

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,423,877.06	2,164,278.70	2,229,986.37	2,230,502.45	2,545,246.28	2,713,974.62	0.00	0.00	0.00
ACTIVOS LIQUIDOS	366,095.30	116,458.26	108,918.48	227,496.00	459,601.99	453,970.08	0.00	0.00	0.00
TOTAL DE PRESTAMOS	993,262.52	937,238.23	957,818.68	920,906.47	960,680.78	972,140.93	0.00	0.00	0.00
LOCALES	676,862.44	655,234.79	672,849.54	710,289.87	750,138.47	774,277.68	0.00	0.00	0.00
EXTRANJEROS	316,400.08	282,003.44	284,969.14	210,616.60	210,542.31	197,863.25	0.00	0.00	0.00
TOTAL DE INVERSIONES	1,030,767.40	1,073,220.72	1,110,381.92	1,036,182.87	1,074,068.54	1,231,725.90	0.00	0.00	0.00
TOTAL DE DEPOSITOS	1,493,489.24	1,215,942.10	1,212,749.25	1,260,626.64	1,561,214.95	1,648,970.78	0.00	0.00	0.00
LOCALES	347,585.68	323,256.85	328,295.15	331,133.36	422,829.76	407,484.20	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	340,821.94	318,233.96	319,019.93	310,622.80	409,874.80	397,745.08	0.00	0.00	0.00
DEPOSITOS DE BANCOS	6,763.74	5,022.89	9,275.21	20,510.55	12,954.97	9,739.11	0.00	0.00	0.00
EXTRANJEROS	1,145,903.56	892,685.25	884,454.10	929,493.29	1,138,385.19	1,241,486.58	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	1,064,837.29	821,814.74	810,540.87	905,351.26	1,072,960.61	1,175,949.80	0.00	0.00	0.00
DEPOSITOS DE BANCOS	81,066.27	70,870.51	73,913.23	24,142.02	65,424.58	65,536.78	0.00	0.00	0.00
PATRIMONIO TOTAL	794,622.06	810,092.11	846,968.76	889,783.59	924,228.44	985,996.82	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,312,794.78	2,206,669.26	2,317,585.98	2,233,084.07	2,484,561.67	2,439,126.66	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	2,036,514.59	1,974,430.30	2,011,929.31	1,911,391.68	2,029,389.62	2,107,162.89	0.00	0.00	0.00
TOTAL DE PRESTAMOS	1,080,038.17	1,007,031.70	1,006,451.41	929,493.01	976,971.65	954,689.58	0.00	0.00	0.00
TOTAL DE INVERSIONES	956,476.42	967,398.60	1,005,477.90	981,898.67	1,052,417.97	1,152,473.31	0.00	0.00	0.00
PATRIMONIO TOTAL	782,403.86	794,996.10	791,997.71	828,425.63	859,425.25	898,044.47	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	82,019.96	18,230.92	42,116.75	64,148.55	85,617.12	22,923.39	0.00	0.00	0.00
EGRESOS DE OPERACIONES	50,565.43	9,563.89	19,362.88	28,903.43	38,890.26	9,696.09	0.00	0.00	0.00
INGRESO NETO DE INTERESES	31,454.53	8,667.04	22,753.87	35,245.12	46,726.85	13,227.29	0.00	0.00	0.00

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OTROS INGRESOS	139,163.42	38,033.77	89,280.82	126,661.24	172,241.34	48,071.46	0.00	0.00	0.00
INGRESO DE OPERACIONES	170,617.95	46,700.81	112,034.69	161,906.36	218,968.19	61,298.75	0.00	0.00	0.00
EGRESOS GENERALES	32,086.38	9,592.75	20,540.50	35,707.88	53,134.96	15,832.98	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	138,531.57	37,108.05	91,494.19	126,198.48	165,833.23	45,465.77	0.00	0.00	0.00
UTILIDAD DEL PERIODO	136,866.16	36,878.72	84,191.06	112,861.56	151,031.21	43,813.62	0.00	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	218.84	2,626.56	5,313.60	8,492.24	5,274.07	5,070.89	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	8,975.53	8,429.77	10,780.42	14,135.71	14,744.83	13,740.58	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.02	0.28	0.55	0.92	0.55	0.52	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	4,101.41	320.94	202.88	166.45	279.57	270.97	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.90	0.90	1.13	1.53	1.53	1.41	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	32.78	37.43	37.98	39.89	36.31	36.33	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	39.26	40.29	40.95	45.46	45.42	44.74	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	80.00	86.43	88.43	96.62	96.21	101.43	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	15.52	14.56	15.20	15.35	14.97	15.76	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.51	9.58	8.98	18.05	29.44	27.53	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.10	5.38	4.88	10.20	18.06	16.73	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	93.53	97.84	100.54	100.24	98.24	102.23	0.00	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.72	7.47	8.37	7.87	7.44	8.32	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	5.92	6.68	7.27	6.74	6.08	7.19	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.49	18.56	21.26	18.16	17.57	19.52	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.03	3.69	4.19	4.47	4.22	4.35	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.48	1.94	1.92	2.02	1.92	1.84	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.54	1.76	2.26	2.46	2.30	2.51	0.00	0.00	0.00

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ZONA LIBRE	6.71	6.29	6.25	5.70	5.52	5.95	0.00	0.00	0.00
RESTO DEL PAIS	7.11	6.08	6.98	7.70	7.98	7.70	0.00	0.00	0.00
AL POR MENOR	11.54	11.90	11.67	9.06	10.15	9.91	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	3.87	3.70	3.61	3.36	3.43	3.13	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	8.39	8.25	8.11	8.06	8.00	8.07	0.00	0.00	0.00
PRESTAMO PERSONAL	17.05	43.88	44.17	43.43	37.94	37.62	0.00	0.00	0.00
TARJETA DE CREDITO	4.10	4.18	8.53	7.95	8.34	8.84	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.86	3.34	3.33	3.21	3.23	3.18	0.00	0.00	0.00
PERSONA JURIDICA	4.09	4.01	3.84	3.69	3.86	3.80	0.00	0.00	0.00