



Fecha: 14 de Marzo de 2005

BAC BANK, INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	73,654,024.93	73,680,425.54	30,117,379.20	9,231,129.18	32,355,067.05
Depósitos Internos en Bancos	39,629,504.83	1,829,866.10	2,527,744.09	875,459.35	1,969,576.04
A la Vista	39,629,504.83	1,829,866.10	2,527,744.09	875,459.35	1,969,576.04
A Plazo	0.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	34,023,639.10	71,850,434.44	27,589,635.11	8,355,544.83	30,385,366.01
A la Vista	2,227,466.82	3,525,434.44	13,414,635.11	4,205,544.83	24,435,366.01
A Plazo	31,796,172.28	68,325,000.00	14,175,000.00	4,150,000.00	5,950,000.00
Otros	881.00	125.00	0.00	125.00	125.00
CARTERA CREDITICIA NETA	36,647,176.97	37,019,200.14	36,761,928.22	40,682,446.59	41,008,224.27
Interna	0.00	0.00	0.00	0.00	0.00
Externa	37,086,176.97	37,488,200.14	37,275,108.26	41,525,026.63	42,020,804.31
Menos Provisiones	439,000.00	469,000.00	513,180.04	842,580.04	1,012,580.04
Interna	0.00	0.00	0.00	0.00	0.00
Externa	439,000.00	469,000.00	513,180.04	842,580.04	1,012,580.04
INVERSIONES EN VALORES NETA	29,140,630.01	34,050,376.60	76,876,495.29	67,465,731.00	38,911,044.50
Internas	0.00	0.00	0.00	0.00	0.00
Externas	29,140,630.01	34,050,376.60	76,876,495.29	67,465,731.00	38,911,044.50
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	1,598,484.77	1,722,872.48	1,902,487.98	1,479,993.23	1,237,339.82
Internos	261,951.00	305,817.01	34,505.97	250,000.00	251,146.60



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Externos	1,336,533.77	1,417,055.47	1,867,982.01	1,229,993.23	986,193.22
ACTIVO TOTAL NETO	141,040,316.68	146,472,874.76	145,658,290.69	118,859,300.00	113,511,675.64
DEPOSITOS	134,207,900.58	139,503,907.95	135,590,838.53	107,897,270.70	100,142,752.73
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	134,207,900.58	139,503,907.95	135,590,838.53	107,897,270.70	100,142,752.73
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	134,207,900.58	139,503,907.95	135,590,838.53	107,897,270.70	100,142,752.73
A la Vista	63,120,055.62	70,878,260.71	73,640,853.68	52,065,340.39	45,667,759.83
A Plazo	71,065,353.19	68,594,683.45	61,936,345.30	55,819,622.60	54,474,992.90
De Ahorros	22,491.77	30,963.79	13,639.55	12,307.71	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	864,291.68	687,779.08	778,910.76	821,958.92	3,051,566.04
Internos	24,937.23	18,575.30	26,337.82	20,931.23	16,386.81
Externos	839,354.45	669,203.78	752,572.94	801,027.69	3,035,179.23
PATRIMONIO	5,968,124.42	6,281,187.73	9,288,541.41	10,140,070.41	10,317,356.89
Capital	6,250,000.00	6,250,000.00	10,000,000.00	10,000,000.00	10,000,000.00
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	4,062.04	15,287.09	35,007.03	248,090.78	202,943.26
Gan/Perd en Inv. Dis. para la Venta	-285,937.62	15,900.64	-746,465.62	-108,020.37	114,413.63
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	141,040,316.68	146,472,874.76	145,658,290.70	118,859,300.03	113,511,675.66