.83	12.83	12.14	10.71	11.38
Consumo									
Vivienda Hipotecaria	3.40	3.57	3.50	3.64	3.64	3.44	3.06	3.12	4.00
Prestamo Personal Auto	6.20	6.40	6.75	6.94	7.60	8.50	8.57	8.56	8.38
Prestamo Personal	34.09	24.52	30.43	36.51	32.37	31.93	35.48	38.60	15.00
Tarjeta de Crédito	0.00	0.00	0.00	4.00	4.00	4.00	4.20	4.00	4.00
TASA DE INTERES PASIVA									
Persona Natural	5.10	4.91	4.66	4.18	4.13	4.31	4.30	4.22	3.65
Persona Juridica	5.30	4.64	4.52	4.24	4.30	4.44	4.18	4.14	3.84