



Fecha: 14 de Marzo de 2005

BAC INTERNATIONAL BANK INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	466,089,774.79	503,786,076.97	467,797,991.86	492,435,589.05	549,995,714.39
Depósitos Internos en Bancos	62,304,427.98	10,290,539.25	45,257,469.73	2,512,384.67	4,687,832.35
A la Vista	44,058,255.70	10,290,539.25	43,257,469.73	1,854,938.29	4,088,455.72
A Plazo	18,246,172.28	0.00	2,000,000.00	657,446.38	599,376.63
Depósitos Externos en Bancos	264,642,612.88	367,075,983.50	272,435,475.35	322,070,546.26	355,877,661.94
A la Vista	176,167,223.78	226,536,896.09	184,304,703.35	209,582,422.66	239,623,888.13
A Plazo	88,475,389.10	140,539,087.41	88,130,772.00	112,488,123.60	116,253,773.81
Otros	139,142,733.93	126,419,554.22	150,105,046.78	167,852,658.12	189,430,220.10
CARTERA CREDITICIA NETA	1,290,952,977.27	1,306,916,978.37	1,403,682,942.63	1,472,780,666.91	1,599,274,085.80
Interna	60,084,897.37	58,149,908.55	107,255,339.29	110,917,074.34	128,939,283.80
Externa	1,279,743,308.17	1,300,682,252.70	1,350,736,320.58	1,414,972,955.57	1,523,946,249.53
Menos Provisiones	48,875,228.27	51,915,182.88	54,308,717.24	53,109,363.00	53,611,447.53
Interna	2,404,091.11	2,404,091.11	3,271,114.92	3,190,940.60	3,430,703.16
Externa	46,471,137.16	49,511,091.77	51,037,602.32	49,918,422.40	50,180,744.37
INVERSIONES EN VALORES NETA	357,714,970.39	339,705,395.49	355,244,276.02	317,446,396.02	338,215,607.28
Internas	43,384,287.74	67,230,702.40	4,064,917.74	17,351,712.16	22,758,229.49
Externas	314,330,682.65	272,474,693.09	351,179,358.28	300,094,683.86	315,457,377.79
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	178,448,985.78	178,095,524.32	176,429,482.50	168,304,299.96	177,277,712.27
Internos	7,391,014.63	10,370,659.84	10,539,785.58	10,519,321.55	9,992,714.32



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Externos	171,057,971.15	167,724,864.48	165,889,696.92	157,784,978.41	167,284,997.95
ACTIVO TOTAL NETO	2,293,206,708.23	2,328,503,975.14	2,403,154,693.01	2,450,966,951.94	2,664,763,119.74
DEPOSITOS	1,570,836,752.15	1,616,822,958.18	1,684,387,273.53	1,663,668,809.89	1,823,982,760.96
Internos	156,696,125.00	181,520,866.69	128,438,028.98	105,281,283.58	131,506,800.67
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	153,115,496.33	178,911,367.09	105,935,902.16	104,281,283.58	126,537,224.63
A la Vista	116,721,059.65	124,270,758.13	20,553,140.73	25,851,606.17	35,585,294.66
A Plazo	32,349,946.07	50,596,118.35	42,737,460.17	42,719,792.51	42,870,438.21
De Ahorros	4,044,490.61	4,044,490.61	42,645,301.26	35,709,884.90	48,081,491.76
De Bancos	3,580,628.67	2,609,499.60	22,502,126.82	1,000,000.00	4,969,576.04
A la Vista	0.00	0.00	15,527,126.82	0.00	1,969,576.04
A Plazo	3,580,628.67	2,609,499.60	6,975,000.00	1,000,000.00	3,000,000.00
Externos	1,414,140,627.15	1,435,302,091.49	1,555,949,244.55	1,558,387,526.31	1,692,475,960.29
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	1,324,436,690.34	1,435,302,091.49	1,543,646,693.44	1,556,116,056.47	1,691,711,447.63
A la Vista	513,333,358.83	582,612,026.01	682,681,332.61	651,797,757.98	747,147,179.00
A Plazo	620,428,190.74	650,217,915.53	690,989,164.21	711,321,623.81	757,113,481.15
De Ahorros	190,675,140.77	202,472,149.95	169,976,196.62	192,996,674.68	187,450,787.48
De Bancos	89,703,936.81	0.00	12,302,551.11	2,271,469.84	764,512.66
A la Vista	63,120,055.62	0.00	12,302,551.11	2,271,469.84	764,512.66
A Plazo	26,583,881.19	0.00	0.00	0.00	0.00
OBLIGACIONES	341,998,704.51	311,256,436.06	309,780,896.57	360,210,292.63	404,975,180.44



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Internas	0.00	0.00	5,150,000.00	0.00	8,921,938.07
Externas	341,998,704.51	311,256,436.06	304,630,896.57	360,210,292.63	396,053,242.37
OTROS PASIVOS	128,872,606.75	133,326,123.07	131,800,495.03	138,217,531.68	138,585,702.32
Internos	2,718,856.66	6,137,608.74	3,377,879.24	2,893,745.12	1,285,929.68
Externos	126,153,750.09	127,188,514.33	128,422,615.79	135,323,786.56	137,299,772.64
PATRIMONIO	251,498,645.32	267,098,458.21	277,186,027.87	288,870,317.76	297,219,476.05
Capital	87,808,595.06	87,808,595.06	92,107,541.06	92,107,541.06	92,107,541.06
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	193,729,050.39	206,598,915.30	227,688,869.74	238,566,197.68	247,033,682.54
Gan/Perd en Inv. Dis. para la Venta	-30,039,000.13	-27,309,052.15	-42,610,382.93	-41,803,420.98	-41,921,747.55
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	2,293,206,708.73	2,328,503,975.52	2,403,154,693.00	2,450,966,951.96	2,664,763,119.77