



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	196,369.39	199,105.23	
Activos Líquidos	31,885.84	38,313.46	22,173.44	40,611.71	22,610.78	26,162.20	38,254.77	29,181.83	19,484.38	
Total de Préstamos	112,063.26	109,750.01	128,434.86	124,000.16	135,358.80	128,824.23	124,398.34	118,429.00	125,172.06	
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	118,429.00	125,172.06	
Total de Inversiones	3,295.38	1,796.12	15,161.25	2,857.58	12,228.16	21,084.73	27,598.86	46,683.02	50,913.32	
Total de Depósitos	128,125.34	134,056.09	148,686.63	149,717.85	154,300.42	158,323.82	171,765.20	174,831.08	176,129.29	
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	174,831.08	176,129.29	
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	174,831.08	176,129.29	
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	19,710.50	20,755.07	
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	182,723.61	186,073.84	
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	145,984.88	161,836.17	
Total de Prestamos	90,701.96	101,626.29	116,142.11	120,265.40	123,711.03	119,287.12	126,416.60	121,214.58	130,265.43	
Total de Inversiones	15,944.79	11,419.38	17,794.53	2,680.14	7,761.77	11,440.42	21,380.05	24,770.30	31,570.74	
Patrimonio Total	14,210.36	14,551.42	14,998.62	15,196.41	15,453.44	16,395.12	17,105.87	17,750.68	18,321.22	
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	8,600.51	11,384.51	
Egreso de Operaciones	5,353.13	1,435.98	2,945.77	4,563.41	6,207.48	1,649.80	3,447.14	5,322.33	7,213.83	



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Ingreso Neto de Intereses	3,658.64	796.69	1,519.46	2,438.20	3,555.54	1,251.20	2,415.82	3,278.18	4,170.68
Otros Ingresos	153.76	41.24	74.05	94.71	152.07	39.33	72.20	97.11	176.97
Ingreso de Operaciones	3,812.40	837.92	1,593.50	2,532.91	3,707.62	1,290.54	2,488.02	3,375.29	4,347.65
Egresos Generales	1,650.48	413.65	855.67	1,269.33	1,723.33	398.89	824.72	1,271.08	1,582.13
Utilidad Antes de Provisiones	2,161.92	424.27	737.84	1,263.58	1,984.29	891.65	1,663.31	2,104.21	2,765.51
Utilidad del Periodo	1,637.40	375.60	332.34	363.31	477.25	1,158.33	1,939.17	2,078.97	2,885.02
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	1,196.51	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	1,350.56	1,189.40
Préstamos Vencidos / Préstamos Totales (%)	0.61	0.87	1.83	0.55	0.90	2.46	1.67	1.01	0.00
Provisiones / Préstamos Vencidos (%)	185.54	139.97	52.95	256.69	182.12	67.88	50.36	112.87	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	1.13	1.22	0.97	1.40	1.64	1.67	0.84	1.14	0.95
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	10.12	10.17	9.44	9.34	9.18	9.80	9.61	10.04	10.42
Patrimonio / Activos Generadores de Ing. (%)	13.02	13.78	10.98	12.45	10.76	11.62	12.14	11.94	11.79
Patrimonio / Préstamos Totales (%)	13.40	14.00	12.27	12.73	11.74	13.52	14.83	16.64	16.58
Indice de Adecuacion de Capital	18.44	21.14	17.52	17.49	16.70	17.70	18.80	17.90	16.98
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	24.89	28.58	14.91	27.13	14.65	16.52	22.27	16.69	11.06
Activos Líquidos / Activos Totales (%)	21.48	25.36	13.28	24.02	13.07	14.71	19.92	14.86	9.79
Activos Líquidos + Inversiones / Depósitos Totales (%)	27.46	29.92	25.11	29.03	22.58	29.84	38.34	43.39	39.97
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.54	1.33	0.50	0.39	0.36	3.54	2.62	1.90	1.78
Utilidad Neta / Total de Activos (Promedio) (%)	1.09	1.03	0.44	0.31	0.30	2.82	2.16	1.52	1.55
Utilidad Neta / Patrimonio Total (Promedio) (%)	11.52	10.32	4.43	3.19	3.09	28.26	22.67	15.62	15.75
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.45	7.90	6.67	7.59	7.43	8.88	7.93	7.86	7.03
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.02	5.08	4.40	4.95	4.72	5.05	4.66	4.86	4.46



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.43	2.82	2.27	2.64	2.70	3.83	3.27	2.99	2.58
Egresos Generales / Ingresos de Operaciones (%)	43.29	49.37	53.70	50.11	46.48	30.91	33.15	37.66	36.39
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.14	0.15	0.11	0.10	0.12	0.12	0.10	0.09	0.11
PRODUCTIVIDAD									
Número de Empleados	9.00	11.00	11.00	11.00	11.00	11.00	10.00	11.00	11.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	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	10,766.27	11,379.28
Depósitos Totales / Empleados	14,236.15	12,186.92	13,516.97	13,610.71	14,027.31	14,393.07	17,176.52	15,893.73	16,011.75
Utilidad Neta / Empleados	181.93	34.15	30.21	33.03	43.39	105.30	193.92	189.00	262.27
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-1.59	8.29	20.58	17.38	16.58	17.72	15.03	16.14	15.06
Préstamos (%)	61.61	17.38	23.67	6.41	20.79	17.38	-3.14	-4.49	-7.53
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	-4.49	-7.53
Depósitos (%)	0.40	12.10	21.09	17.22	20.43	18.10	15.52	16.77	14.15
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	16.77	14.15
Patrimonio (%)	12.08	11.89	10.72	8.14	5.78	13.37	17.06	24.82	30.64
Utilidad Neta (%)	7.94	-13.42	-62.08	-70.21	-70.85	208.39	483.48	472.23	504.51
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	115,493.07	123,446.28
Mención Especial	436.73	1,776.66	1,769.34	2,585.69	1,249.90	2,667.56	2,010.68	2,812.98	1,341.98
Subnormal	711.07	253.86	693.49	1,709.89	512.27	349.98	273.97	594.98	742.36
Dudoso	348.58	921.93	723.16	1,495.25	249.84	227.23	589.93	878.53	830.84
Irrecuperable	130.77	244.04	130.16	280.05	1,095.33	1,559.55	464.64	0.00	0.00