

**BAC BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	173,042.45	177,867.33	192,028.20	196,369.39	199,105.23	208,137.02	227,087.41	222,256.67	225,670.88
ACTIVOS LIQUIDOS	22,610.78	26,162.20	38,254.77	29,181.83	19,484.38	20,508.79	24,333.70	11,647.87	17,445.89
TOTAL DE PRESTAMOS	135,358.80	128,824.23	124,398.34	118,429.00	125,172.06	129,535.95	137,965.29	140,441.92	146,799.89
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	135,358.80	128,824.23	124,398.34	118,429.00	125,172.06	129,535.95	137,965.29	140,441.92	146,799.89
TOTAL DE INVERSIONES	12,228.16	21,084.73	27,598.86	46,683.02	50,913.32	54,995.25	61,650.03	65,065.29	55,000.83
TOTAL DE DEPOSITOS	154,300.42	158,323.82	171,765.20	174,831.08	176,129.29	184,210.79	195,000.36	196,086.24	198,572.46
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	154,300.42	158,323.82	171,765.20	174,831.08	176,129.29	184,210.79	195,000.36	196,086.24	198,572.46
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	154,300.42	158,323.82	171,765.20	174,831.08	176,129.29	184,210.79	195,000.36	196,086.24	197,734.54
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	837.93
PATRIMONIO TOTAL	15,887.38	17,422.53	18,450.34	19,710.50	20,755.07	21,943.57	22,674.42	24,260.22	24,796.59
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	160,735.62	164,478.45	179,483.10	182,723.61	186,073.84	193,002.18	209,557.80	209,313.03	212,388.06
ACTIVOS GENERADORES DE INGRESOS	131,472.80	130,727.54	147,796.65	145,984.88	161,836.17	167,220.08	175,806.26	185,309.61	188,943.05
TOTAL DE PRESTAMOS	123,711.03	119,287.12	126,416.60	121,214.58	130,265.43	129,180.09	131,181.82	129,435.46	135,985.97
TOTAL DE INVERSIONES	7,761.77	11,440.42	21,380.05	24,770.30	31,570.74	38,039.99	44,624.44	55,874.15	52,957.07
PATRIMONIO TOTAL	15,453.44	16,395.12	17,105.87	17,750.68	18,321.22	19,683.05	20,562.38	21,985.36	22,775.83
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	9,763.02	2,901.00	5,862.96	8,600.51	11,384.51	2,950.59	5,605.39	8,973.87	11,671.33
EGRESOS DE OPERACIONES	6,207.48	1,649.80	3,447.14	5,322.33	7,213.83	1,809.80	3,615.89	5,285.46	6,847.30
INGRESO NETO DE INTERESES	3,555.54	1,251.20	2,415.82	3,278.18	4,170.68	1,140.79	1,989.50	3,688.41	4,824.03

**BAC BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	152.07	39.33	72.20	97.11	176.97	1,320.87	1,356.96	1,891.73	1,969.56
INGRESO DE OPERACIONES	3,707.62	1,290.54	2,488.02	3,375.29	4,347.65	2,461.66	3,346.47	5,580.14	6,793.60
EGRESOS GENERALES	1,723.33	398.89	824.72	1,271.08	1,582.13	421.12	612.17	1,395.41	1,351.64
UTILIDAD ANTES DE PROVISIONES	1,984.29	891.65	1,663.31	2,104.21	2,765.51	2,040.54	2,734.30	4,184.72	5,441.96
UTILIDAD DEL PERIODO	477.25	1,158.33	1,939.17	2,078.97	2,885.02	1,972.08	2,544.75	3,873.78	5,079.66
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,217.35	3,167.93	2,083.61	1,196.51	0.00	1,679.44	1,063.27	1,196.77	1,355.81
TOTAL PROVISIONES PARA PRESTAMOS	2,217.09	2,150.44	1,049.39	1,350.56	1,189.40	1,257.83	1,375.75	1,223.32	1,197.23
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.90	2.46	1.67	1.01	0.00	1.30	0.77	0.85	0.92
PROVISIONES / PRESTAMOS VENCIDOS (%)	182.12	67.88	50.36	112.87	0.00	74.90	129.39	102.22	88.30
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.64	1.67	0.84	1.14	0.95	0.97	1.00	0.87	0.82
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.18	9.80	9.61	10.04	10.42	10.54	9.98	10.92	10.99
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.76	11.62	12.14	11.94	11.79	11.89	11.36	11.81	12.29
PATRIMONIO / PRESTAMOS TOTALES (%)	11.74	13.52	14.83	16.64	16.58	16.94	16.43	17.27	16.89
INDICE DE ADECUACION DE CAPITAL	16.73	17.74	18.82	17.90	16.98	18.90	14.32	19.58	21.45
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.65	16.52	22.27	16.69	11.06	11.13	12.48	5.94	8.79
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.07	14.71	19.92	14.86	9.79	9.85	10.72	5.24	7.73
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	22.58	29.84	38.34	43.39	39.97	40.99	44.09	39.12	36.48
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.36	3.54	2.62	1.90	1.78	4.72	2.89	2.79	2.69
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.30	2.82	2.16	1.52	1.55	4.09	2.43	2.47	2.39
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.09	28.26	22.67	15.62	15.75	40.08	24.75	23.49	22.30
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.43	8.88	7.93	7.86	7.03	7.06	6.38	6.46	6.18
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.72	5.05	4.66	4.86	4.46	4.33	4.11	3.80	3.62
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.70	3.83	3.27	2.99	2.58	2.73	2.26	2.65	2.55

**BAC BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	46.48	30.91	33.15	37.66	36.39	17.11	18.29	25.01	19.90
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.12	0.12	0.10	0.09	0.11	3.16	1.54	1.36	1.04
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	11.00	11.00	10.00	11.00	11.00	11.00	11.00	11.00	11.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	12,305.35	11,711.29	12,439.83	10,766.27	11,379.28	11,776.00	12,542.30	12,767.45	13,345.44
DEPOSITOS TOTALES / EMPLEADOS	14,027.31	14,393.07	17,176.52	15,893.73	16,011.75	16,746.44	17,727.31	17,826.02	18,052.04
UTILIDAD NETA / EMPLEADOS	43.39	105.30	193.92	189.00	262.27	179.28	231.34	352.16	461.79
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	16.58	17.72	15.03	16.14	15.06	17.02	18.26	13.18	13.34
PRESTAMOS (%)	20.79	17.38	(3.14)	(4.49)	(7.53)	0.55	10.91	18.59	17.28
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	20.79	17.38	(3.14)	(4.49)	(7.53)	0.55	10.91	18.59	17.28
DEPOSITOS (%)	20.43	18.10	15.52	16.77	14.15	16.35	13.53	12.16	12.74
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	20.43	18.10	15.52	16.77	14.15	16.35	13.53	12.16	12.74
PATRIMONIO (%)	5.78	13.37	17.06	24.82	30.64	25.95	22.89	23.08	19.47
UTILIDAD NETA (%)	(70.85)	208.39	483.48	472.23	504.51	70.25	31.23	86.33	76.07
CLASIFICACION PRESTAMOS									
NORMAL	134,468.56	126,170.36	122,108.52	115,493.07	123,446.28	128,683.26	138,005.92	139,849.74	145,961.38
MENCION ESPECIAL	1,249.90	2,667.56	2,010.68	2,812.98	1,341.98	431.08	271.85	618.74	682.93
SUBNORMAL	512.27	349.98	273.97	594.98	742.36	663.56	261.93	254.27	274.25
DUDOSO	249.84	227.23	589.93	878.53	830.84	780.52	524.34	851.73	987.79
IRRECUPERABLE	1,095.33	1,559.55	464.64	0.00	0.00	235.36	277.00	90.77	90.77